

# EMPLOYER NEWSLETTER

## JUNE 2012

Welcome to the June edition of our Employer Newsletter updating you on information affecting the NHS Superannuation Scheme (Scotland).

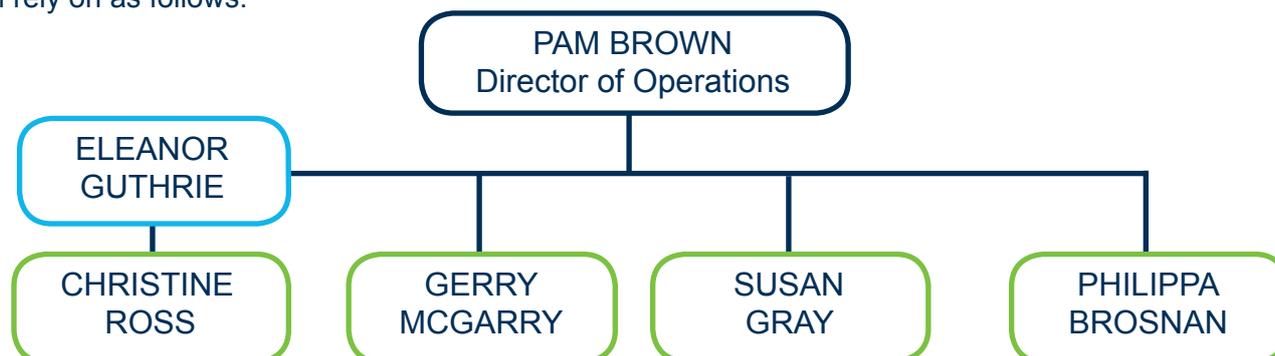
Featured in this issue:

- key management changes within SPPA
- ill health retirement
- “My Pension” update
- tax and annual return reminders
- auto enrolment



Welcome to the latest SPPA employer newsletter. As the (relatively) new Director of Operations, I thought it would be useful to explain some of the management changes here at SPPA. As you are probably aware, Ian Clapperton retired as Operations Director in April and I took on the role on 10 April. I have been a Director in SPPA in one guise or another since 2004, first as IT Director and then last year as Corporate Services Director. My professional background is IT and I worked many years in Customs and Excise (before it became part of HMRC) as an IT technician and then on to project and programme management before I joined SPPA.

I am enjoying the new challenge and I am very fortunate to have a very able and supportive team who I can rely on as follows:



- Eleanor Guthrie – Deputy Operations Director – Customer Communications, Audit Activity, Technical Training, Support and Advice, Quality Assurance and of course will deputise for me
- Gerry McGarry – Senior Operations Manager – STSS and NHS Transfers, Service, Awards, Small Schemes and Records Maintenance
- Christine Ross – Senior Operations Manager – Customer Communications, Technical Training and Advice and Quality Assurance
- Susan Gray – Senior Operations Manager (Payroll) – managing all aspects of STSS and NHS pension payroll
- Philippa Brosnan – Senior Operations Manager – Project Manager for member web services

I am keen to continue to issue the employer newsletter as we currently have several changes to prepare for and implement such as tax and auto enrolment and of course the pension reform changes will be a key challenge for all of us.

Please do not hesitate to contact myself or a member of the management team if you have any questions or concerns.

Regards

Pam Brown

## PROTECTION OF PENSIONABLE PAY

Employers are reminded that the scheme makes provision in two instances for members to protect their Pensionable Pay.

1. Protection of pay through no fault of the member (both sections of the Scheme.)
2. Voluntary Protection of Pay (1995 section only.)

New form NHS:VPP should be completed if applying for Protection of Pensionable Pay and is available from our website.

## INFORMATION FOR NHS HR STAFF – TERMINAL ILL HEALTH RETIREMENT

HR staff may be aware that there is normally no benefit to members applying for Ill Health retirement if they are over the normal pension age as no enhancement to their service would be appropriate. However, if the member is terminally ill and their life expectancy after retirement is 12 months or less, they do have an option to take their scheme benefits as a lump sum rather than a monthly pension. Therefore age is not a consideration for terminal ill health retirement and members can still apply if they are over normal pension age. HR staff may wish to be aware of this option when dealing with members in these difficult circumstances.

## MY PENSION – ONLINE MEMBER SERVICES

My Pension - Online Member Services ([mypension.sppa.gov.uk](http://mypension.sppa.gov.uk)) is now live and members are able to:



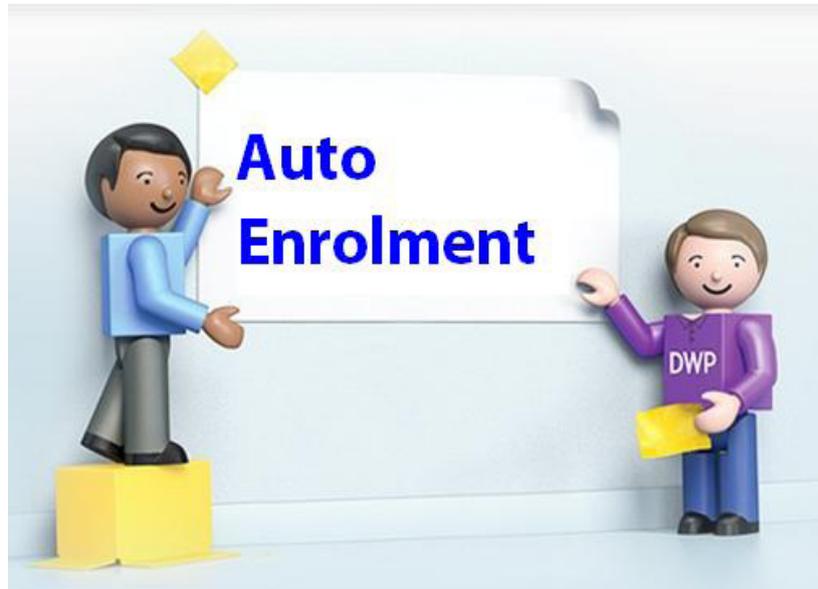
- contact us directly online
- complete online forms with any enquiries they have about their pension and advise SPPA of any changes to their personal details
- view and print their 2011 pension benefit statement
- estimate: benefits at intended retirement dates  
the effects of taking different lump sum choices  
the cost of purchasing additional pension

Members must register online to My Pension – Online Member Services and will need to know their National Insurance Number and Superannuation Number to do this.

At the end of April, all employers were sent flyers with information about the new web service which should now have been distributed to staff.

Further developments are being made to the online service and a pensioner service will be available during the course of the next year.

If you, or your staff, have any enquiries about My Pension - Online Member Services, please do not hesitate in contacting the Web Services team at [sppamypension@scotland.gsi.gov.uk](mailto:sppamypension@scotland.gsi.gov.uk)



Auto Enrolment will be introduced in stages from 1 October 2012. Employers can find out their actual staging date by accessing the following <http://www.thepensionsregulator.gov.uk/employers/tools/staging-date.aspx>.

To assist us with our planning for the introduction of Automatic Enrolment, we need to know your establishment's staging date. If you haven't already advised us of this, please enter your employer number, employer name and enter your known staging date in the following link. You will also find some useful information about Auto Enrolment on our website.

Employers are reminded that all employees who are eligible under the scheme regulations, should be automatically included in the relevant section of the scheme from the 1st day of employment. Members can still opt out at any time. We are currently looking at our processes and updating the Opt Out applications and will be in contact with you to let you know of any necessary changes that may be required to manage the process.

Further details on Automatic Enrolment can be found at:

<http://www.dwp.gov.uk/policy/pensions-reform/>

<http://www.thepensionsregulator.gov.uk/employers.aspx>

## ANNUAL RETURN INFORMATION - REMINDER

To ensure that we meet the tax deadlines imposed by HMRC, you are required to have your Annual return data sent to us by 6 July. If employers fail to meet this deadline, we will be unable to provide the information required to allow to your employees to submit their tax returns by the following January. It is therefore imperative that you submit this information timeously. If you have any issues with your annual return, please contact [RMTSPPA@scotland.gsi.gov.uk](mailto:RMTSPPA@scotland.gsi.gov.uk)

## RECENTLY ISSUED CIRCULARS

Circular 2012/4: Issued 9 March 2012

The purpose of this circular is to request Annual Return data for 2011/12 and to provide details about Employing Authority Resource Accounts. Please follow the attached links for Annex A and CETV calculator.

Circular 2012/3: Issued 29 February 2012

This circular sets out the employee pension contribution tiers for the scheme year 2012/13.

Circular 2012/2: Issued 10 February 2012

Reminding Employers on Pension Tax Relief changes.

Circular 2012/1: Issued 13 January 2012

The purpose of this circular is to advise employers of proposed changes to employee contribution rates from 1 April 2012 and NHS pension scheme amending Regulations which came into force 1 December 2011.

## KEEP US INFORMED

If an employee reports a change in their circumstances please make sure they notify us of this by providing them with contact details for SPPA.

Email - [NHS Awards@scotland.gsi.gov.uk](mailto:NHS Awards@scotland.gsi.gov.uk) or [NHSService@scotland.gsi.gov.uk](mailto:NHSService@scotland.gsi.gov.uk)



Telephone - 01896 893 000



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If you have any suggestions for the newsletter or would like a particular topic covered in future publications please do not hesitate in contacting us at the email address below.

[SPPAstakeholderliaison@scotland.gsi.gov.uk](mailto:SPPAstakeholderliaison@scotland.gsi.gov.uk)