

Auto Enrolment FAQ's

Teachers' Pension Scheme

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 opted into the TPS, what does this mean?

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

I previously opted out of the TPS 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 2013. However you need to complete a TPS membership form to confirm your details. Forms are available at <https://www.teacherspensions.co.uk/members/resources/forms.aspx>

I already opted out of the TPS, 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 <https://www.teacherspensions.co.uk/members/resources/forms.aspx>. 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 come the 1st May 2014 and you will be opted back in again.

What happens if I decide to opt out on the 1st May 2014 but then wish to join at a later date?

You have up to 3 months from date of opting out to receive refund of contributions. When you wish to join again you will need to complete a new opting in form.

I am not currently eligible to auto-enrol and Opted out of the TPS, 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 am a supply teacher, how does this work for me?

Enrolment into the TPS is not dependant on earnings. People who entered employment which is pensionable under the scheme on or after 1st January 2007 are automatically opted-in regardless of earnings. However if you have previously opted out and meet the criteria then auto-enrolment will apply to you.

I have 3 teaching 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 the TPS?

Please refer to the Teachers' Pension Website for more information <https://www.teacherspensions.co.uk>

Our School is converting to Academy Status between the 1st March and the 1st May 2014. I understand that this means they will become their own employer, so what does this mean for auto-enrolment?

Our staging date was the 1st March 2013 so any Schools still with us after this date will have to also comply with auto-enrolment on the 1st May 2013.

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

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

Council - Email: hradministration@warwickshire.gov.uk
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