

EMPLOYER NEWSLETTER

JUNE 2012



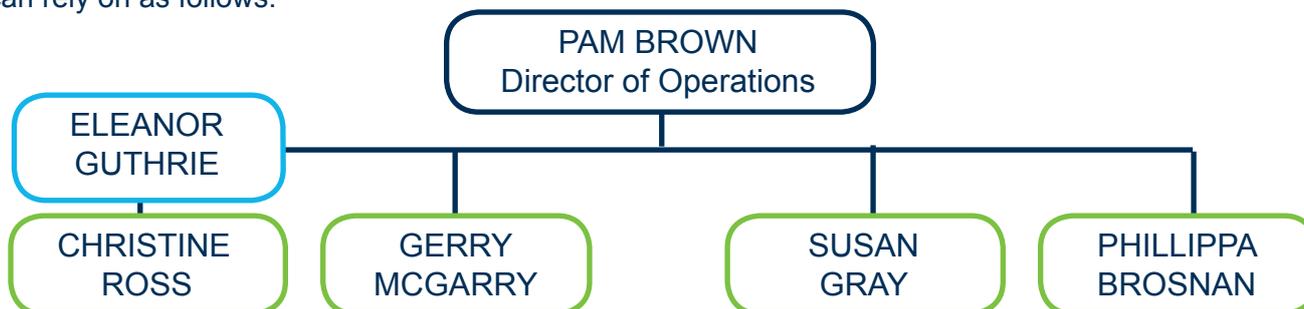
Welcome to the June edition of our Employer Newsletter updating you on information affecting the Scottish Teachers' Superannuation Scheme.

Featured in this issue:

- key management changes within SPPA
- ill health retirement
- "My Pension" update
- re-employment
- 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

APPLICATION FORMS

In an effort to improve the service provided to our stakeholders and also to keep up with changes to legislation, SPPA make regular modifications to the application forms and guidance notes that are available on our website.

We therefore would like to remind you to use the latest applications available from our website at the time of completion.

An example of this was covered in our circular 2012/6 where we advised you that we had amended our Retirement Application form. With the summer retirals in mind we will only continue to accept old style application forms until 30 June 2012. After this date all applications that are not received on the new forms will be rejected. If you have any questions about application forms please feel free to contact us at either Teachersbenefits@scotland.gsi.gov.uk or teachersservice@scotland.gsi.gov.uk.

RE-EMPLOYMENT

Employers are reminded that when a teacher takes their retirement benefits they must have a break of at least 24 hours from teaching to access their benefits and before being re-employed. This also includes teachers on supply lists, who must be removed for at least 24 hours before becoming re-employed with the employer submitting the relevant leaver and starter forms.

It is also important to note that even if a teacher intends to "Opt Out" of the STSS on their re-employment, in most cases they will be subject to an earnings limit. To ensure that they do not breach their earnings limit they should contact us as soon as they become re-employed. It would be helpful if you could inform teachers of this on their re-employment.

ILL HEALTH RETIREMENT

If a member has left employment as a teacher due to ill health, they have a period of 12 months from the commencement of nil pay in which to apply for ill health benefits to ensure it is treated as an application from an active member.

If an ill health application is received out with the 12 months period, they are processed as a Preserved member of the scheme. They will be assessed using the criteria for Total Incapacity Benefit but will receive no service enhancement.

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

SUMMER RETIRALS 2012

We again expect that this will be our busiest time of year as we process the 2012 summer retirements. Although we anticipate a high volume of applications, using the experience of last year, we have identified certain areas for improvement and have implemented procedural changes which should ensure that the processing of this work will be more efficient.

Although we are still awaiting a number of applications, the early signs are that we expect to have paid the great majority of newly retired members pensions on time. We are aware that, for various reasons, some applications will be submitted out with our required three months processing time and for such cases we will certainly endeavour to pay these close to the payable date as possible. However, you should be aware that completed applications received on time will take priority.

If you have any questions about the submission of applications, please contact us at teachersbenefits@scotland.gsi.gov.uk.

MY PENSION – ONLINE MEMBER SERVICES

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



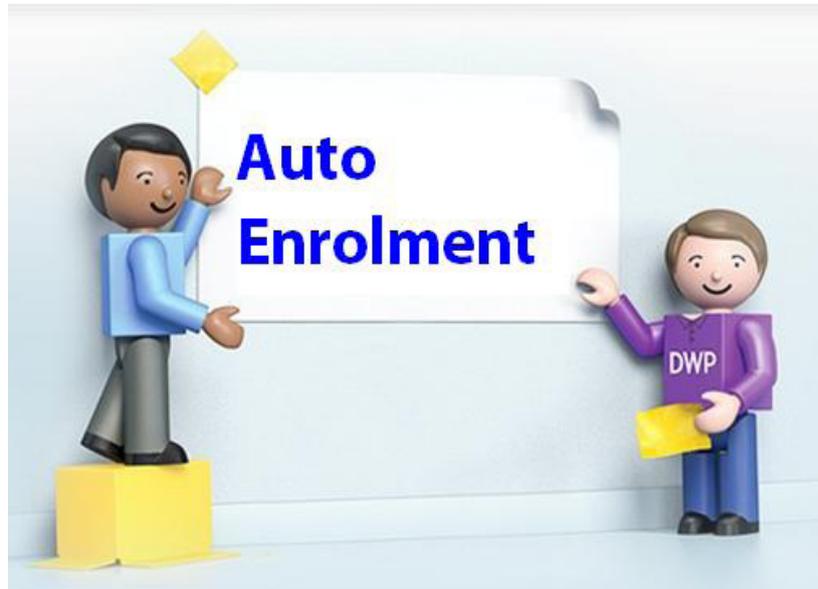
- contact us directly online
- complete online forms with any enquiries they have about their pension and advise SPPA of any changes to their personal details
- view and print their 2011 pension benefit statement
- estimate: benefits at intended retirement dates
the effects of taking different lump sum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



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>

RECENTLY ISSUED CIRCULARS

Circular 2012/7: Issued on 11 April 2012

The purpose of this circular is to notify Pension Managers and Superannuation Sections of the increase to Public Service Pensions with effect from 9 April 2012.

Circular 2012/6: Issued 30 March 2012

The purpose of this Circular is to inform STSS Employers of the publication of a new STSS Retirement Application form.

Circular 2012/5: Issued 27 March

The purpose of this Circular is to inform Local Authorities of an extension to the time limit for submission of Annual Return Data.

Circular 2012/4: Issued 15 March 2012

The purpose of this circular is to request Annual Return data for 2011/12. Please follow the attached link for Annex A

Circular 2012/4: Annex A

Circular 2012/3: Issued 1 March 2012

This circular explains the introduction of tiered member contribution structure with effect from 1 April 2012.

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 - Teachersbenefits@scotland.gsi.gov.uk or
Teachersservice@scotland.gsi.gov.uk



Telephone - 01896 893 000



Post - SPPA, 7 Tweedside Park, Tweedbank, Galashiels, TD1 3TE



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