



Employer Pensions Notice

EPN172 (Rev)

nuvos, the pension scheme for new entrants starting from 30 July 2007 – recruitment actions

Important information!

Audience This Notice will be of particular interest to:

HR Managers and staff who have responsibility for selection and recruitment

Finance/Payroll Managers who have responsibility for ensuring that correct contribution rates and member information are added to the payroll

Action

Read and note the changes to:

- pension choices for all new entrants and re-employed people (rejoiners) who are starting work on or after 30 July 2007
- new entrant Starter Packs
- employer actions

Download and use the Pensions questionnaire and Rejoiner calculator

Use the new DRF2 order form to order Starter Packs

Use the revised Letter of Appointment texts

Make sure that your HR guidance reflects the changes.

Timing

Implement actions now for all new entrants and rejoiners starting on or after 30 July 2007



Introduction

1.1 EPN 158 told you about our plans to introduce a new defined benefit pension scheme for all new entrants starting on or after 1 July 2007. EPNs 159 and 166 gave you further information, including instructions on handling recruitment for new entrants into the new scheme – **nuvos**.

1.2 EPN 176 told you that we have had to delay the introduction of **nuvos** to Monday 30 July 2007. We are therefore revising EPN 172 to reflect the change in dates.

1.3 In this EPN, we give you detailed guidance on:

- the pension choices for new entrants and 'rejoiners' (people who previously worked for you or another Civil Service pension (CSP) employer)
- the recruitment process, and
- the actions you need to take.

1.4 It will not cover pension choices for Special Advisors. We will tell you how you treat Special Advisors in a separate EPN.

1.7 As there is a lot of information we need to give you, we have provided a 'Table of contents', overleaf.

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Who is eligible for a pension?

2.1 As part of your recruitment processes and before deciding pension scheme choices for a new entrant, you must first decide their employment status.

2.2 The CSP arrangements will be open to all employees of the Civil Service and organisations listed in Schedule 1 of the Superannuation Act 1972, with the following exceptions:

- people engaged locally overseas
- inward secondees from a non-Civil Service Pensions (CSP) employer
- people who belong to another registered pension scheme to which you (as employer) contribute;
- people whose terms of employment exclude them from membership of the scheme; and
- for Civil Service employers: anyone whose appointment does not comply with the Civil Service Commissioners' Recruitment Code. See www.civilservicecommissioners.gov.uk/publications_and_forms/recruitment_code.aspx

2.3 By 'employees' we mean people engaged on a **contract of service**. This will include some, but not all, people on a casual and / or fee-paid contract. In borderline cases, you should obtain your own legal advice to determine whether or not an individual is an 'employee'.

2.4 Where someone is NOT an employee, for the avoidance of doubt you should specify in their contract that they are not covered by the pension arrangements. They will not be eligible to join either **nuvos** or **partnership**. **Please note: just because someone is treated as an employee for tax and national insurance does not necessarily mean that they are employed on a contract of service.**

Staff 'on loan' and staff transferring between CSP employers.

2.5 No change to current procedures. See Section 6 of the EPG for actions on dealing with people who transfer (without a break) between CSP employers.

Compulsory transfer of staff.

2.6 There are different eligibility rules concerning pension provision for staff who are compulsorily transferred into the CSP arrangements. If you undertake a compulsory transfer exercise, you must get in touch with us, via Employer Helpdesk in the first instance. Please see Section 12, EPG for further information.

Pension choices

3.1 Once you have determined who is eligible to join the CSP arrangements, you must decide what choice(s) of pension to offer a new entrant or rejoiner.

3.2 **New entrants** – people who have not worked for a CSP employer before – will have the choice of joining **nuvos** or opening a **partnership** pension account.

3.3 **Rejoiners** - people who have worked for a CSP employer before - may be treated differently. The approach to take will depend on the length of time since they were last employed by their CSP employer, the reason why they left and whether or not they are drawing their pension. The general position is as follows but please note that there are exceptions.

No more than 28 days' absence

Rejoiners who have had a break in CSP employment of 28 days or less will generally return to the scheme they were in with their previous CSP employer (unless they have drawn their pension). By analogy scheme members may also join the equivalent scheme if they left on resignation from their by-analogy employment.

Short breaks – more than 28 days and under 5 years' absence

Those who resigned from their previous CSP employment (and were in **classic, classic plus** or **premium**) will generally have the choice of **premium** or **partnership** and will retain a pension age of 60. The main exception to this occurs if they are receiving their pension or left with an exit package – in which case they will have the choice of **nuvos** or **partnership**.

Long breaks – more than 5 years' absence

All rejoiners who have had a break in CSP employment of more than 5 years have the option to join either **nuvos** or **partnership**.

3.4 Annex A (see separate Word file accompanying this EPN) shows the choice(s) of scheme(s) for new entrants and rejoiners.

Letters of Appointment texts (LOAs)

3.5 So that you can tell each new entrant and rejoiner their pension choices in your letter of appointment, we have provided texts, according to the various circumstances, in Annex B.

Other things you need to know

Abatement

3.6 We are not changing the general policy on abatement. So, where a rejoiner is receiving a Civil Service pension or Annual Compensation Payment (ACP), this will be reduced (abated) if the total of their new pay plus pension (or ACP) exceeds their pay before they retired. You must, as the new employer, tell a returning pensioner about abatement before they accept a job with you, as it can have a significant effect on their pension. See Section 4.3 of the EPG.

Rejoiners who have an upper-tier ill health pension

3.7 If, exceptionally, you re-employ someone who has an upper-tier ill health pension, they are not eligible to rejoin the CSP arrangements. This is because an upper-tier ill health pension includes a service enhancement through to pension age. If you do re-employ someone in this position, you must ask your APAC to refer the case to Employer Helpdesk, Cabinet Office Civil Service Pensions Division (CSPD) for immediate review of the ill health pension. (See contact details at the end of this EPN.) If, after review, the upper-tier top-up is withdrawn, the person can then rejoin the pension arrangements. The rejoiner will then be eligible to join either **nuvos** or **partnership**.

Quarantine periods

3.8 Where someone left on early retirement or ill health terms, they may have had their period of pensionable service enhanced. On re-employment, if they join **nuvos**, they will neither pay contributions nor build up any further pension until the period of enhancement (the "quarantine period") has expired. You must tell any rejoiner in this position when their quarantine period will expire in their letter of appointment (LOA). See Annex B, text F and H for appropriate wording to use. You must ask your APAC for the quarantine period end date. You must also tell your payroll the quarantine period end date, so that they know when to start deducting employee contributions and paying the full ASLC. (Please note; your APAC should send you a reminder when the "quarantine end date" is approaching.)

3.9 You will be responsible for paying a mini-ASLC of 0.8% of the rejoiner's pensionable earnings during the quarantine period to cover them for death in service.

3.10 This approach will apply even where the enhancement is notional – for instance, for those in **premium** or **classic plus** who left on FER/CER and for those in **classic** who chose Option B FER/CER or who had "reserved rights" severance terms. (See EPN 143 for details on the FER and CER options.)

3.11 Where a rejoiner who received an enhancement as part of an early or ill health retirement package decides to join **partnership**, they can make contributions (through payroll) to their account from their start date. As with **nuvos**, you only pay a mini-ASLC of 0.8% during the enhancement ("quarantine") period.

Severance payments

3.12 Where people are re-employed having left with a severance payment, provided their break in service is more than 28 days, they will not normally be

required to repay their severance payment, unless you have re-employed them other than on the basis of fair and open competition. If that is the case, the severance is repayable if the gap in service is less than the notional period of the severance. This is exactly the same position as now.

3.13 Where severance payments were made on the basis of the pre-1987 “**reserved rights**” rules, a different approach will apply. In these cases, the benefits include a notional service enhancement. These people will therefore be subject to a “quarantine period” as described above.

Joining past service with new service

3.14 A rejoiner who has a preserved **classic, classic plus** or **premium** pension in the CSP arrangements will, in certain circumstances, be able to join this up with their new service.

- Where the rejoiner has had a short break and goes into **premium**, they will be able to aggregate their two periods of service as they do at present.
- Where the rejoiner is not eligible to go into premium and joins **nuvos**, they may choose to “link” their preserved service. This option will not be available to those who left with an exit package. The preserved service will be converted into final salary benefits based on **premium** if it is not already. When the member takes their **nuvos** pension benefits the final salary element of their pension will be worked out on their final pensionable earnings at that time. Their new service will provide benefits calculated on the whole career basis – in other words, they will have a mix of final salary and whole career benefits. As now, your APAC will handle any aggregation or linking enquiries from rejoiners.

3.15 A rejoiner who has a preserved **nuvos** pension will join **nuvos**. They may link their **nuvos** preserved pension to their **nuvos** pension for current service to have a single pension award rather than two separate payments. All their **nuvos** pension amounts will increase each year with RPI.

Public Sector Transfer Club (“the Club”)

3.16 Someone joining from a final salary scheme which participates in the Club will be able to have a Club transfer into **nuvos**. This will work in a similar way to that described above for joining up previous service – in other words, the Club transfer will translate into a number of years’ service as if it were in **premium** and will provide benefits based on final salary. However, if the person subsequently resigns and moves to another Club scheme, they will only be able to take a Club transfer out if they also transfer their **nuvos** benefits on a non-Club basis.

New entrants moving from a by-analogy employer to a CSP employer

3.17 People joining from pension schemes by-analogy to the CSP arrangements will be allowed to go into the same scheme that they were in before provided that:

- they resigned from their by analogy employment, and
- the gap in service is no more than 28 days, and

- they undertake to transfer their service from the by-analogy scheme to the Civil Service scheme.

If they left their by analogy employment for any other reason, for example to take their pension or on severance, they will not get special terms and will have the standard new entrant choice of **nuvos** or **partnership**.

3.18 You can find a list of by-analogy employers on our website, under the 'Facts and figures' link.

Pensions Questionnaire

(Rev 2007)

4.1 The options for new entrants are straightforward; they will have the choice of joining either **nuvos** or **partnership**.

4.2 The options for rejoiners are not straightforward, so we have developed a questionnaire for rejoiners and a calculator to help you. The calculator will tell you:

- which pension choices a rejoiner has
- which Starter Pack to order, and
- which Letter of Appointment (LOA) text to use.

4.3 The calculator will also remind you of any other actions you should take.

You must use the Pensions Questionnaire and Rejoiner Calculator. It is an essential tool to help you deliver the correct choice of pension(s) to staff and, because of this, Cabinet Office is mandating its use by all employers who participate in the CSP arrangements.

4.4 Please note that you cannot give options other than those which the rules allow. For example, someone who is eligible to go into **premium** does not have the choice of going into **nuvos**.

4.5 The questionnaire and calculator are in a single Excel workbook which is on our website in the 'Guidance for employers' section, under 'forms', entitled 'Pensions Questionnaire (Rev 2007)'. (See the end of this EPN for our website address.) You should download the workbook to your own system and insert your return address on the pensions questionnaire. When you access the file, it will open with the page on which you will input the information from the completed questionnaire the new entrant will have returned to you. The 'Pensions Questionnaire (Rev 2007)' itself is on the second worksheet.

4.6 If you don't have access to the web, please contact the Employer Helpdesk and we will send the questionnaire and calculator to you on either a floppy disc or CD, whichever suits.

4.7 You should put your return address on the questionnaire in the space indicated to tell the new entrant where to return it. (All other information on the questionnaire and calculator will be locked.)

Employer Actions

5.1 Step by step instructions

1) Send Pensions Questionnaire (Rev 2007) with 'conditional offer' letter

Once you have decided 'employee' status, you must establish which pension choices a prospective employee will have. To do this, **send the 'Pensions Questionnaire (Rev 2007)' as soon as you have made the decision to appoint.**

You must include the questionnaire with your conditional offer letter to the successful applicant. We have provided text for you to use in your conditional offer letter. This explains the purpose and importance of the questionnaire. See Annex B, letter text K.

2) Identify, on return of the questionnaire, whether the appointee is a new entrant or a rejoiner

If the appointee is a new entrant (not worked for a CSP or by-analogy employer before), go to Step 3.

If appointee is a rejoiner, input the information from the questionnaire onto the calculator. The calculator will:

- decide for you which pension scheme(s) the rejoiner will be eligible to join and tell you what other actions to take (see Step 3),
- tell you which Starter Pack to order (see Step 4), and
- tell you which LOA text to use (see Step 5).

As you need the completed questionnaire in order to determine eligibility you must make sure that the new entrant/rejoiner returns it to you.

3) Put new entrants and rejoiners into their 'default' pension scheme (where appropriate).

Where you offer appointments for 12 months or more to new entrants who have never worked before for a CSP or by-analogy employer, you must automatically enrol or 'default' them into **nuvos**. You must give them the choice of either staying in that scheme or joining **partnership** so you must order them a Starter Pack. (See step 4.)

You do not default new entrants to whom you are offering appointments for less than 12 months. They will have to choose to join a pension scheme. Go straight to Step 4.

The calculator will tell you whether or not you should default a rejoiner into **nuvos**, or **premium**. In most cases, where you do default people, you must still give them the choice of either staying in that scheme or joining **partnership** so you must order them a Starter Pack. (See step 4.) The calculator will guide you.

Some rejoiners who return within 28 days can rejoin the scheme that they left. You will default them into their previous scheme and you will not order a Starter Pack for them (they do not have a choice). Where the rejoiner has had compensation (early exit package) they must repay it.

Where you do default people, you must give your payroll the relevant details of the person starting along with instructions to put them in to the appropriate pension scheme from their start date.

Where you default a rejoiner into **nuvos** and they retired with an ill health or early pension and had an enhancement to their service, you must:

- set up their payroll details to show they are in **nuvos** but
- not make employer contributions or deduct employee contributions until their enhancement period ends.

Where a rejoiner who has had an enhancement chooses to join **partnership**, they can make contributions to their account but you will not make any employer contributions until their enhancement period ends.

See Step 7 for payroll actions. **Please also be aware of the transitional period we are recommending to all employers – see 'Preparing for 30 July' on page 14.**

Where a rejoiner was in partnership in their previous CSP employment and joins your organisation within 28 days of leaving that employment, you must send them, at this stage, form CSP14. This form asks the rejoiner for their **partnership** pension account details and their authorisation so that you can contact their pension provider and re-open their account. You can find the form on the website. Go to the 'Guidance for employers' section and click on 'forms'. We have, however, included a copy of CSP 14 in Annex C, for your convenience.

We have provided text for you to use in a covering letter to go with CSP14 form, which you can find in Annex B, letter text J. Please note: you only need to do this if the rejoiner is coming from another CSP employer. If they worked for you before, you should already have these details.

Where a rejoiner previously worked for a by-analogy employer and joins your organisation within 28 days of resigning from that employment, you must default them into the CSP scheme that mirrors their by-analogy pension scheme. If they left for any reason other than resignation they will have the choice of **nuvos** or **partnership**.

4) Order Starter Pack

There will be three different Starter Packs for you to order for new entrants and rejoiners starting on or after 30 July 2007:

'NE1' - for new entrants expected to work for 12 months or more and all rejoiners except those who only have a choice between **premium** and **partnership**

'NE2' - for new entrants whose appointment is expected to last less than 12 months

'RJP' (**premium**) – for rejoiners who are eligible to join (or rejoin) **premium**. These will generally be people who left **classic**, **classic plus** or **premium** on resignation with more than 2 years' service and who return within 5 years.

The calculator will tell you which Starter Pack to order for rejoiners.

You must order the appropriate Starter Packs from St Ives for anyone starting on after 30 July using the new DRF 2 spreadsheet or form. You can find the DRF2 spreadsheet and form on our website under 'forms' on the 'Guidance for employers' pages. (We have enclosed a copy of the form for those of you who do not have access to our website. If this applies to you, please contact Employer Helpdesk and we will send you a disc with the spreadsheet on it.) **You should continue to use DRF1 spreadsheet or form for anyone starting on or before 29 July 2007, even if you complete the DRF1 after 29 July.**

(St Ives will send out the new Starter Packs when the packs are ready. They will, however, log and hold all orders for new packs and send an acknowledgement to the member. They will despatch the packs as soon as they are ready.

We will tell you via an EPN as soon as the packs are ready. We will update the LOA texts on the website.)

See page 16, 'Promotional Material', for Starter Pack contents.

5) Send new entrant LOA including appropriate text on pension choices

Use LOA Text A in Annex B for all new entrants whose employment contract is for 12 months or more.

Use LOA Text B in Annex B for all new entrant whose employment contract if for less than 12 months.

The calculator will tell you which LOA text to use for rejoiners. (See Annex B for texts.)

6) Handling completed 'PensionChoices' forms

The letter and the Starter Pack tells all starters who are given pension choices that they have 3 months in which to decide which pension scheme they want to be in.

The 'PensionChoices' forms included in the Starter Packs will be colour coded to help you recognise the actions you need to take according to new entrant or rejoiner status.

NE1 – green. If the new entrant or rejoiner ticks that they want to stay in **nuvos**, pass the form to your APAC for action. You will have already defaulted them into **nuvos** so there will be no further action for you. If they choose **partnership**, see step 7.

NE2 – dark blue. If the new entrant ticks **nuvos**, tell payroll to put them in **nuvos** (see Step 7) and backdate entry to their start date if they have returned the form within 3 months of their start date. If the new entrant chooses **partnership**, follow the actions given in Section 4.2, Employers' Pension Guide. Pass the NE2 form to your APAC.

RJP (premium) – red. You will have defaulted this group into **premium**. If the rejoiner ticks that they want to stay in **premium**, pass the form to your APAC. There will be no further action for you. If the rejoiner chooses **partnership**, follow the actions given in Section 4.2, Employers' Pension Guide.

7) Payroll actions

Where a new entrant joins or is defaulted to **nuvos**, deduct 3.5% from their pensionable earnings for employee contributions. The ASLC - employer contribution – is calculated the same as now for **premium**. See EPN 148 for details. Please note that the definition of pensionable earnings is the same in **nuvos** as in **premium**.

Payroll actions for **premium** members remain the same as now.

Where you have defaulted people into **nuvos** or **premium** and they choose to go into **partnership** within 3 months of joining, you will have to 'unscramble' contributions and change the "contracting-out status" - see current instructions in Section 4.2 of the EPG.

Those new entrants whose employment is expected to last less than 12 months will have to apply to join either **nuvos** or **partnership**; you must treat them as "not contracted out" for National Insurance purposes at the start of their employment (unless, of course, you have received their PensionChoices form and can action it before then).

Where new entrants employed for less than 12 months decide to join **nuvos** (within 3 months of their start date), you must change their status to "contracted

out” with effect from their start date. (If they choose to open a **partnership** pension account no change will be required; they will remain “not contracted-out”). (If you require information on how to unscramble National Insurance contributions, please contact your local Revenue office.)

Where a rejoiner has chosen **nuvos** but is serving a quarantine period, you must not start deducting employee contributions (or paying the full ASLC) until the quarantine period comes to an end. During the quarantine period, however, you must pay a mini-ASLC of 0.8% of the rejoiner’s pensionable earnings to cover them for death in service benefits.

Where a rejoiner is serving a quarantine period and chooses to open a **partnership** account, you must set up the payroll record to deduct any employee contributions they wish to make to their account. You must not make any employer contributions until the quarantine period ends, except for the mini-ASLC of 0.8% to cover death in service benefits.

Example: Jane left DEFRA on 31 December 2004 on Compulsory Early Retirement (CER) terms. Her **classic** pension was enhanced by 5 years’ service. Jane is re-employed on 1 January 2008 and her enhancement covers the period to 31 December 2009.

(a) If Jane joins **nuvos**:

she cannot earn any further pension before 1 January 2010. For Jane’s first two years of re-employment, she will not pay contributions but you will pay a mini-ASLC of 0.8%.

On 1 January 2010, Jane will start to pay contributions of 3.5% of her pensionable earnings into **nuvos** and you will start contributing the full ASLC rate appropriate to her salary banding.

(b) If Jane joins **partnership**:

she can, if she wishes, pay employee contributions from her start date but you will only pay a mini-ASLC of 0.8% during her first two years of re-employment. You will start contributing the full ASLC rate appropriate to her salary banding from 1 January 2010.

At-a-glance Employer Actions tables

5.2 Annex D gives a series of tables which show, at a glance, the actions you need to take for:

- new entrants whose employment is expected to last 12 months or more
- new entrants whose employment is expected to last less than 12 months and
- rejoiners.

The tables also include the minimum service standards you should use to monitor timeliness of actions.

Preparing for 30 July

Making the Pensions Questionnaire and Rejoinder Calculator available to HR staff.

6.1 The questionnaire and calculator have been produced on an 'Excel' spreadsheet so that you can download it from our website onto your local computer system. You should do this now.

Payroll changes – transitional arrangements

6.2 EPN 159 told HR and Payroll Managers about the changes that are required in your payroll systems in order for you to pass correct information to your APAC. However we understand that there is likelihood that some payrolls will not be able to handle entrants with effect from 30 July. We are therefore advising you to implement transitional arrangements to ensure new entrant details are passed correctly to your APAC through your payroll. Even if your payroll is able to handle **nuvos** from 30 July we are suggesting that you use the transitional arrangement so that your APAC can carry out clerical checks to ensure the interface is working correctly.

6.3 We suggest that you print out and copy the results from the Rejoinder Calculator to your APAC, and that you do this until such time your APAC confirms the interface is working. (You can agree with your APAC on the frequency for sending copies of the results to them, although we suggest once a month.) You must, however, ensure that you work to a deadline for getting your payroll interface updated and not let the position drift indefinitely.

Please note that your APAC may charge you for providing this extra service.

6.4 You may incur further charges if, at the end of the financial year, they still do not have a working interface with your payroll. (They would then have to carry out manual calculations to produce Annual Benefit Statements.)

6.5 The table below sets out actions to take, depending on the status of your payroll interface.

Your payroll position	Employer Transitional arrangement from 30 July 2007*	Your APAC will:
Working payroll/PenServer interface.	<p>Print results from Rejoinder Calculator and send to APAC monthly from now until end October 2007.</p> <p>Ask your APAC if your interface is working OK and, if so, stop sending copies.</p>	<p>Check that names and schemes shown on the copies are as sent over on the interface.</p> <p>Where there is discrepancy, check the position with the employer and alter PenServer member</p>

Your payroll position	Employer Transitional arrangement from 30 July 2007*	Your APAC will:
		record reflecting the true position.
Working payroll/PenServer interface not yet with capability.	<p>Print results from Rejoiner Calculator to APAC monthly from now until end January 2008 or to 3 months beyond introducing a working interface with capability.</p> <p>Stop sending copies to APAC when interface is working OK.</p>	<p>Assume any record showing a start date of on or after 30 July 2007 is a nuvos entrant (scheme contribution rate is same as premium at 3.5%)</p> <p>Check your calculator results and where a member should be in a scheme other than nuvos, alter the member's record reflecting the true position.</p>
No payroll/PenServer interface (i.e. you are using calculator/database/ad hoc arrangements with your APAC).	<p>It is important that your APAC is made aware as soon as possible of new entrants because of end of scheme year closing (31 March annually).</p> <p>You should:</p> <p>Either: send results from calculator to your APAC monthly, or</p> <p>use whatever current arrangement you have in place, if this is robust, but clearly showing the scheme a member is joining or re-joining (e.g. classic).</p> <p>You must speak to your APAC and agree the method you are going to use.</p>	Populate PenServer as instructed by you through your manual interface or calculator results.

* Remember, anyone who is transferring from another CSP employer to you without a break is not considered a new entrant or rejoiner. There is a different method for telling your APAC about these people. Please see Section 6.1, EPG for details on 'transferring'.

Dealing with new entrant requests for topping up pension benefits

6.6 New entrants will have the choice of topping-up their benefits in **nuvos** or of paying contributions for money-purchase benefits. If you are asked about this by a new entrant, please tell them to contact your APAC who will give them the relevant details, or refer them to our website.

Promotional material

6.7 Our 'Overview' leaflet for **nuvos** is ready now. You can order it using the form on our website under Guidance for employers/forms.

6.8 Don't forget that it is in your interest to promote the value of the pension arrangements in recruitment material and job advertisements. We suggest you draw on one of the following examples in your recruitment material and job advertisements:

'Benefits include a choice of valuable pension arrangements'

'£salary plus Civil Service pension'

'We offer you the opportunity to join the Civil Service pension arrangements, which include a valuable range of benefits.'

Starter Pack Contents

6.9 We have listed the contents of the Starter Packs below in case you should receive a query from a new entrant/rejoiner.

NE1 & NE2 Starter Packs	RJP (premium) Starter Pack
'Pension <i>Choices</i> : nuvos or partnership ' booklet	'Pension <i>Choices</i> : premium or partnership ' booklet
Letter and Pension <i>Choices</i> form	Letter and Pension <i>Choices</i> form
partnership provider leaflets	partnership provider leaflets
Partner declaration form	Partner declaration form
Trades Union promotional leaflet	Trades Union promotional leaflet
Reply envelope	Reply envelope

Updating the EPG

6.10 You will continue to treat new entrants and rejoiners with a start date of before 30 July as per current guidance in the EPG. We will not, therefore, be able to update the EPG until after 30 July. We will tell you when we do in an EPN.

- Reference** This document refers to EPNs 158, 159, 167. It replaces the information given in EPN 166 and 172 (original).
- Contacts** Enquiries about content, distribution or to receive in a different format
employerhelpdesk@cabinet-office.x.gsi.gov.uk
01256 846414
**Employer Helpdesk, Civil Service Pensions, Grosvenor House,
Basing View
Basingstoke, RG21 4HG**
You can find copies of the EPG, all current EPNs and forms on our website
www.civilservice-pensions.gov.uk in the Guidance for employers section.

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Pension choices table for Rejoiners from classic, classic plus or premium

This table provides a summary of the pension choices only – you must use the calculator on the CSP website www.civilservice-pensions.gov.uk (employer section) as there are exceptions for repaying compensation and for by-analogy scheme members

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	nuvos or partnership	premium or partnership	
Left with an early severance package (other than "reserved rights") or dismissed for inefficiency or misconduct	nuvos or partnership	nuvos or partnership	
Left with an early retirement package (FER or CER) or "reserved rights" severance.	nuvos or partnership (after quarantine)	nuvos or partnership (after quarantine)	

Description of rejoiner	Break from scheme over 5 years	Break from scheme 28 days – 5 years	Returning to scheme within 28 days
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)
Pension in payment – Ill Health Retirement - (upper tier)	none	none	none

Pension in payment – formal retirement	No break in service; remains in classic .
--	--

PLEASE NOTE! Formal retirement has generally been withdrawn (other than for pre-Fresh Start prison officers).

NOTE: Anyone who leaves nuvos will return to it unless excluded by their terms of appointment.

Text for letters of appointment

A. For new entrants who:

- have not previously worked for a CSP employer and whose appointment is expected to last more than 12 months

For rejoiners who:

- resigned with less than 2 years' service and return after a break of more than 28 days
- resigned from a pre-2007 scheme and return after 5 years or more
- resigned from **nuvos** with more than 2 years' service and returning after a break of more than 28 days
- left on severance or were dismissed for inefficiency or misconduct from their previous CSP employment and return after a break of more than 28 days
- are joining you from a by-analogy organisation, whose appointment is expected to last more than 12 months, and who:
 - left for any reason other than resignation, or
 - resigned and had a break of more than 28 days between employments

Pensions

As soon as you start your new job, you are eligible to join the Civil Service pension arrangements. We offer you a choice of two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on your pension choices in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact *[insert employer section or named contact]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership**

pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

You do not have to join the Civil Service pension arrangements. If you opt out, you will build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

B. For new entrants who:

- have not previously worked for a CSP employer and whose appointment is expected to last less than 12 months
- are joining you from a by-analogy organisation, whose appointment is expected to last less than 12 months, and who:
 - left for any reason other than resignation, or
 - resigned and had a break of more than 28 days between employments

Pensions

As soon as you start your new job, you are eligible to join the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#)

Inside the Starter Pack is a PensionChoices form. **You must complete the PensionChoices form if you want to join the pension arrangements.** If we receive your PensionChoices form within 3 months of your start date we will

backdate your membership of the pension scheme to your start date. Otherwise, we will take your start date from the next available pay date after receiving your form.

You do not have to join the Civil Service pension arrangements. If you don't join, you will build up benefits in the State Second Pension Scheme (S2P) instead. You may wish to join a personal pension scheme although we would not contribute towards that scheme. Before making a decision however, we strongly recommend that you read the Starter Pack booklet to find out what our pension arrangements offer.

Please note that, under **nuvos**, if you leave with less than 2 years' service you will not receive any benefits from our scheme. The Starter Pack tells you more about this.

Please contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

C. a) For rejoiners who were in **classic, classic plus, premium** or **nuvos** and who join your organisation after a break of no more than 28 days in CSP employment, **except** those who left under

- redundancy
- normal retirement or actuarially reduced retirement
- early (flexible or compulsory) retirement
- ill health retirement

b) For staff transferring from another CSP employer without a break in employment

[Use either paragraph (a) or (b) according to circumstances]

Pensions

(a) You will be covered by the Civil Service pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

(b) As you are transferring between employers who offer the Civil Service pension arrangements you will continue to be covered by those arrangements for the duration of this appointment. You will remain in your chosen pension scheme.

We will deduct contributions from your salary with effect from your start date.

If you have any questions about your pension, please see the Civil Service Pensions website, www.civilservice-pensions.gov.uk or contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#).

- D) For rejoiners who left their previous CSP employment under
- redundancy
 - early (flexible or compulsory) retirement
- and are rejoining after a break in CSP employment of no more than 28 days

Pensions

You will be covered by the Civil Service pension arrangements during this appointment. You will rejoin the pension scheme that you recently left.

As you are returning within 28 days of leaving your previous employment, you must repay your compensation package in full. As well as repaying any cash compensation, you will also lose any enhancements to service.

We will deduct contributions from your salary with effect from your start date.

[If the rejoiner has taken their Civil Service pension, insert this paragraph:]

You also need to understand the effect of being re-employed as a pensioner. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll provider, Capita Hartshead. You should be aware that “abatement” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

If you have any questions about your pension, please see the Civil Service Pensions website, www.civilservice-pensions.gov.uk or contact our pension administrators, who are *[insert APAC details including Helpline number]*.

- E) For rejoiners who left and took their pension from their previous CSP employment under normal, actuarially reduced or approved early retirement (irrespective of the length of break in employment)

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact *[insert employer section or named contact]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

[Include this next paragraph only if the rejoiner has a classic, classic plus, premium or nuvos pension in payment. Do not include if they have a partnership pension]

You need to understand the effect of being re-employed as a pensioner. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll providers, Capita Hartshead. You should be aware that “abatment” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

[Continue here for all]

You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pensions administrators, who are *[insert APAC details including Helpline number]* if you have any questions about the pension arrangements or visit the Civil Service Pensions’ website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to *[insert employer contact name/section]*

F) For rejoiners who retired from their previous CSP employment with an ill-health pension (other than premium upper-tier), irrespective of the length of break in employment

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.

- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact *[insert employer section or named contact]*

[YOU MUST USE EITHER OF THE FOLLOWING TWO PARAGRAPHS]

[Use this paragraph for rejoiners:

- *who did not receive an enhancement to their ill health pension or*
- *whose enhancement (quarantine) period has ended before their start date with you]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

*[Use this paragraph for rejoiners who received an ill health pension under **classic, classic plus, premium or nuvos** and an enhancement to pension was applied and the enhancement (quarantine) period has not yet ended]*

Please note that as your ill-health pension is based on enhanced (increased) service, you will not be able to build up basic benefits in **nuvos** until the period of enhancement has expired. In your case, the enhancement period ends on *[xxxxxxxx – enter date; APAC to provide]*. In the interim, you may join the scheme; you will be covered for death in service and you will be able to make contributions for top-up benefits but you will not build up benefits based on your pay. Similarly, if you opt to join **partnership**, we will not pay employer contributions until this enhancement period ends although you will be able to contribute if you wish. See the Starter Pack for further information.

*[Use this paragraph for all rejoiners who received an ill health pension under **classic, classic plus, premium or nuvos**. Do not include for rejoiners who have received a **partnership** ill health payment]*

You also need to understand the effect of being re-employed as a pensioner. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll provider, Capita Hartshead. You should be aware that “abatement” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

You do not have to join the Civil Service pension arrangements .You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack booklet before you make any decision.

Please contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

G) For rejoiners who left classic, classic plus or premium on resignation from their previous CSP employment with more than 2 years' service and return within 5 years

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. Your pension choices are:

- **premium**. This is a final salary pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#)

We will automatically enter you into **premium** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **premium**, unless you subsequently opt out.

You do not have to join the Civil Service pension arrangements .You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pensions administrators, who are [\[insert APAC details including Helpline number\]](#) if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

Please return your PensionChoices form and the **partnership** pension application form, if applicable, to [\[insert employer contact name/section\]](#)

H) For rejoiners who left on flexible or compulsory early retirement or “reserved rights” severance and who rejoin after a break of more than 28 days

Pensions

As soon as you start your new job, you are eligible to rejoin the Civil Service pension arrangements. We offer two types of pension:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.
- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

You will find full information on these arrangements in the Starter Pack which our distributors will send you nearer your start date. To enable them to send you your Starter Pack, we will provide them with your name and home address. The distributors will not use this information for any other purpose. If you do not receive your pack before you start work please contact [\[insert employer section or named contact\]](#)

*[Use this paragraph for rejoiners:
who did not receive an enhancement to their pension or
whose enhancement period has ended before their start date with you,
then continue to use text as marked from * or from ** for reserved rights people]*

We will automatically enter you into **nuvos** on appointment unless we receive your PensionChoices form at or before your start date. We will deduct contributions from your salary with effect from your start date. If you wish to open a **partnership** pension account and you make your choice within 3 months, we will backdate your choice to your start date. If we do not receive your form within 3 months, you will remain as a member of **nuvos**, unless you subsequently opt out.

*[Use this paragraph if enhancement to pension was applied and the enhancement period has not yet ended, then continue to use text as marked from * or from ** for reserved rights people]*

Please note that as your pension is based on enhanced (increased) service, you will not be able to build up basic benefits in **nuvos** until the period of enhancement has expired. In your case, the enhancement period ends on

[xxxxxxxx – enter date; APAC to provide]. In the interim, you may join the scheme; you will be covered for death in service and you will be able to make contributions for top-up benefits but you will not build up benefits based on your pay. Similarly, if you opt to join **partnership**, we will not pay employer contributions until this enhancement period ends although you will be able to contribute if you wish.

This same approach applies if a notional enhancement was included as part of your pension benefits.

See the Starter Pack for further information.

* You also need to understand the effect of being re-employed while receiving a pension or Annual Compensation Payment. Under the Civil Service pension arrangements, you cannot receive more pay and pension combined on re-employment than the rate of salary you were receiving in your last employment. If you want to know more about how this works, contact your pension payroll provider, Capita Hartshead. You should be aware that “abatement” (as this is called) applies even if you do not rejoin the Civil Service pension arrangements.

**You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead. But if you are considering opting out we strongly recommend that you read the Starter Pack before you make any decision.

Please contact our pension administrators, who are [insert APAC details including Helpline number] if you have any questions about the pension arrangements or visit the Civil Service Pensions’ website: www.civilservice-pensions.gov.uk. Please return your Pension Choices form and the **partnership** pension application form, if applicable, to [insert employer contact name/section]

l) For staff in classic, classic plus or premium, who:

- resigned from their employment with a ‘by-analogy’ employer with a break in service of no more than 28 days.

Pensions

As soon as you start your new job, you are eligible to join the Civil Service pension arrangements. Because you are coming from an employer operating by-analogy to the Civil Service pension arrangements, you will join the equivalent scheme to that which you were in before (and pay the same level of contributions). This is subject to your agreeing to transfer your service from your by-analogy scheme to the Civil Service equivalent scheme.

If you do not wish to transfer your service, then you have the following pension choices:

- **nuvos**. This is an occupational pension scheme that currently has a 3.5% member contribution rate. As your employer we meet the rest of the cost of the scheme.

- **partnership** pension account. This is a stakeholder pension with a contribution from ourselves. How much we pay is based on your age. We pay this regardless of whether you choose to contribute anything. You do not have to contribute but, if you do, we will also match your contributions up to 3% of your pensionable earnings. The contributions are in addition to the age-related contribution mentioned above.

We will automatically enter you into *[insert classic or premium, as appropriate]* and will deduct contributions with effect from your start date. Please note that, in order to remain in that scheme, you must contact our pensions administrator and ask for your service in your previous scheme to be transferred into the Civil Service pension arrangements. Our pensions administrators are *[insert APAC details including Helpline number]*.

If you do not wish to transfer your pension benefits, please let us know as soon as possible. We will then order you a Starter Pack which gives you full information on **nuvos** and **partnership**.

You do not have to join the Civil Service pension arrangements. You can opt out and build up benefits in the State Second Pension Scheme (S2P) instead.

Please contact our pensions administrators, who are *[insert APAC details including Helpline number]* if you have any questions about the pension arrangements or visit the Civil Service Pensions' website: www.civilservice-pensions.gov.uk.

J) Rejoiners who left partnership and who are returning to CSP employment within 28 days

Pensions

Thank you for returning the Rejoiner questionnaire.

[Use either paragraph (a) or (b) according to circumstances]

(a) You will be covered by the Civil Service pension arrangements during this appointment. You will rejoin the **partnership** pension account that you recently left.

(b) As you are transferring between employers who offer the Civil Service pension arrangements you will continue to be covered by those arrangements for the duration of this appointment. You will remain in **partnership**.

[If the rejoiner left with compensation, include this paragraph]

As you are returning within 28 days of leaving your previous employment, you must repay your compensation package in full. As well as repaying any cash compensation, you will also lose any rights to Annual Compensation Payments.

We will restart contributions to your **partnership** pension account regardless of whether or not you contribute to it.

So that we can do this, can you please complete the enclosed form CSP14 and return it to *[insert address or 'the address at the top of this letter, as appropriate]* as soon as possible.

A reply envelope is included for your convenience.

K) Text to include in your conditional letter to successful applicant

The Civil Service pension arrangements form an important part of the pay and reward package we offer our employees. If you join the pension arrangements we will contribute a significant amount of money to your pension.

We would like to offer you the opportunity to join the pension arrangements. In order to do so and to be able to send you the right information relating to your particular circumstances, can you please tell us about yourself on the enclosed Pensions Questionnaire?

Please return the questionnaire to *[insert employer address/the address at the top of this letter, whichever is applicable]* by / / *[insert date]* at the latest so that you can join from your start date.

Annex C



Rejoining partnership

You **must** complete fully **all** parts of this form. When completed, please return to your HR section.

Part A Your details

Your name _____

Your Department/Agency _____

Your address and postcode _____

Telephone _____

E-mail _____

Date of birth _____

National Insurance number _____

Part B Your partnership pension account details

partnership provider	Scottish Widows	<input type="checkbox"/>
	Standard Life	<input type="checkbox"/>
	TUC / Prudential	<input type="checkbox"/>

partnership pension account number (if known) _____

the **partnership** contribution rate you wish to make _____ % of salary

Part C Authority

I authorise my employer to deduct my **partnership** pension account contributions from my salary, at the rate shown in Part B above.

Signature

Date

Part D Employer/APAC actions over the page

Part D Employer/APAC actions

This section is to be completed by the Employer/APAC.

Employer/Payroll code

				/			
D	D	M	M		Y	Y	Y

State the first payday on which payments are to be deducted

Age-related payment

%

+ Matching payment

%

= Total Employer payment

%

Annual pensionable earnings

£

Payroll Reference Number

--

This application form has been approved and checked on behalf of the Employer/APAC and will be taken by the provider as a declaration of earnings.

Employer/APAC contact details

Full name (please print)

--

Telephone

--

Signature

	D	D	M	M	Y	Y	Y	Y
--	---	---	---	---	---	---	---	---

Please send a copy of this form to the **partnership** provider listed at Part B on the previous page. Keep the original on the member's HR file.

NEW ENTRANT AND REJOINER PROCESSES

Table 1 New entrant with job offer of 12 months or more employment

Process Owner	Trigger points and pension actions	Service Standard/timeliness of completed action
Employer	Decides to appoint Send Pensions Questionnaire (Rev 2007) and cover letter to new entrant with instruction on when to return it. See Annex B, letter text K	Within 48 hours of making decision to appoint
New entrant	Returns completed questionnaire, showing no previous CSP employment	Within time specified on letter or, where prospective employee requests an extension because of extenuating circumstances, by employer verbal agreement.
Employer	As Pensions Questionnaire shows no previous CSP employment: 1) order Starter Pack NE1 from St Ives, using DRF 2 spreadsheet or form, as applicable 2) issue LOA using text in Annex B, letter A 3) set up payroll record, defaulting new entrant into nuvos , ensuring correct percentage rate of employer (ASLC) and employee contributions are applied	Within 5 working days of receiving completed questionnaire
St Ives	Despatches Starter Pack to new entrant	Within 48 hours of receiving order from employer
New entrant	Reads pack and complete Pension <i>Choices</i> form to confirm membership of nuvos or apply for partnership . Send to APAC or employer, as per address on form	Within 3 months of start date
Employer (if Choice form is	If new entrant's choice is nuvos , forward form to APAC as new entrant will already have been enrolled.	Within 10 working days of receiving Choice form

<p>returned to employer)</p>	<p>If new entrant's choice is partnership, follow actions given in Employers' Pension Guide, Section 4.2. 'Unscramble' contributions from nuvos and change contracted-out status to "not contracted-out".</p> <p>If new entrant wishes to opt out, unscramble any nuvos contributions that may have been paid and change the contracted-out status to "not contracted-out".</p> <p>Send Pension<i>Choices</i> form to APAC</p>	<p>Before next available pay run date</p> <p>Before next available pay run date</p>
<p>APAC</p>	<p>Process Pension<i>Choices</i> form as agreed with employer and in line with Cabinet Office procedures</p>	<p>Within 5 working days of receiving form</p>

Table 2 New entrant with job offer of less than 12 months employment

Process Owner	Trigger points and pension actions	Service Standard/timeliness of completed action
Employer	Decides to appoint Send Pensions Questionnaire (Rev 2007) and cover letter to new entrant with instruction on when to return it. See Annex B, letter text K	Within 48 hours of making decision to appoint
New entrant	Returns completed questionnaire, showing no previous CSP employment	Within time specified on letter or, where prospective employee requests an extension because of extenuating circumstances, by employer verbal agreement.
Employer	As Pensions Questionnaire shows no previous CSP employment: 1) send LOA to new entrant; see Annex B, text B. 2) order Starter Pack NE2 from St Ives, using DRF 2 spreadsheet or form, as applicable 3) set up new entrant on payroll as “not contracted-out” (do not default this group of new entrants!)	Within 5 working days of receiving completed questionnaire
St Ives	Despatches Starter Pack to new entrant	Within 48 hours of receiving order from employer
New entrant	Reads pack and completes Pension <i>Choices</i> form to apply for membership of nuvos or applies for partnership . Sends details to APAC or employer, as per address on form	New entrant can decide to complete and return Starter Pack at any time during employment. However, they must return a completed Pension <i>Choices</i> form within 3 months of their start date if they want contributions to be backdated.
Employer (if Choice form is returned to employer)	If new entrant chooses nuvos : 1) set up payroll record ensuring correct percentage rate of employer (ASLC) and employee contributions are applied 2) amend “not contracted-out” status to “contracted-out” If new entrant chooses partnership : follow actions given in Employers’ Pension Guide, Section 4.2. Send Pension <i>Choices</i> form to APAC	Before next available pay run date Before next available pay run date

APAC	Process Pension <i>Choices</i> form as agreed with employer and in line with Cabinet Office procedures	Within 5 days of receiving form
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Table 3 Rejoiners (people who have previously worked for a CSP employer)

Process Owner	Trigger points and pension actions	Service Standard/timeliness of completed action
Employer	<p>Decides to appoint</p> <p>Send Pensions Questionnaire (Rev 2007) and cover letter to rejoiner with instruction on when to return it. See Annex B, letter text K</p>	<p>Within 48 hours of making decision to appoint</p>
New entrant	<p>Returns completed questionnaire, showing previous CSP employment</p> <p><i>(See over page for next stage in process)</i></p>	<p>Within time specified on letter or, where prospective employee requests an extension because of extenuating circumstances, by employer verbal agreement.</p>

Employer	<p>1) Checks pension choices by inputting information from questionnaire onto the Rejoiner Calculator (held on CSP website www.civilservice-pensions.gov.uk)</p> <p>2) Undertake CSP13 (Estimate) action, where appropriate. (Section 4.3, EPG refers). Follow up cases with APAC, where appropriate. (The calculator will indicate)</p> <p>3) Where rejoiner has “quarantine period”, ask APAC for quarantine end date. (Make sure you include this date in the LOA to the member)</p> <p>4) Issue LOA using appropriate text from Annex B as indicated by Rejoiner Calculator</p> <p>5) Order Starter Pack from St Ives (if applicable) as indicated on Rejoiner Calculator, using DRF 2 spreadsheet or form</p> <p>6) Default rejoiner into appropriate scheme ensuring correct contributions are applied by payroll</p>	<p>Within 5 working days of receiving completed questionnaire</p> <p>CSP13 (Estimate) action must be completed and new entrant informed of abatement effect at the earliest opportunity so that they can decide whether or not to accept the post.</p> <p>Where abatement may apply, timing will be dependent on the completion of the CSP 13 (Estimate) action.</p>
St Ives	Despatches Starter Pack to new entrant	Within 48 hours of receiving order

New entrant	<p>Reads pack and complete Pension<i>Choices</i> form Sends details to APAC or employer, as per address on form</p>	<p>New entrant can decide to complete and return Starter Pack at any time during employment. However, they must return a completed Pension<i>Choices</i> form within 3 months of their start date if they want contributions to be backdated.</p>
Employer (if Choice form is returned to employer)	<p>If rejoiner chooses nuvos or premium (according to their pension choices): forward form to APAC as they will already have been enrolled.</p> <p>If the rejoiner chooses partnership, follow actions given in Employers' Pension Guide, Section 4.2. 'Unscramble' contributions from nuvos or premium, as appropriate, and change contracted-out status to "not contracted-out".</p> <p>If rejoiner wishes to opt out, unscramble any nuvos or premium contributions that may have been paid and change the contracted-out status to "not contracted-out".</p> <p>Send Pension<i>Choices</i> form to APAC</p>	<p>Before next available pay run date</p> <p>Before next available pay run date</p>