

# Auto-enrolment services for the NHS

As part of the government drive to tackle the UK's pensions deficit, it is introducing the automatic enrolment of employees into an approved pension scheme, presenting the NHS with the challenge of coping with a peak workload whilst meeting legislative requirements. Our solution is designed to help Trusts effectively implement auto-enrolment and handle the complexities of the process that are unique to the NHS.

Delivering exceptional auto-enrolment administration



From 2012 (or the relevant staging date) Trusts will have to enrol into a qualifying pension scheme those workers who:

- Are at least 22 years old
- Have not yet reached state pension age
- Are not already in a qualifying workplace pension scheme
- Earn more than the minimum threshold

### Issues unique to the NHS

A review of pensions membership across different types of NHS organisations reveals that a significant number of staff will need to be assessed for auto-enrolment eligibility:

Type of Trust	% of staff not in qualifying pension scheme
Acute Trusts	21-37%
Mental Health Trusts	19-41%
Ambulance Trusts	10-14%

However, the task of identifying staff to be auto-enrolled will be highly complex, with a number being exempt from the pension scheme and several groups of employees ineligible to join NHSPS. These include those who:

- Work in more than one Trust and may already be in a qualifying pension scheme
- Retired (prior in state pension age) and re-engaged in another role
- Have had a break in membership of five years or more

### The Equiniti ICS solution

The requirements around auto-enrolment mean that Trusts will experience a one-off peak in workload at the time of their staging date, as well as the demands of ongoing management.

However, QIPP requirements mean recruiting and training additional staff to meet this demand may not be possible.

Our auto-enrolment solution is designed to alleviate the burden of auto-enrolment for NHS

Trusts whilst delivering efficiency savings. Trusts can hand over to us only the process stages they choose, retaining others in-house. Alternatively, we can take on the whole auto-enrolment process.

With Trusts facing an immediate need to assess the workforce for auto-enrolment eligibility, Stage 2 of our solution outlined overleaf satisfies the most pertinent part of the auto-enrolment process.

### Key benefits

- No increase in administration required to manage auto-enrolment
- No associated recruitment and training costs
- Assurance of legal compliance
- Flexible, trust-based approach
- Highly set service level agreement
- All UK-based service from an established and trusted NHS provider



We have substantial experience of working with the NHS. We have been providing payroll and pensions services to NHS Trusts for over 10 years, and the Equiniti Group currently hosts the NHS Pensions software and infrastructure.



## Our solution

The Equiniti ICS solution for NHS auto-enrolment consists of seven distinct stages. Designed to allow maximum flexibility, Trusts can select the stage(s) they wish or, alternatively, we can deliver the whole solution from start to finish.

Stage	Tasks to be completed
1	Find out your staging date
	Advice on dates to be met
2	Assess workers' status, age and earnings
	Assessment and categorisation: eligible and non-eligible jobholders, entitled workers
3	Review of pension arrangements
	NHSPS is a qualifying pension scheme but each Trust must check that, where NHSPS is not available to employees, an Alternative Qualifying Pension Scheme (AQPS) is in place
4	Communication of changes to the workforce
	<ul style="list-style-type: none"> <li>■ Different information requirements apply for each category of employee (eligible, non-eligible and entitled). Timescales for communications and the ways in which information is provided - hard copy letters, email and intranet/self-service page - also vary</li> <li>■ Each communication would be managed by Equiniti ICS in collaboration with Trust staff</li> </ul>
5	Automatically enrolling entitled jobholders into a qualifying scheme
	<ul style="list-style-type: none"> <li>■ Communication with scheme provider(s)</li> <li>■ Communication with payroll provider to deduct contributions</li> <li>■ Managing opt-outs               <ul style="list-style-type: none"> <li>■ Receiving opt-out information</li> <li>■ Checking opt-out is valid</li> <li>■ Scanning and recording opt-out information</li> <li>■ Removing the employee from the pension scheme</li> <li>■ Notifying scheme provider</li> <li>■ Notifying payroll provider to cease deductions and refund any already made</li> </ul> </li> <li>■ Managing opt-ins from non-eligible jobholders and entitled workers</li> <li>■ Automatically re-enrolling eligible jobholders every three years</li> <li>■ Automatically enrolling eligible jobholders as they join the Trust</li> </ul>
6	Registration and record-keeping
	<ul style="list-style-type: none"> <li>■ Comprehensive reporting</li> <li>■ Auto-enrolment reporting and management information to support The Pensions Regulator re-registration</li> <li>■ Record-keeping</li> </ul>
7	Making contributions
	Employers must make contributions to the pensions of staff enrolled in a qualifying pension scheme. There will be no change to the 14% employer contribution for those NHS employees enrolled in NHSPS.

Contact us for further information or to arrange a meeting:

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