

# My Civil Service Pension

## Employer Pensions Notice

### EPN 306

#### New arrangements for Employer queries

<b>Audience</b>	This Notice will be of particular interest to: HR Staff and those who use the Employer Helpdesk
<b>Action</b>	From 26 September employers should refer all pension queries, except reserved decisions (see below), to their Pension Service Centre (PSCs). The Employer Helpdesk in Basingstoke will close from 26 September 2011.
<b>Timing</b>	<b>From 26 September 2011</b>

At present, many employers routinely raise queries with their Pension Service Centre (PSC), on casework and wider scheme issues. All PSCs have Helplines for the use of their customers and have considerable expertise in answering queries.

Employers also raise queries through the Employer Helpdesk, which was set up by Cabinet Office, Civil Service Pensions Division. When MyCSP was created from April 2010, the team of policy experts who answer the Employer Helpdesk queries, and who provided second line support to the PSCs, moved into MyCSP. This team supports the PSCs in answering particularly complex questions.

From 26 September, your PSC is your one stop shop for service from MyCSP for all queries except for queries about reserved decisions (see the list in Annex A). These should be referred directly to Cabinet Office, Scheme Management Executive (SME). If the staff within your PSC cannot answer your query, they will refer it to the second line support team for a response. If, in turn the issue is particularly complex the team will refer it to Cabinet Office, SME for policy advice, as they do now. Please note that you should not approach your Client Relationship Manager with pension queries. Their role is to manage service delivery for you with your nominated representative, and address any issues that arise. Please make direct contact with your PSC.

We recognise that some of the guidance for you as employers could be improved and we are working to bring this up to date. By handling more calls within the PSCs, the support team will be able to focus on improving and updating the guidance. Better guidance will provide you with better support for your role.

As now, we will aim to answer your query on first contact, where possible, and within a maximum of 10 working days. If necessary – for example if it is a complex query that needs to be referred to Cabinet Office, SME, we will give you a holding reply and keep you updated.

### Action for you

From 26 September 2011, please address any pensions queries that you have to your PSC contact (details below), except those relating to reserved decisions listed in Annex A (see below for details of where to send these queries). If your query needs to be referred by your PSC, they may ask you to complete an Enquiry Form (attached with this EPN) to make sure that they have all the relevant details.

- Please note that the former Helpdesk email and number will no longer be in use.
- Please check if your query is covered by the Employers' Pension Guide and the Employer Pension Notices before you raise it with your PSC.
- If you would rather contact your PSC by email, or if your query is complex, please complete an Enquiry Form and send it directly to your PSC (email addresses below)
- Please use your PSC contact for all your queries except reserved decisions or admissions (see below), but including those relating to ill-health referrals. If you have a problem with any aspect of the medical referral process, please contact the Scheme Medical Adviser, currently at Capita Health Solutions, in the first instance.

**Reserved decisions:** There are some discretionary decisions that can only be made by the Cabinet Office SME. If you need a decision on any of the matters on the list attached at Annex A, please send your query or request directly to the Cabinet Office SME at the following address: [SMEreferrals@cabinet-office.x.gsi.gov.uk](mailto:SMEreferrals@cabinet-office.x.gsi.gov.uk).

**Admissions enquiries:** If you have an enquiry about organisations' admission into the Civil Service Pension Scheme, please contact the Cabinet Office SME at the following address: [scheme.managementexecutive@cabinet-office.x.gsi.gov.uk](mailto:scheme.managementexecutive@cabinet-office.x.gsi.gov.uk).

**Employer payroll code enquiries:** If you have an enquiry about employer payroll codes – such as in a case where a departmental name change or change of payroll provider is taking place – please contact your PSC.

**partnership payroll and employer code enquiries:** If you have a query relating to the partnership payroll and employer codes, please address these to:

[helpdeskmove.feedback@dwp.gsi.gov.uk](mailto:helpdeskmove.feedback@dwp.gsi.gov.uk)

## Next Steps

We will keep the process under review. If you have any comments or feedback, please address these to:

[helpdeskmove.feedback@dwp.gsi.gov.uk](mailto:helpdeskmove.feedback@dwp.gsi.gov.uk)

**Please contact your PSC, preferably by email, if you have any pension queries except reserved decisions or admissions.**

## PSC Contact Details

### Cheadle Hulme

Employer specific email address: [MyCSP-CheadleHulmeEmployers@mod.uk](mailto:MyCSP-CheadleHulmeEmployers@mod.uk)

Telephone: 01225 747918

Fax: 0161 426 7454

General email address: [MyCSP-CheadleHulme@mod.uk](mailto:MyCSP-CheadleHulme@mod.uk)

### Liverpool

Employer specific email address: [mycsp.ehelpliverpool@homeoffice.gsi.gov.uk](mailto:mycsp.ehelpliverpool@homeoffice.gsi.gov.uk)

Telephone: 0845 000012

General email address: [pensions.customerservices@homeoffice.gsi.gov.uk](mailto:pensions.customerservices@homeoffice.gsi.gov.uk)

### Newcastle

Employer specific email address: [mycspehelp.newcastle@dwp.gsi.gov.uk](mailto:mycspehelp.newcastle@dwp.gsi.gov.uk)

DWP Employer Telephone: 0845 600 1405

Non DWP Employer Telephone: 08700 100597

General email address: [mycsp.newcastle@dwp.gsi.gov.uk](mailto:mycsp.newcastle@dwp.gsi.gov.uk)

### Worthing

Email: [MyCSPehelpWorthing@hmrc.gsi.gov.uk](mailto:MyCSPehelpWorthing@hmrc.gsi.gov.uk)

Telephone: 01903 705500 - Option 1 for Customer Service Team

### Capita Hartshead

Employers should contact/ask to speak to their usual pensions administrator

Online contact form: <http://www.capitahartshead.co.uk>

Telephone: 01737 357272

Fax: 01737 366097

**Xafinity Paymaster**

Email: [your department acronym]@xafinitypaymaster.com

Employers should contact/ask to speak to their usual pension administration team leader

Telephone: 01253 879270

**Contacts** Enquiries about content, distribution or to receive in a different format

[helpdeskmove.feedback@dwp.gsi.gov.uk](mailto:helpdeskmove.feedback@dwp.gsi.gov.uk)

**My Civil Service Pension, Crown Buildings, Winton Square, Basingstoke, RG21 8ES**

You can find electronic copies of the EPG, all current EPNs and forms on our website [www.civilservice.gov.uk/pensions](http://www.civilservice.gov.uk/pensions) in the Guidance for employers section.

If this notice is to be circulated to members, then please remove contact details as the helpdesk is for employers only. Members should be directed to your Pension Service Centre if they have any queries.

## ANNEX A

<b>Reserved Decisions to be referred to Cabinet Office, Scheme Management Executive</b>	
<b>Rule</b>	<b>Description</b>
	<b>premium</b>
A.1(4)	<p><b>Agree pension age other than 60</b></p> <p>The Cabinet Office would normally exercise this discretion where a group of staff were being transferred into the Civil Service or schedule 1 body. The discretion would be exercised in conjunction with rule F.13. The purpose of exercising the discretion is to ensure transferring staff have comparable pension rights when they join the Civil Service.</p> <p>The Cabinet Office could exercise discretion where an employer wanted to recruit someone with specialist skills. However, an employer would have to make a very robust business case for the Cabinet Office to agree a pension age lower than 60.</p>
A.2(2)(b), A.2(3)(a), A.3(1)	<p><b>Remuneration counting as pensionable</b></p> <ul style="list-style-type: none"> <li>• Employers need Cabinet Office approval for a new permanent allowance to be treated as pensionable.</li> <li>• Bonuses and allowance not paid on a permanent basis can only be treated as pensionable if the employer asks for Cabinet Office approval.</li> <li>• Where a person is on an unpaid absence in some circumstances their pension benefits are calculated by using assumed pay. Assumed pay normally replicates what the pension received before they started their unpaid absence. The Cabinet Office may increase the amount of pay if the employer gives good reasons for doing so.</li> </ul>
A.3(2)(e)	<p><b>Unpaid leave counting as reckonable</b></p> <p>The employer may ask the Cabinet Office to count as reckonable a period of unpaid leave. The Cabinet Office would only agree to the absence reckoning in exceptional circumstances.</p>
B.1(5)(d)	<p><b>Exceptionally allow premium membership</b></p> <p>The Cabinet Office may agree to a person joining <b>premium</b> rather than <b>nuvos</b>. This discretion would normally be exercised as part of a bulk transfer of staff and where TUPE terms apply.</p> <p>However, there may be some rare circumstances for example on re-employment where the Cabinet Office may exercise the discretion on an individual basis. Employers would need to make a robust business case as this would be exceptional treatment.</p>
B.1A(2)(a)	<p><b>Allow former by analogy staff to join premium</b></p> <p>Where a person leaves an analogous scheme and joins the Civil Service within 28 days the Cabinet Office may agree that the person joins <b>premium</b> rather than <b>nuvos</b>.</p>

B.5(5)	<p><b>Opting back in effective date</b></p> <p>Where a person who has had a partnership account decides to become an active member normally their option is effective from 1 April or 1 October. However, in exceptional circumstances the Cabinet Office may allow the option to become effective earlier.</p>
C.1(2)(a)	<p><b>Employer contributions</b></p> <p>An employer can ask the Cabinet Office to allow them to pay the member's contributions. This would be for example where the Cabinet Office has agreed that an unpaid absence may reckon, see rule A.3(2)(e).</p>
C.2(2)	<p><b>Contribution rate other than 3.5%</b></p> <p>On an individual basis the Cabinet Office may allow or impose a different contribution rate where an employer wishes to recruit an individual with specialist skills, see rule A.1(4).</p>
C.11(1), (2) and C.11(2A)	<p><b>Employer buying added years on behalf of member</b></p> <p>There may be exceptional circumstances where an employer may wish to buy added year of reckonable service for a member. Employers will need to make a business case to the Cabinet Office. If the Cabinet Office agrees the proposal then they will also decide the cost of the added years.</p>
C.1.5(1), (3)(a), (3A), (4), (5), C1.6	<p><b>Employer or third party wishes to buy added pension for member</b></p> <p>This is similar to employers buying added years, rule C.11(1). A third party may wish to buy added pension for a member. This is normally where the member has given time to Voluntary Service Overseas. In return that organisation buys added pension for the member.</p>
D.3(3)(d)(ii) and M.1(1)(a)	<p><b>Determining if a scheme is analogous</b></p> <p>This is for the purpose of rule B.1A(2)(a) above.</p>
D.7A(1)	<p><b>Exceptional treatment for those whose pay has been reduced due to restructuring</b></p> <p>Members whose pay reduces may have their pension calculated in a way that gives their accrued pension rights some protection. It is for the Cabinet Office to decide if the circumstances of the pay restructuring merit this treatment.</p>
E.1(3)	<p><b>Withhold adult dependants pension where there is a death bed marriage</b></p> <p>The Cabinet Office may decide not to pay an adult dependants pension if the couple married less than 6 months before the member's death.</p>
F.12, F.13 and F.14	<p><b>Special terms for compulsory transfer of employment</b></p> <p>The Cabinet Office may vary the application of the scheme rules where a group of staff are being bulk transferred into the Civil Service or schedule 1 body. This is to ensure that the scheme offers comparable terms to the sending scheme. Normally the Actuaries involved in the transfer terms will identify which areas require a Cabinet Office decision.</p>

H.5	<p><b>Disapply abatement</b></p> <p>A pensioner re-employed in an employment where the scheme applies is normally subject to abatement. In exceptional circumstances the Cabinet Office may decide that abatement will not apply or apply to a lesser extent. The rule specifically refers to 'special circumstance' so an employer would have to make a robust business case.</p>
J.3	<p><b>Forfeiture</b></p> <ul style="list-style-type: none"> <li>• Where a member has been convicted of offences under the Official Secrets Act that results in imprisonment of 10 or more years the Minister may withhold pension benefits.</li> <li>• If the Minister decides that a member has committed an offence connected to their employment which has been gravely injurious to the State or resulted in a loss of confidence in the public service their pension benefits can be withheld. The Cabinet Office decides the extent to which the member's benefits are forfeit.</li> <li>• A proportion of the member's benefits may be withheld where they have a monetary obligation to their employer. This monetary obligation must be the result of their criminal, negligent or fraudulent act or omission.</li> </ul>
<b>classic</b>	
1.6aa	<p><b>Fluctuating emoluments</b></p> <p>Bonuses and allowance not paid on a permanent basis can only be treated as pensionable if the employer asks for Cabinet Office approval.</p>
2.10(ii) and (iv)	<p><b>Reckoning of reserved forces service and voluntary public service</b></p> <p>The Cabinet Office may agree unpaid absence for one of these purposes may reckon.</p>
2.24	<p><b>Grant of added years by employer</b></p> <p>There may be exceptional circumstances where an employer may wish to buy added year of reckonable service for a member. Employers will need to make a business case to the Cabinet Office. If the Cabinet Office agrees the proposal then they will also decide the cost of the added years.</p>
3.15	<p><b>Early payment of pension in compelling personal circumstances</b></p> <p>The Cabinet Office may bring a preserved award into payment on an unreduced basis where the member, who is over their minimum pension age, has personal circumstances that prevent them from working. This would not generally include ill health as other rules apply in that circumstance. The member or former member must give the Cabinet Office the information listed in 3.3.24 of the Member's Benefits volume of the Pensions Manual. Financial hardship alone is unlikely to be sufficient reason for the Cabinet Office to agree early payment.</p>
3.24e	<p><b>Exceptional treatment for those whose pay has been reduced due to restructuring</b></p> <p>Members whose pay reduces may have their pension calculated in a way that gives their accrued pension rights some protection. It is for the Cabinet Office to decide if the circumstances of the pay restructuring merit this treatment.</p>

3.26a	<p><b>Disapply abatement</b>                  A pensioner re-employed in an employment where the scheme applies is normally subject to abatement. In exceptional circumstances the Cabinet Office may decide that abatement will not apply or apply to a lesser extent. The rule specifically refers to ‘special circumstance’ so an employer would have to make a robust business case.</p>
6.35 and 6.35za	<p><b>Modify application of terms for compulsory transferred staff</b>                  The Cabinet Office may vary the application of the scheme rules where a group of staff are being bulk transferred into the Civil Service or schedule 1 body. This is to ensure that the scheme offers comparable terms to the sending scheme. Normally the Actuaries involved in the transfer terms will identify areas that require a Cabinet Office decision.</p>
8.2	<p><b>Forfeiture</b></p> <ul style="list-style-type: none"> <li>• Where a member has been convicted of offences under the Official Secrets Act that results in imprisonment of 10 or more years the Minister may withhold pension benefits.</li> <li>• If the Minister decides that a member has committed an offence connected to their employment which has been gravely injurious to the State or resulted in a loss of confidence in the public service their pension benefits can be withheld. The Cabinet Office decides the extent to which the member’s benefits are forfeit.</li> <li>• A proportion of the member’s benefits may be withheld where they have a monetary obligation to their employer. This monetary obligation must be the result of their criminal, negligent or fraudulent act or omission.</li> </ul>
14.6(1)	<p><b>Allow employer or third party to buy member added pension</b>                  This is similar to employers buying added years, rule 2.24.</p>
14.6(5)	<p><b>To decide what third parties are allowed to buy added pension</b>                  A third party may wish to buy added pension for a member. This is normally this is where the member has given time to Voluntary Service Overseas. In return that organisation buys added pension for the member.</p>
Appendix 1	<p><b>Pensionable allowances</b>                  Employers need Cabinet Office approval for a new permanent allowance to be treated as pensionable.</p>
<b>nuvos</b>	
A.2(2)(b), (3)(a), (4)(b) and (5)(b)	<p><b>Pensionable remuneration</b></p> <ul style="list-style-type: none"> <li>• Employers need Cabinet Office approval for a new permanent allowance to be treated as pensionable.</li> <li>• Bonuses and allowance not paid on a permanent basis can only be treated as pensionable if the employer asks for Cabinet Office approval.</li> <li>• The Cabinet Office can also agree the value of other payments that may be regard as pensionable.</li> </ul>



A.3(1) and A.3(2)(g)	<p><b>Assumed earnings</b> Where a person is on an unpaid absence in some circumstances their pension benefits are calculated by using assumed pay. Assumed pay normally replicates what the pension received before they started their unpaid absence. The Cabinet Office may increase the amount of pay if the employer gives good reasons for doing so.</p>
A.11(2)	<p><b>Disapply earnings cap</b> The amount of earnings allowed to count toward pension in any year is restricted to a permitted maximum. The Cabinet Office may allow the permitted maximum to be disregarded in exceptional circumstances.</p>
B.4(2)	<p><b>Extend time limit to backdate option out</b> Where a member intends to opt out within 3 months the Cabinet Office may extend the time limit in exceptional circumstances.</p>
B.6(5)	<p><b>Opting back in effective date</b> Where a person who has had a partnership account decides to become an active member normally their option is effective from 1 April or 1 October. However, in exceptional circumstances the Cabinet Office may allow the option to become effective earlier.</p>
D.8(1)	<p><b>Allow employer or third party to buy added pension on behalf of the member</b> There may be exceptional circumstances where an employer may wish to buy added pension for a member. Employers will need to make a business case to the Cabinet Office. If the Cabinet Office agrees the proposal then they will also decide the cost of the added years. A third party may wish to buy added pension for a member.</p>
D.8(7)	<p><b>Decide what third parties may buy added pension</b> This is normally this is where the member has given time to Voluntary Service Overseas. In return that organisation buys added pension for the member. However, the Cabinet Office may decide another organisation may buy added pension for a member.</p>
F.1(7)	<p><b>Withhold adult dependant pensions where there is a death bed marriage</b> The Cabinet Office may decide not to pay an adult dependants pension if the couple married less than 6 months before the member's death.</p>
Section K	<p><b>Forfeiture</b></p> <ul style="list-style-type: none"> <li>• Where a member has been convicted of offences under the Official Secrets Act that results in imprisonment of 10 or more years the Minister may withhold pension benefits.</li> <li>• If the Minister decides that a member has committed an offence connected to their employment which has been gravely injurious to the State or resulted in a loss of confidence in the public service their pension benefits can be withheld. The Cabinet Office decides the extent to which the member's benefits are forfeit.</li> <li>• A proportion of the member's benefits may be withheld where they have a monetary obligation to their employer. This monetary obligation must be the result of their criminal, negligent or fraudulent act or omission.</li> </ul>

G.12, 13 and 14	<b>Special terms for compulsory transferred staff</b> The Cabinet Office may vary the application of the scheme rules where a group of staff are being bulk transferred into the Civil Service or schedule 1 body. This is to ensure that the scheme offers comparable terms to the sending scheme. Normally the Actuaries involved in the transfer terms will identify which areas require a Cabinet Office decision.
J.5	<b>Disapply abatement</b> A pensioner re-employed in an employment where the scheme applies is normally subject to abatement. In exceptional circumstances the Cabinet Office may decide that abatement will not apply or apply to a lesser extent. The rule specifically refers to 'special circumstance' so an employer would have to make a robust business case.