

LOCAL PENSION BOARD

FIREFIGHTER PENSION SCHEMES



RE-ENROLMENT 2022

Background

The Pensions Act 2008 legislates that every employer in the UK must put certain employees into a workplace pension scheme and contribute towards it. This is called 'automatic enrolment'.

Every three years employers must put certain employees who have left the pension scheme back into it. This is called 're-enrolment'.

Whether employers have employees to put back into the scheme or not, they must complete a re-declaration of compliance to tell the Pensions Regulator how they have met their duties.

Re-enrolment and re-declaration are legal duties and if employers don't act, they could be fined.

Legal Duties

1. Check whether there are employees to put back into the pension scheme

On the third anniversary of the previous re-enrolment date, employers need to assess employees who have left the pension scheme, or reduced their contributions, to work out if they need to put them back into the scheme.

The criteria for re-enrolment is any employee who is:

- aged between 22 and up to State Pension Age
- and earn over £10,000 a year, or £833 a month, or £192 a week

Having worked out which employees must be put back into the pension scheme, employers must put them back in and start paying into the scheme, they also need to notify their pension scheme administrator, and make appropriate deductions from pay.

If any of the employees choose to leave the pension scheme (opt out) within one month of being put back in, employers need to stop taking money out of their pay and arrange a full refund of what has been paid to date. This must happen within one month of their request.

2. Write to employees that have been put back into the pension scheme

Employers must write to each employee that is put back into the pension scheme to tell them. This must be done within six weeks of the third anniversary of the previous re-enrolment date.

3. Complete a re-declaration of compliance

Employers must complete and submit a re-declaration of compliance within five months of the re-enrolment date.

The re-declaration of compliance is an online form that informs the Pensions Regulator how employers have met their legal duties.

Re-Enrolment 2022

Cleveland Fire Authority's third anniversary of its previous re-enrolment date was 1st November 2022, the duties set out above have been complied with in the required timeframes and the re-enrolment data for 2022 is detailed in the table below:

Total Number of Staff in employment on 1 st November 2022	554
Number of staff re-enrolled into the LGPS	9
Number of staff opted out after re-enrolment	5
Number of staff re-enrolled into the FPS 2015	55
Number of staff opted out after re-enrolment	40
Number of staff already members of a scheme on 1 st November 2022	473
Number of staff who do not fall into the above categories	17