

Annex 4A

Pension choices table for rejoiners

This table only provides a summary of the pension choices – you must use the joiner tool (available here: www.civilservicepensionscheme.org.uk/employers) as there are exceptions.

To determine the correct scheme in which to enrol a new joiner/rejoiner in to, a check of your employees' previous public sector (including Civil Service) pension history must be completed.

- 1) Were they a member of a public service pension scheme or on a qualifying break (under 5 years) in membership, on 31 March 2012?
- 2) Were they a member of a public service pension scheme or on a qualifying break (under 5 years) in membership, on 31 March 2015?

If the answer was yes to both 1 and 2 carry on to 3.

If the answer was no to either of the questions the member must be entered into **alpha** on their first day.

- 3) Which scheme were they most recently a member of, before starting their current period of employment?
 - Civil Service Pension arrangements? – go to 4.
 - Another public service scheme? – go to 5.
- 4) How far were they from the Normal Pension Age (NPA is usually age 65 in **nuvos**, and age 60 in **classic**, **classic plus** and **premium**) on 1 April 2012?
 - Less than 10 years – they are eligible for one of the sections of the Principal Civil Service Pension Scheme (PCSPS) (see table below);
 - More than 10, but less than 13.5 years – they are eligible for tapered enrolment – Go to 6;
 - More than 13.5 years - member must be entered into **alpha** on their first day of employment.
- 5) In their previous scheme, in relation to that schemes pension reform, they were eligible for:
 - Full protection - they are eligible for one of the sections of the PCSPS, usually **nuvos** as a new entrant;
 - Tapered enrolment / protection – Go to 6.
 - No protection - member must be entered into **alpha** on their first day of employment.
- 6) Did they give up their tapered enrolment / protection?

Yes - member must be entered into **alpha** on their first day of employment.

No – Go to 7.

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7) Are they joining before or after their tapered enrolment / protection date?

Before – enrol into the PCSPS and move to **alpha** on **alpha** enrolment date.

After– enrol into **alpha** on their first day of employment.

Anyone who leaves **alpha** will return to it unless excluded by their terms of appointment.

Members who are returning, and are eligible for the PCSPS are subject to the following:

Description of rejoiner	Break from scheme over 5 years	Break from scheme 28 days – 5 years	Returning to scheme within 28 days
Resigned with less than 2 years' service	nuvos or partnership	nuvos or partnership	Old scheme only – no choice
Resigned with more than 2 years' service. Pension not yet in payment (classic, classic plus or premium)	nuvos or partnership	premium or partnership	Old scheme only – no choice
Resigned with more than 2 years' service. Pension not yet in payment (nuvos)	nuvos or partnership	nuvos or partnership	Old scheme only – no choice
Left with an early severance package (other than “reserved rights”) or dismissed for inefficiency or misconduct	nuvos or partnership	nuvos or partnership	Old scheme only – no choice
Left with an early retirement package (FER or CER) or “reserved rights” severance.	nuvos or partnership (after quarantine)	nuvos or partnership (after quarantine)	Old scheme only – no choice
Pension in payment (following age retirement, AER or ARR)	nuvos or partnership	nuvos or partnership	nuvos or partnership
Pension in payment – Ill-Health Retirement (classic or lower tier)	nuvos or partnership (after quarantine)	nuvos or partnership (after quarantine)	nuvos or partnership (after quarantine)