

Starter pack orders

Issues and guidance

If you are dealing with recruitment for someone who started work on or after **30 July 2007**, you should read the step-by-step guidance in the Employers' Pension Guide, Section 4.

If you need to order a starter pack for someone who started work before 30 July 2007, read on...

Important notes!

- The Civil Service pension arrangements are set in legislation and there is no discretion for employers to waive or amend the scheme rules, including those on admission and eligibility.
- Under the Disclosure Regulations, employers are obliged to provide scheme members with information on our pension scheme within 2 months of their becoming eligible to join. **If you need to order a Starter Pack for someone who joined before 30 July 2007 then you are already in breach of these Regulations and need to take urgent action to put things right.**

Full and partnership Starter Packs

- The Full Starter Pack outlined the choice between **premium** and **partnership** applicable to those who joined between 1/10/2002 and 29/7/2007 (both dates inclusive).
- The **partnership** pack set out the details for staff not eligible to choose **premium**. (For example, casuals and fee paid appointees).

Civil Service Pensions (CSPD) have instructed St Ives not to issue Full or **partnership** packs directly to employers. (St Ives are CSPD's agents for print and distribution of the Starter Packs).

All orders for these packs must be authorised by Civil Service Pensions

Division. CSPD will only authorise issue once the reason for requesting these packs has been established. You must send your Despatch Request 1 form (DRF 1) and covering note to the employer helpdesk with an explanation for the late order. Please read the following guidance.

Remember – it is your responsibility to make sure that your staff are given the correct pensions information according to their eligibility.

- **Reasons you may need to order a Full or partnership pack for someone who started before 30 July 2007**

1. Pack was not sent to the member when they joined

a) What date did they become eligible to join?

b) Have you checked to make sure that they were eligible to choose between **premium** or **partnership**? If in doubt, consult your APAC. (If you are unsure who your APAC is you can follow this link to check:

<http://www.civilservice-pensions.gov.uk/helpline.aspx>)

- Note: staff employed on a casual or fee paid basis before 30/7/07 were only eligible to join **partnership**
- If eligible, and the member wishes to join **premium**, the member should be entered into **premium** from the date they became eligible to join. Full contributions must be paid for the period of membership. This may involve payment of back contributions from you as the employer and also from the member. You must make arrangements to collect and pay these to Civil Service Pensions.
- If the member wishes to join **partnership** from their start date, you as the employer must pay your contributions due from their start date but the member can choose only to make contributions from a forward date (or not at all).
- **ACTION:** When you have reviewed the guidance provided here and also in Section 4 of the EPG and have confirmed that you need to order a full or partnership Starter Pack, please send your DRF 1 form to the employer helpdesk: employerhelpdesk@cabinet-office.x.gsi.gov.uk with a covering email explaining the reasons for the order by:

- answering questions a) and b) above, and
- detailing the actions you have taken, or plan to take.

2. TUPE transfer

Important note! Staff who are compulsorily transferred into a Civil Service Pensions employer from another public sector employer have the choice of **premium** or **partnership**.

- Did you contact CSPD about the TUPE transfer arrangements?
- Where one or more individuals are compulsorily transferred to a Civil Service employer from another public service that has a final salary pension scheme (e.g. local government, NHS), they must be given access to a final salary scheme with the Civil Service. Therefore, these individuals will be allowed to join **premium** (or **partnership**). However, they will retain the pension age that would have applied to them in their former scheme if this is higher than 60. (Similar provisions may apply where individuals compulsorily transferred from the public service to a private sector employer, are subsequently compulsorily transferred back into the Civil Service without a break in employment.)
- **ACTION:** To order a Full or **partnership** Starter pack for staff on TUPE transfer, send your DRF1 spreadsheet/ form to the employer helpdesk: employerhelpdesk@cabnet-office.x.gsi.gov.uk with a covering email explaining the reasons for the order.

3. Member wants to opt into scheme or 'Switch' between premium or partnership

- **Opt in**
 - Have you checked that the member's opt out is recorded on their file?
- **ACTION:** You should refer the member to your APAC for them to check eligibility and take appropriate action.

- **You should not order a starter pack for members who wish to opt back in.** If they want information on their pension scheme, you should refer them to the Civil Service Pensions website www.civilservice-pensions.gov.uk where there is a range of scheme information including scheme booklets, or to your pensions administrator to provide them with the appropriate scheme booklet.

For information:

- Members may opt in and out only once.
- Members may generally only opt in to the scheme that they were eligible to join when they started, i.e.:
 - Members who joined before 30/9/2002 and were eligible to join **classic**, may only opt into **classic**.
 - Members who joined from 1/10/2002 to 29/7/2007 and who were eligible to choose between **premium** and **partnership**, may only opt into **premium** or **partnership**.
 - Members who join on or after 30/7/2007 who were eligible to choose **nuvos** or **partnership**, may only opt into **nuvos** or **partnership**

Exceptionally: a member who joined classic before 30/9/02 and opted to join **premium**, then subsequently opted out of **premium** would be eligible only to opt back into **premium**.

If in doubt – check with your pensions administrator!

- The member can only opt in from a forward date.
- Not everyone was eligible to join these schemes, e.g. staff employed on a casual or fee paid basis before 30/7/07 were only eligible to join **partnership**
 - Some people may have been excluded from membership by their terms of appointment. See EPG Section 4 (Link)

4. Switch between premium and partnership or nuvos and partnership

- **ACTION:** You should refer the member to your APAC for them to

check eligibility and take appropriate action.

- **You should not order a starter pack for people switching schemes.** If they want information on their pension scheme, refer them to the Civil Service Pensions website www.civilservice-pensions.gov.uk where there is a range of scheme information including scheme booklets, or to your pensions administrator to provide them with the appropriate scheme booklet.

For information:

- Members can only switch at **1 April** or **1 October** each year and they must apply in writing [to their APAC] giving 3 months' notice to do this.
- Members can only switch once each way.
- Members who were only eligible to join **partnership** on joining cannot switch to **premium**
- Members who opted to join **premium** under Pension Choices in 2002 cannot switch to **partnership**

5. Member did not receive or has lost their Starter Pack

If the member did not receive a Starter Pack then they were not able to make the choices open to them as a new entrant. This could put them at a disadvantage and you must order a Starter Pack for them and take action to fulfil the choice of scheme that they make.

- If eligible, and the member wishes to join **premium**, the member should be entered into **premium** from the date they became eligible to join, if they have not already been so. Full contributions must be paid for the period of membership. This may involve payment of back contributions from you as the employer and also from the member. You must make arrangements to collect and pay these to Civil Service Pensions.
- If the member wishes to join **partnership** from their start date, you as the employer must pay your contributions due from their start date but the member can choose only to make contributions from a forward date (or not at all).

If the member has lost their Starter Pack, you should refer them to the Civil

Service Pensions website www.civilservice-pensions.gov.uk , where there is a range of scheme information including scheme booklets.