

Dispute Resolution (IDR) – information for employers

Complaint

What?

If a member is unhappy about something to do with their pension, they can make a complaint and ask MyCSP to look into it.

Who?

MyCSP will investigate the member's concerns, but they may ask employers for information or to take action to put things right.

How?

The member will need to put their complaint in writing and send it to MyCSP.

How long?

This will depend on what the member is unhappy about, and how much investigation is needed. But MyCSP will aim to resolve the complaint within 20 working days of having all the information they need. Employers will be asked to provide information within ten days.

IDR Stage 1

What?

If the member is unhappy with MyCSP's response to their complaint, they can ask for their concerns to be investigated under the Internal Dispute Resolution (IDR) process. A full investigation will take place and the member will receive a written determination. The employer will receive a copy of the determination and an Employer Feedback Form if there are directions for them to carry out.

Who?

MyCSP will investigate at Stage 1 and send the response, but will ask employers for information and their view on the complaint.

How?

The forms the member needs to complete can be found in the member section of the website www.civilservicepensionscheme.org.uk. Full guidance on the IDR process can be found in the Employer Pension Guide (EPG).

How long?

This will depend on what the member is unhappy about, and how much investigation is needed, but MyCSP will aim to complete it in two months. The Pension Regulator asks schemes to take a maximum of four months. Employers will be asked to provide any information within 10 days.

IDR Stage 2

What?

If members are unhappy with the response they receive at IDR Stage 1, they can ask for their concerns to be investigated at Stage 2. Another investigation will take place and the member will receive a written decision to say if the outcome of the Stage 1 investigation was correct or if it needs to be changed. The employer will receive a copy of the second stage decision if they are required to take further action.

Who?

Cabinet Office will investigate at Stage 2 and send the response, but will ask employers and MyCSP for information.

How?

The forms the member needs to complete can be found in the member section of the website. Members will need to send in their form, within six months of receiving the Stage 1 response. Full guidance on the IDR process can be found in the EPG. www.civilservicepensionscheme.org.uk/employers/employer-pension-guide

How long?

This will depend on what the member is unhappy about, and how much investigation is needed, but Cabinet Office will aim to complete it in two months. The Pension Regulator asks schemes to take a maximum of four months. Employers will be asked to provide any information within ten days.

TPO

What?

If members are unhappy with the response from Cabinet Office, they can ask the Pensions Ombudsman to investigate their complaint. The Pensions Ombudsman is an independent organisation, which has the same powers as a court to investigate pensions complaints, and put matters right if something has gone wrong.

Who?

The Pensions Ombudsman will be completing the investigation, but they may ask employers, MyCSP, or Cabinet Office for information. Cabinet Office will be providing responses to the Pensions Ombudsman, on behalf of employers and MyCSP, so any requests should be sent to Cabinet Office.

How?

The Pensions Ombudsman website has all the information on their process, and the EPG contains full guidance on how responses will be handled. A member will need to have received a Stage 2 response, before the Pensions Ombudsman can accept their complaint.

How long?

The length of time taken will depend on how the Pensions Ombudsman investigates the complaint, but they will give information on this when the investigation is accepted. If they need further information, they will ask for this to be sent in three weeks.