

# NHS Pensions - Employer's Charter

Your roles and responsibilities in locally administering the NHS Pension Scheme

**"Working in partnership to administer the NHS Pension Scheme"**

This guide has been jointly produced by the Department of Health, NHS Pensions and NHS employers.

For the attention of HR & Finance Directors, Pension Officers and those responsible for administering the NHS Pension Scheme.

[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

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# Introduction

**This document has been jointly produced by the Department of Health, NHS employers and NHS Pensions to set out the roles and responsibilities\* of each Scheme employer to enable successful administration of the NHS Pension Scheme.**

The NHS Pension Scheme is governed by rules laid down in regulations agreed by Parliament:

- The National Health Service Regulations 1995 (as amended)
- The National Health Service Regulations 2008 (as amended)
- The National Health Service Pension Scheme Regulations 2015
- And associated transitional provisions – The National Health Service Pension Scheme (Transitional and Consequential Provisions) Regulations 2015

These regulations are also bound by all primary legislation that has relevance to Occupational Pension Schemes. This means that the roles and responsibilities outlined within this document are legal requirements with which all Scheme employers must fully comply.

The Public Service Pensions Act 2013 (the 2013 Act) sets out the framework for the governance and administration of public service pension schemes and provides regulatory oversight by The Pensions Regulator. Codes of practice provide practical guidance in relation to the exercise of functions under relevant pension's legislation and set out the standards of conduct and practice expected from those who exercise those functions.

The effective administration of the NHS Pension Scheme requires successful and timely interaction between employers and NHS Pensions. The Department of Health and NHS Employers have worked with NHS Pensions in recent years to improve not only the quality of service that you and scheme members receive, but also the manner which we communicate. With the introduction of the employer administration levy from April 2017, we have introduced the Service Improvement and Development Board. This Board enables employer representatives from each regional group to have a voice on future developments at NHS Pensions. The NHS Pension Board provides scrutiny and assurance of the administration of the NHS Pension Scheme. More information about the Pensions Board is available at:

[www.gov.uk/government/groups/nhs-pension-board](http://www.gov.uk/government/groups/nhs-pension-board)

The Employer Charter is a description of your roles and responsibilities that will enable improved administration within all our organisations. It aims to provide you, as employers, with total clarity on your local scheme administration requirements and summarise what you can expect from NHS Pensions.

This Charter is intended for those with Board accountability in addition to human resources, payroll and pensions staff who undertake operational scheme administration activities. Please ensure that all appropriate individuals within your organisations receive a copy.

Adherence to this Charter is vital if scheme members are to receive timely and accurate pensions. The current level of organisational change and budgetary pressures further reinforce the requirement for improved and more efficient administration.

NHS Pensions welcome your comments on this Charter as we aim to develop its content over time (as a living document) in a manner that supports you in your local administration of the NHS Pension Scheme.

Separate documents called 'The NHS Pensions Service Charter' and the 'NHS Pension Scheme Member Charter' have been produced by the NHS Business Services Authority to complement and support the Employer's Charter. These documents were also produced in partnership and agreed by the Department of Health and NHS Employers. They detail NHS Pensions' and members' roles and responsibilities with regards to the NHS Pension Scheme. You can find these documents on the NHS Pensions website.

This document is important as the respective role and responsibilities of NHS Pensions and Scheme employers continue to evolve over time. For instance:

- There have been changes to legislation that demand up to date accurate mandatory data.
- The provision of accurate membership and service information are key elements to successfully produce Annual Benefit Statements.
- Increase in demand from Pension Scheme members to obtain timely and accurate membership information.
- The technology used for administration is changing.
- The introduction of the Scheme administration levy.

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\* This document outlines what the responsibilities of Scheme employers are at a high level. It does not include the specific lower level details about how each of these duties should be performed.

# 1: Who is this document for?

**This document is applicable to all Scheme employers. This includes all NHS organisations, GP Practices and non NHS employers who have access to the Scheme.**

As appropriate within these organisations this document should be used by:

HR Director / Finance Director (or the Director with lead responsibility for the local administration of NHS Pension Scheme matters) who is accountable for the delivery and resourcing of local administration of the Scheme.

HR administrators who need to be aware of the organisation's responsibilities in regard to the NHS Pension Scheme to be able to inform the staff employed within their organisation as necessary. The NHS Pension Scheme can and should be used as a key part of an employer's recruitment and retention program as it provides valuable staff benefits.

Pension administrators who are responsible for the day to day administration of the Scheme.

Payroll administrators within organisations that provide data to NHS Pensions.

Outsourced providers who provide a pension administration service on behalf of a Scheme employer.

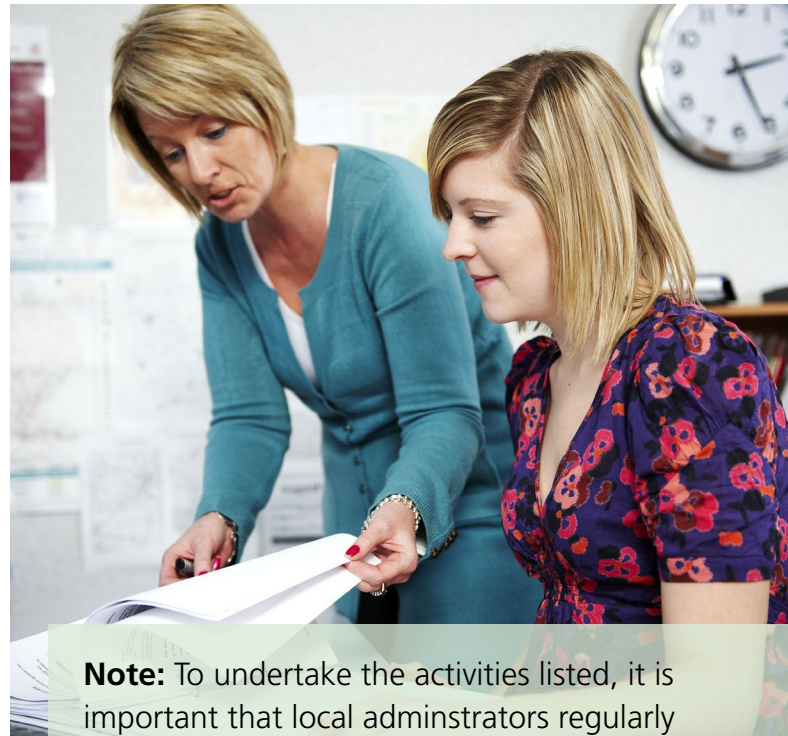
## 2: The role of the Scheme employer

**Scheme employers play a vital role in the administration of the NHS Pension Scheme. Your local administrative responsibilities require the fulfilment of these primary activities:**

- Appointing a named person(s) who is responsible for the day to day administration of the NHS Pension Scheme within your organisation.
- Undertaking the necessary administration procedures for:
  - New members of staff to join (or opt out of) the NHS Pension Scheme;
  - Members of staff who leave the organisation and either retire, defer their membership or obtain a refund (if eligible).
  - Any members of staff who die whilst in NHS employment.
- Collecting employer and employee Scheme contributions and submitting them on a monthly basis to NHS Pensions. This includes ensuring that the correct contribution bandings are applied.
- To provide accurate, timely membership data, and information about Scheme members currently or previously within your organisation (where available) to NHS Pensions on a standard basis or in response to a request. (This includes undertaking reconciliation between employer held and NHS Pensions held data).

- Provide Scheme members with information about the Scheme, their individual benefits (where possible) and other basic retirement information.
- Undertake financial accounting requirements (e.g. Greenbury).

Each of these activities is now broken down and explained in further detail in the subsequent sections.



**Note:** To undertake the activities listed, it is important that local administrators regularly keep abreast of NHS Pension Scheme changes which are outlined in Employer Newsletters and on the NHS Pensions website. Employers who use ESR should also refer to the best practice guidance available on K-Base.

## 2.1 - Nominating a local Scheme administrator

Every Scheme employer must nominate:

1. A lead person(s) who is responsible for the day to day administration outlined in this guide and who will act as the main point of contact with NHS Pensions
2. A named senior accountable officer. Any changes in responsibility must be notified to [nhsbsa.contactdetails@nhs.net](mailto:nhsbsa.contactdetails@nhs.net)

We require email and telephone contact details for each nominated person. These must be kept up to date and you must notify us of any changes by contacting [nhsbsa.contactdetails@nhs.net](mailto:nhsbsa.contactdetails@nhs.net). Please note that this information is held in an NHS Pensions database which is used for communication and administration purposes.

The amount of resource needed to locally administer the NHS Pension Scheme is dependent on the size of your organisation. Small organisations, such as GP Practices and non NHS employers, should be able in most cases to incorporate these duties as only one part of someone's overall responsibilities. Larger NHS organisations may need to have one, or more, dedicated full time Pension Officer(s).

The funding, and resourcing of these roles is the responsibility of your organisation's management and budget holders.

**Note:** If your payroll and pensions administration has been outsourced NHS Pensions requires contact details for:

- who is accountable within your organisation for the local administration undertaken by the outsourcing organisation
- who is undertaking the actual administration within the provider.

Outsourcing does not remove an organisations accountability under the Scheme's Regulations. Therefore, the Scheme employer must ensure that any outsourced administration is carried out effectively.

Year To Date
Total Gross Pay TD
Gross for Tax TD
Tax paid TD
Earnings For NI TD
National Insurance TD
Pension TD (Inc AVC)
Net Pay

## 2.2 - Administration of pension events

The table below outlines the primary 'pensions events' which Scheme employers must undertake as part of their local administration responsibilities.

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
New starters (Joiners)	<p>Non NHS employers - assess eligibility.</p> <p>The member should be automatically enrolled unless they are ineligible to join the NHS Pension Scheme.</p> <p>Provide a copy of the relevant Member Guide to member on employment. This can be sent as an attachment to an email but a link to the guide is not sufficient.</p> <p>Determine any information about member relevant to administering the NHS Pension Scheme.</p> <p>It is mandatory to verify a member's date of birth before commencing their employment.</p>	<p>Submit joiner form (or spreadsheet if appropriate) to join the Scheme (and SD65 if a Direction Body)</p> <p>Required information by NHS Pensions:</p> <ul style="list-style-type: none"> <li>• Start date</li> <li>• Tiered contribution rate</li> <li>• Whole time/part time</li> <li>• Employment type</li> <li>• Capacity code</li> <li>• Standard hours (if part time)</li> <li>• Actual hours (if part time)</li> <li>• Name</li> <li>• Verified date of birth</li> <li>• National Insurance number</li> <li>• Title</li> <li>• EA code</li> </ul>	<p>New starters also include those who decide to latterly opt in, those who become eligible or Bank re-joiners.</p> <p>A new employee joiner questionnaire is available on the NHS Pensions website. Use of this ensures that all pertinent information needed to join (or opt out of) the Scheme is collected by the Scheme employer.</p> <p>The Scheme Identifier is available on the website to help you determine which scheme/section a member is in.</p>	Within the first month of member joining the Scheme.
Opting out	Employers must not provide a member with an opting out form. Members can use a work or home PC to obtain their own opt out form (SD502). This is in line with auto enrolment rules.	<p>Members must complete part 1 of the SD502.</p> <p>You must complete part 2.</p>	A general guide for completion of form SD502 is available for employers on our website.	Within one month of receiving the form.

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Transfer in	Issue the Transfer In Guide and application pack on request from a member.	If transfer required complete part 2 of Form A in the Transfer In Guide and application pack and return to member.		<p>Within 12 months of joining the Scheme (1995 Section) and before normal pension age.</p> <p>Within 12 months of being eligible to join the Scheme (2008 Section and 2015 Scheme) and before normal pension age.</p>
Increasing pensions	<p>Provide members with information on ways to increase NHS Pension benefits (Buying Additional Pension (AP), Money Purchase (MPAVC) or Early Retirement Reduction Buy Out (ERRBO)).</p> <p>Set up necessary deductions and payments from payroll.</p>	<p>If member chooses:</p> <p>a) AP, after a member completes Part A the employer should complete Part B of form AP1 and send to NHS Pensions for approval. Then establish if application is agreed and set up deductions.</p> <p>b) MPAVC, then employer should work with the chosen provider and complete the required paperwork after the member is accepted to make the necessary deductions and payments to them.</p> <p>c) If ERRBO, please ask the member to complete the ERRBO expression of interest form and send to NHS Pensions.</p>	<p>Information for members on increasing pension benefits is provided on the NHS Pensions website at: <a href="http://www.nhsbsa.nhs.uk/nhs-pensions">www.nhsbsa.nhs.uk/nhs-pensions</a></p>	Dependent on option chosen by member.

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Estimates	Sign post members to Total Reward Statement (TRS)/Annual Benefit Statement (ABS). If unavailable then provide an estimate through Pensions Online (POL).	<p>If no TRS/ABS produce estimate using Pensions Online. Employers with no access to Pensions Online* will need to complete form AW295 and submit to NHS Pensions.</p> <p>*or are unable to access a members' record</p>	There are several reasons why estimates cannot be produced through Pensions Online, such as data issues or manual calculations as the functionality to carry out a particular type of estimate calculation is not available. When possible ensure that membership records are up to date when using this system.	NHS Pensions statutory target is 40 working days. If TRS/ABS is not available and where systems allow, employers should seek to provide an estimate in a timely manner. Where systems are not available, NHS Pensions will provide an estimate within 40 working days upon request free of charge if one has not been completed within 12 months. and at least three months before the members retirement date (if this is known).

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Total Reward Statement/ Annual Benefit Statement	<p>Ensure all member records are up to date for the latest financial year.</p> <p>Correct any outstanding data issues for previously submitted updates.</p> <p>Respond to NHS Pension email and POL notification queries.</p> <p>Clear outstanding SM8s (exceeding whole time)</p>	<p>ESR: When utilising ESR ensure that records match NHS Pensions records wherever possible.</p> <p>Pensions Online: Employer error handling – Use Pensions Online to update member records to current year, when a record has not been updated.</p> <p>Non POL users: Respond to data email queries.</p>	<p>The cleaner the employers data, the less Annual Benefit Statements will require calculating via Pensions Online.</p> <p>Employers can redirect the member to the TRS website.</p>	<p>Year end updates are a legal requirement for Officer members - Within two months of the end of the Scheme year. Returns must be supplied no later than the 31 May for the relevant year.</p> <p>Legal requirement for Practitioners and non GP Providers – Within one month of the end of the financial year immediately following the financial year to which it relates.</p> <p>Failure to comply could result in escalation to The Pensions Regulator and your members being informed.</p>

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Annual Allowance	HMRC legislation requires that member records are supplied by employers by 6 July, following the end of the tax year. This will enable NHS Pensions to provide a Pension Savings Statement to members who exceed the Annual Allowance.	<p>ESR: When utilising ESR ensure that records match NHS Pensions records wherever possible.</p> <p>Pensions Online: Employer error handling – Use Pensions Online to update member records to current year, when a record has not been updated.</p> <p>Non POL users: Respond to data email queries.</p>	<p>If employers do not meet HMRC's requirement to supply information, then HMRC may impose fines on that employer of:</p> <ul style="list-style-type: none"> <li>Up to £300 where the information has not been provided.</li> <li>An additional fine of up to £60 a day for each day the information is late.</li> </ul>	<p>Year end updates are a legal requirement for Officer members - Within two months of the end of the financial year. Returns must be supplied no later than the 31 May for the relevant year.</p> <p>Legal requirement for Practitioners and non GP Providers – Within one month of the end of the financial year immediately following the financial year to which it relates.</p>
Premature Retirements (Redundancy and in the Interests of the Efficiency of the service (IOE))	<p>Obtain estimate for employee.</p> <p>Complete the 'redundancy supplementary information' form at estimate and award stage.</p> <p>Close down employment status and submit retirement application.</p> <p>Collect any additional contribution option from the member and forward to NHS Pensions.</p>	<p>Obtain redundancy estimate from Pension Online (or NHS Pensions if necessary) at least three months before expected retirement date.</p> <p>Complete and forward form AW8 three months before retirement (and AW171 if the Award needs to be revised because of updated details).</p> <p>The 'redundancy supplementary information' form available from the website will also need to be completed.</p>	Redundancy factors for calculating costs are available on the NHS Pensions website.	Three months before retirement.

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Ill health retirees	<p>Collect appropriate medical evidence in connection with potential requests for ill health retirement and submit form to determine eligibility.</p> <p>If serious ill health then complete appropriate form if requested by the employee.</p> <p>The employment needs to be terminated due to health grounds. Resignation or other leaving reasons are not acceptable.</p>	<p>Complete form AW33E (then complete AW8 once notification received that application has been accepted).</p> <p>Complete form AW341 to commute existing ill health benefits (if serious ill health).</p>	<p>Only one application can be made for retirement. For instance members may not have concurrent ill health and age retirement applications.</p>	<p>Ill health applications should be made as soon as applicable for the benefit of the member. (Note: The timing of an ill health application is very important and should ideally be submitted well before paid sick leave ends).</p>
Bereavement	<p>Provide information to Next of Kin or Legal Representatives on procedures to claim benefits.</p> <p>Pay short term death benefits to an eligible partner. For example the legal spouse, registered civil partner of deceased member or other.</p> <p>Close Employment Record.</p> <p>Send completed forms to NHS Pensions.</p>	<p>Complete form AW135 for initial survivor benefits.</p> <p>Complete form AW9 or AW11 for survivor benefits.</p> <p>Complete form AW158 for children's pension.</p>	<p>Paying short term death benefits may not be relevant to smaller organisations such as Direction employers. This would be indicated on the AW9 form.</p>	<p>Bereavement applications should be made as soon as applicable.</p>

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Retirees	<p>Provide a copy of the Retirement Guide to Scheme member (Guides can be given as a printed copy from the website or via email as an attachment).</p> <p>Close down employment status and submit fully completed retirement application. Please check retirement date is confirmed, including any outstanding annual leave.</p> <p>Verify all certificates prior to submission, where possible.</p> <p>Ensure accurate pay details (1995 Section members) are provided where possible to avoid the requirement for further revisions.</p>	<p>Complete and forward form AW8 three months before retirement.</p> <p>Complete form AW171 if the Award needs to be revised because of updated details.</p>	<p>It is good practice for members to receive an estimate of their benefits before commencing the retirement process. (This includes verifying the Guaranteed Minimum Pension if applicable).</p>	<p>Three months before retirement date.</p>
Scheme leavers	<p>Provide the Leaving Early and Transferring Out Guide to Scheme member. This can be provided electronically.</p>	<p>Leaving details from either ESR or SD55T on POL or leaver excel spreadsheet for non POL users</p>	<p>Leavers also include employee terminated, employee opt outs, and moving between different Scheme employers.</p> <p>Complete form SD55T via Pensions Online or the leavers spreadsheet available on the NHS Pensions website. If this information is submitted via ESR then check data accuracy.</p>	<p>Within one month of leaving.</p>

**Note** – NHS Pensions will only accept current versions of all forms on receipt. Any submissions made on old forms will not be accepted. NHS Pensions will exercise discretion for short periods (or where reasonable) after any forms are changed and will ensure that employers are informed when new versions are published via the Employers Newsletter.

## 2.3 - Collection and submission of contributions

### The Scheme employer must:

- Assign the member to the correct pension tier based on their pay.
- Collect the correct member contributions as determined by their tier rate and collect any applicable additional contributions (such as Additional Pension or Early Retirement Reduction Buy Out (ERRBO)).
- Re-assess contribution rates as appropriate, i.e. following an increase in pay whether that is a pay point increment or annual pay award.
- Submit both the employer and employees contributions due in a prompt and accurate manner no later than the recommended processing dates in order for the funds to be received by the 19th of the month following their deduction. Where the 19th is a weekend or bank holiday payment must be submitted to arrive before the weekend or holiday. The preferred method of payment is by submission of the RFT1 or GP1 form each month via E-Forms on Pensions Online (POL); this then initiates a Direct Debit payment. Submissions of online payments prior to 3pm on the final processing date would ensure compliance. If you do not have access to Pensions Online, you need to make payment by BACS and send in a completed remittance which enables us to allocate the payment to your account.
- Late payment of contributions will incur interest and an administration charge.
- Failure to submit contributions will result in escalation to the Department of Health and the Pensions Regulator.



## 2.4 - Providing information to NHS Pensions

**Successful administration of NHS Pensions is completely dependent on the accuracy and updatedness of membership records. This enables information to be provided to members quickly and eventually for their pension benefits to be paid on time and accurately.**

The way that the administration is organised means that NHS Pensions is completely dependent on obtaining membership information from Scheme employers to hold in their central administrative database and processing systems. It is therefore imperative that all Scheme employers must provide accurate membership data and information about Scheme members currently (or previously) within their organisation to NHS Pensions on a regular, timely basis or in response to an information request. Specifically this requires:

- The submission of the annual return of service and salary details through ESR, POL SD55s or annual update Excel spreadsheet\* by no later than two months (Officers) or 13 months (Practitioners) after the end of the Scheme year. This information (shown in the next column) must be included where applicable:

\*submission by spreadsheet is for eligible employers only (i.e. those who do not have access to either ESR or Pensions Online so have no alternative means of sending data to NHS Pensions). Those employers will be contacted by NHS Pensions and invited to submit spreadsheets directly.

### Membership details:

- Employee contributions
- Employee pensionable pay
- Employer contributions
- Employer pensionable pay
- Employee gross rate of pay
- AVC contributions
- Non pensionable days (number of, and dates)
- Number of part time hours/session worked
- Number of part time deemed hours/sessions
- Additional pension contributions

### Any changes to membership details in year:

- Pension start date
- Date of change
- Whole time/part time indicator
- MHO or Special Class status
- Actual hours/sessions
- Bank indicator
- Contribution rate
- NI number
- Employment type
- Standard hours for the grade

- Submission of relevant changes to NHS Pensions (by POL e-form SD55E or ESR) within a month of those changes being notified to the local administrator or effective. These include:
  - Reverse terminations
  - Opt out cancellation
  - Bank leaver cancellation
  - Personal details :
    - National Insurance number
    - Name
    - Date of birth
    - Date of birth verification (this is a legal requirement before commencing employment)
    - Address
    - Title
    - Gender
    - Former name
    - Job code
- Scheme employer to verify the members' date of birth before employment commences. This is a legal requirement.
- Scheme employers to provide adhoc service and salary information promptly where reasonable (within a maximum of 20 working days) when requested by NHS Pensions (whether by email, telephone or via Pensions Online).
- Undertaking reconciliation between data held by the employer and NHS Pensions.
- Scheme employers to complete, authorise and submit application forms to NHS Pensions for members as listed in the previous section.
- The provision of information in line with relevant Government Legislation such as those relating to personal taxation (i.e Annual Allowance or Lifetime Allowance).
- Informing members to contact their pension payment provider when they take up employment (and establish eligibility of them returning to the Scheme).

**Note:** NHS Pensions will return received data errors to employers via Pensions Online or reconciliation reports.

## 2.5 - Provide information to Scheme members

Employers should:

- Be able to answer questions from Scheme members about the NHS Pension Scheme. (Remember, NHS Pensions provides a range of information on its website, Ask Us and a helpline if you don't know the answer to a particular query).
- Provide Scheme information to new appointees by giving them a copy of the relevant Member Guide and informing them that they are automatically members of the Scheme unless they opt out following enrolment or are not eligible to join this Scheme.
- Provide information to Scheme members about the value of the current pension benefits by referring them to their TRS/ABS or providing them with an estimate through Pensions Online (or by requesting one from NHS Pensions if this is not possible).
- Provide Scheme information to leavers by giving them a copy of the Leaving Early and Transferring Out Guide to inform them of the different options in regard to their pension.
- Tell re-employed retirees (under normal pension age) or ill health Tier 2 retirees to contact their pension payment provider regarding abatement.
- Ensure members are kept informed of any changes to the Scheme that may affect them, using information provided by NHS Pensions. Making members aware that:
  - There are options to increase their pension such as by buying Additional Pension or ERRBO.
  - Previous pension provision must be transferred into the NHS Pension Scheme (if the member wishes to do so) within the relevant timeline.
  - They will give up several valuable benefits if they choose to opt out of the NHS Pension Scheme.
  - They can nominate who they would like benefits to be paid to after their death.
  - Their pension is affected when they are on unpaid leave of absence, enter into a salary sacrifice arrangement or take a career break.
- Educate members on options for planning how and when to retire, e.g. pension calculations and options for flexible retirement.
- Make members aware of the benefits of the NHS Pension Scheme throughout their careers. The key benefits which should be communicated to staff are:
  - The NHS Pension Scheme is a defined benefit public service pension scheme. It is one of the most important and valuable benefits available to eligible staff. The employer makes a substantial contribution towards the cost of the pension.
  - The NHS Pension Scheme not only provides the member with a regular income after retirement, but also provides members family or other dependants with financial protection after the member dies.
  - All eligible staff, both full time and part time, are automatically members of the Scheme unless they elect to opt out.

- If the member becomes too ill to work, they may receive their pension early.
- The NHS Pension Scheme will pay a lump sum if the member dies before retirement and may pay children's and dependants' pensions.
- The member can choose to have part of their pension paid as a lump sum at a ratio of 1:12 (give up £1 pension for an extra £12) lump sum.
- The pension is index linked to protect its value against the effects of inflation.

**Note:** Scheme employers should not under any circumstances provide financial advice to Scheme members. Only factual information about the rules of the Scheme, the potential value of the members benefits and the impact of any decisions they may make (such as losing death benefits by opting out) should be discussed.

\*This could be membership or a pension credit

### 3: Consequences of non-compliance

**Both NHS Pensions and employers are bound by the obligations of the statutory regulations and must work together to adhere to their requirements. The principle ones contained in the Occupational Pension Schemes (Disclosure of Information) Regulations require:**

- The payment of pension benefits within 30 days of entitlement. (To comply Scheme employers should ensure that retirement application forms are completed and forwarded to NHS Pensions around three months before the date of retirement and that necessary membership information is accurate and up to date).
- Provision of estimates of retirement benefits to members within two months of request. Employers must provide estimates to members on request through Pensions Online (and has access to do so, otherwise refer to the Estimates section on p.10) where a TRS/ABS statement is not available.
- The Occupational Pension Schemes (Transfer Values) Regulations require NHS Pensions to calculate a Cash Equivalent Transfer Value within three months of request. (To comply Scheme Employers must ensure that data is kept up to date and that accurate information is provided to NHS Pensions promptly on request).

- Legislative requirements place a responsibility upon employers to provide information to NHS Pensions. The requirements specify that employers must provide pay (and membership) information to NHS Pensions by 6 July following the end of the tax year.



## **Failure to comply with your requirements**

Scheme employers who do not carry out their responsibilities in a timely and accurate manner can have a detrimental effect on their employees. For instance, if membership records are not adequately maintained then NHS Pensions may not be able to pay out benefits on retirement to members or we may not be able to provide accurate information to inform financial planning or enable transfers to be undertaken.

Scheme employers should note that it may not always be possible for NHS Pensions to later repair a situation which has had a detrimental impact on a member's pension position through the employer failing to carry out their responsibilities at the correct time.

Cases of member dissatisfaction can result in referrals to the Pensions Ombudsman or the Pensions Regulator and they have the power to impose fines on employers and schemes (and their individual managers) who do not comply with Scheme requirements.

Further to this the DH and NHS Pensions will escalate any serious instances to the Pensions Regulator.

In particular, failure by Scheme employers to provide accurate and timely member information as required by NHS Pensions, will result in appropriate escalation with the DH, NHS Protect and senior NHS Management as applicable. This is consistent with the guidelines set out by the Pensions Regulator in regard to effective record keeping.

Employers should note that NHS Pensions will not accept some incorrect incoming data. NHS Pensions will continue to inform employers about any data errors via the POL notice board, error handling and the reconciliation reports. For employers without access to Pensions Online, data errors will be notified by email.

Contributions that are not paid on time will incur a late payment and interest charge. The standard rate of interest is a daily rate of CPI +3%, compounded annually, and applies to contributions due but unpaid on and after 1 April 2014.

The late payment charge is not a 'penalty charge', but reflects the cost to NHS Pensions of recovering late payments, which is currently borne by all employers.

## 4: The role of NHS Pensions

**NHS Pensions' role as central administrator of the NHS Pension Scheme is to maintain accurate membership records for Scheme members during their career and use this information to provide benefit calculations and payments when required.**

To do this they are completely dependent on the work of Scheme employers and the information they provide. NHS Pension provides the following functions to work effectively with Scheme employers and support them to jointly administer the NHS Pensions Scheme:

NHS Pensions will:

- Accurately calculate and pay NHS Pension Scheme entitlements within 30 days of retirement provided all the necessary information is available.
- Provide a dedicated help line and email address to answer any queries you have about administering the Scheme. If NHS Pensions are not able to answer your query immediately they will respond to you within five days.

Employer email address -

[nhsbsa.pensionsemployers@nhs.net](mailto:nhsbsa.pensionsemployers@nhs.net)

Employer Helpline – 0300 330 1353

Member Helpline – 0300 330 1346

- Provide a dedicated help line and email address to answer any queries from Scheme members about the NHS Pension Scheme. The target to respond to all queries made within 48 hours (and all postal correspondence within 15 working days).

- Provide you with detailed information about administering the Scheme via the NHS Pensions website.
- Provide you with scheme information for members (whether posters, guides, leaflets etc) to meet our collective disclosure responsibilities.
- Provide you with the necessary tools whether manual or system based to enable you to administer the Scheme quickly and efficiently. (Note: NHS Pensions will continue to make improvements to these tools to improve local administration - subject to the availability of resources and other organisational priorities).
- Provide regular information to you about administering the Scheme via the monthly Employers Newsletter. These newsletters will be the standard method that NHS Pensions keeps nominated Pensions Administrators up to date with important changes or news about the Scheme. An email will be sent to all named administrators and senior officers accountable held within the NHS Pensions database when a newsletter is available. It is important that these details are kept up to date. Other staff can subscribe to receive the newsletter as needed.

(Scheme employers are also advised to subscribe to [NHS Employers Workforce Bulletin](#) which contains information about the NHS Pension Scheme from a HR and strategic application perspective).

- Provide information on request to members in line with statutory time limits. These are outlined in the Member's Charter available on the NHS Pensions website.

- Attend established regional pension forums to discuss Scheme administration issues and update/consult with you on Scheme developments.
- Listen to your feedback and use it to work more effectively together in the future.
- Following the introduction of the administration levy, we introduced the Service Improvement and Development Board to give employers a say in NHS Pensions' systems and business process developments.
- To meet employers at organised stakeholder engagement events to provide education to different employer groups.
- To provide various education materials to support employers.



**Note:** NHS Pensions will over time as appropriate update and amend the information it provides as required\* by changes to the Scheme Regulations and the adaption of procedures in order to adopt these changes and/or improve the administration of the Scheme. They will inform employers when this is the case and consult where necessary.

(\* NHS Pensions is obligated to provide information under what is known as Disclosure Legislation. Scheme employers are provided with information to pass on to Scheme members as part of these requirements.)

## 5: When will this Charter be updated?

This Charter is intended to be a living document which will be updated as new legislation is introduced or administration changes are made. Scheme employers will be informed about any changes or revisions agreed and consulted where necessary.

The version on the NHS Pensions website will be the latest, most up to date version so employers are advised to check on a regular basis (if they have previously downloaded or printed out copies ) that they have the most recent version. Any revisions will be notified to employers via the Employer's Newsletter.

The DH, NHS Employers and NHS Pensions welcome any feedback or suggestions on any part of this guide and its contents. Feedback can be sent to [nhsbsa.communicationsteam@nhs.net](mailto:nhsbsa.communicationsteam@nhs.net)



**Note:** In the absence of any updates this guide will be subject to the minimum of an annual review by the DH, NHS Employers and NHS Pensions.

## 6: Help and support

We provide a range of information to help you understand and administer the NHS Pension Scheme.

- The website contains all the factsheets, guides and forms you will need to understand and administer the NHS Pension Scheme.  
[www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)
- The Scheme Identifier is a tool to help you understand which section or Scheme a member belongs to.
- The 1995/2008 Member Guide gives you an overview of the 1995/2008 Scheme.
- The 2015 Member Guide gives you an overview of the 2015 Scheme.
- Online videos provide you with an overview of the NHS Pension Scheme and how members' pensions may be affected.
- Employer Newsletter: Published monthly to provide you with important information that may impact the administration of the Scheme.

- Ask Us enables you to get answers to questions you may have about the NHS Pension Scheme. The system can be used to get an answer to queries 24 hours a day, seven days a week without the need to call the helpline.
- Employer helpline: 0300 330 1353 or [nhsbsa.pensionsemployers@nhs.net](mailto:nhsbsa.pensionsemployers@nhs.net)
- Dedicated Stakeholder Engagement Team

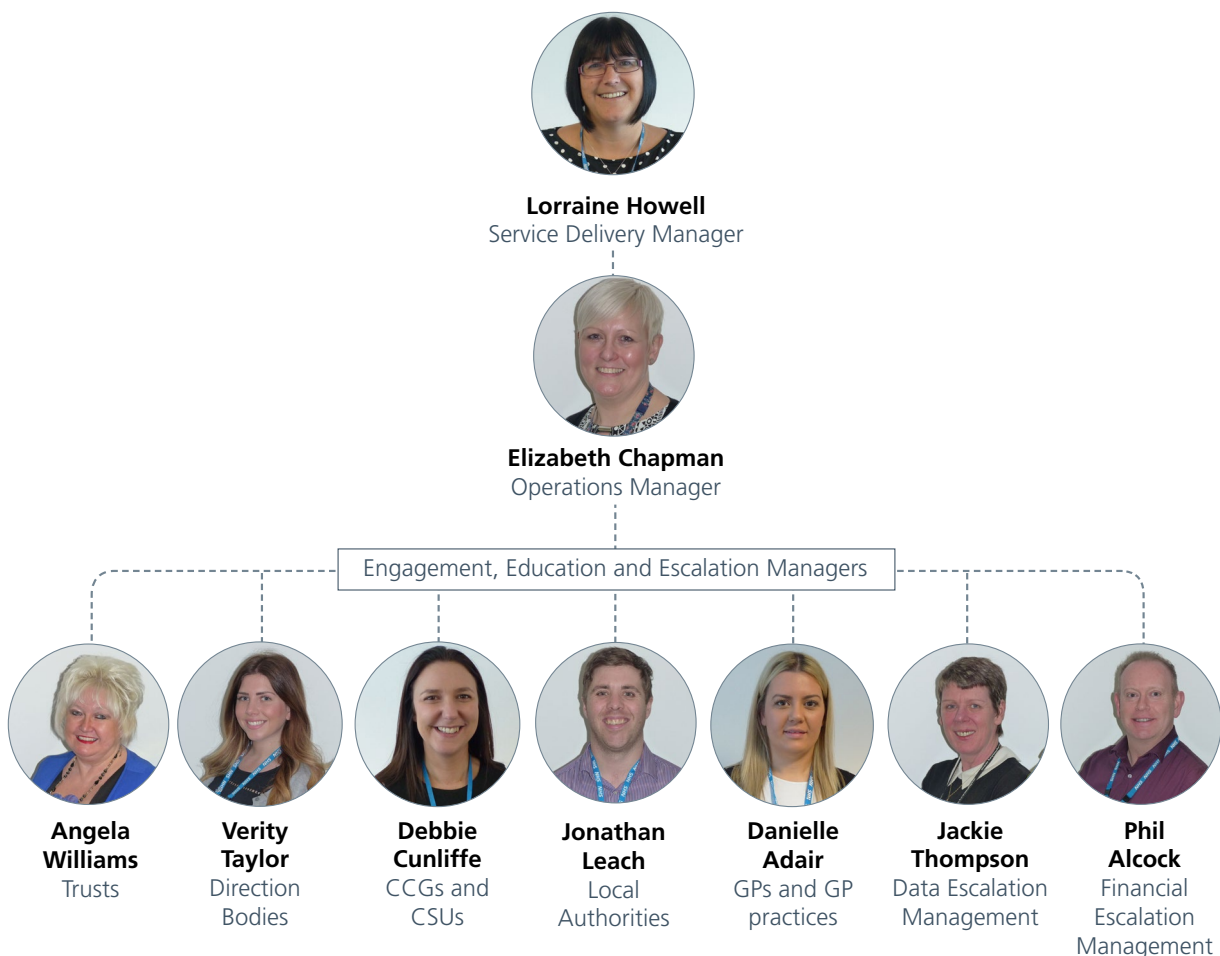
## 7: Stakeholder Engagement Team

The Stakeholder Engagement Team, made up of seven Stakeholder Engagement Managers, is in place to assist employers as local administrators of the NHS Pension Scheme.

Our purpose is to engage, educate and escalate any issues, acting as the voice of employers

and ensuring collaborative working within our organisation.

Each manager is responsible for different employer types or issues, giving you an assigned point of contact. This allows us to tailor communications to the needs of each type of employer.



We work with a team of experienced administrators who assist with maintaining the employer and stakeholder email accounts, updating contact details and co-ordinating events.

As a team we play an active role in:

- attending regional pension group meetings
- hosting some regional pensions special interest group (SIG) meetings

- providing regular updates
- delivering educational training.

The Stakeholder Engagement Team can be contacted by emailing:

[nhsbsa.stakeholderengagement@nhs.net](mailto:nhsbsa.stakeholderengagement@nhs.net)