

Auto Enrolment FAQ's

LGPS & Fire Pensions

Is everyone being enrolled into a workplace pension?

The government have introduced new legislation which requires Warwickshire County Council to automatically enrol eligible employees into a pension scheme, even if they had previously opted out.

Warwickshire County Council enrolled on the 1st May 2013.

To be eligible for auto enrolment you must be:

- between the ages of 22 and State Pension Age
- earn more than £10,000 per annum (as of 6th April 2014) this includes any additional payments you receive above your basic salary e.g. overtime
- work in the UK

Why is this happening?

The aim is to help more people have another income, on top of the State Pension, when they retire.

What is a staging date?

A staging date is the date when employers are required to automatically enrol their employees into a pension scheme. Different organisations will have different staging dates depending on their size, the largest enrolling first. Warwickshire County Council's staging date was the 1st March 2013; however our auto-enrolment date was postponed until the 1st May 2013.

I am currently in your pension scheme, what does this mean?

You do not have to do anything! As a current member of the pension scheme you are already enrolled and have already completed a membership form.

I previously opted out of your pension scheme but have decided to become a member on your enrolment date, what do I do?

If you meet the above criteria you will automatically be enrolled on the 1st May 2014. However you need to complete a membership form to confirm your details for our pensions department. This can be found at www.warwickshire.gov.uk/pensions.

I already opted out of your pension scheme, I am eligible but do not wish to join at the moment, what do I do?

You are able to opt out for now if you wish, forms are available at www.warwickshire.gov.uk/pensions. You are able to opt out up to 3 months of becoming auto-enrolled. Please note if you do wish to opt out you must do so on or after the 1st May 2014. Opting out prior to this date will have no effect and you will be opted back in again. You will also be assessed every 3 years, written to and opted in again if eligible.

I am not currently eligible to auto-enrol, however I will be increasing my hours in the summer and will meet the criteria then, what will happen?

If you are not currently eligible but changes cause you to become eligible, you will auto enrol following the change. However you will be written to prior to this.

I am not currently eligible to auto-enrol, however some months I do extra work and would hit the trigger for auto-enrolment for these months, what happens?

If your earnings change mid-month either for example through a change of hours of overtime work we will postpone auto-enrolment for 1 month. In the meantime we will write to you to notify you that you are now meeting the criteria for auto-enrolment. You will then be assessed the following month to determine if this is a one-off increase or you should be auto-enrolled.

I am currently 21 but will turn 22 mid-month in after the 1st May 2014? I will meet the criteria for auto-enrolment, what will this mean for me?

If you have turned 22 mid-month we would postpone you until the next month and write to you confirming that you now meet the eligibility criteria for auto-enrolment.

I have 3 jobs with Warwickshire County Council and wish to opt out of auto-enrolment, what will this mean?

Each job is considered completely separate, you will be assessed and auto-enrolled (if eligible) into each job individually, so if you wish to opt out, you must do so for each role. This is because your earnings are calculated on each separate job you have.

I have decided to opt out of auto-enrolment but am starting an additional part time job with the council on the 1st June 2014, will the opt out transfer to this job too?

No, every new job you start with Warwickshire County Council will be assessed and if you are eligible you will be auto-enrolled.

Where can I get some more information on your pension scheme?

We have lots of information on our pension pages at www.warwickshire.gov.uk/pensions.

Query? The HR Service Centre is here to help...

Council - Email: hadministration@warwickshire.gov.uk
Telephone: 0845 155 0988. (Internal 01926 738444)

Schools - Email: weshadministration@warwickshire.gov.uk
Telephone: 0845 155 0988. (Internal 01926 738444)