FOR ALL CAMBRIDGESHIRE MAINTAINED SCHOOLS
(issued 20 March 2019)

Pension Schemes and Automatic Re-Enrolment
Important information for Cambridgeshire County Council school employees currently NOT in a workplace pension scheme; and for employees in the 50/50 section of the Local Government Pension Scheme.

You may be aware that legislation requires all employers to enrol their workforce into a qualifying workplace pension scheme, this is known as ‘automatic enrolment’. This law was designed to help people save more for their retirement.

Both the Local Government Pension Scheme and the Teachers Pension Scheme satisfy the criteria of being qualifying workplace pension schemes. Individuals that meet the criteria below are known as ‘Eligible jobholders’:

- not already a member of a pension scheme
- aged between 22 and under state pension age; and
- earning above £10,000 a year (pro-rata per pay period)

Since automatic enrolment was implemented for Cambridgeshire County Council, many employees have been notified that they meet the “eligible jobholders” criteria and been automatically enrolled. It has then been up to the employee to decide whether to stay in the pension scheme, or whether to choose to opt out.

What is Automatic Re-Enrolment?
Automatic re-enrolment occurs every three years. All eligible job holders who have, in the last three years, opted out of the relevant pension scheme have to be re-enrolled back into the pension scheme.

If you are affected, your School’s payroll provider will write to you and explain why you are being automatically re-enrolled.

For employees who are in the LGPS 50/50 section, you also have to be automatically re-enrolled back into the main section of the scheme – although you can then make another election to the 50/50 section, if you wish.

What if I don’t want to be in the pension scheme?
Once you have been automatically re-enrolled (remember your payroll provider must do this on behalf of your school / Cambridgeshire County Council), it is up to you whether you remain in the relevant pension scheme. If you receive a notification letter, it will explain that you can opt out. If you opt out but then change your mind and want to re-join, you can re-join at any time.

In summary:

- If you are already a member of a pension scheme - you do not have to do anything.
- If you are an ‘Eligible Jobholder’ in May 2019 – you will receive an individual letter and this will explain what you need to do
- Want to join a pension scheme now - you can do so by completing an ‘opt in’ form available from your pension schemes website
- Do not want to be a member of a pension scheme, you can choose to opt out at any time by completing an ‘opt out’ form available from your pension schemes website.
Where can I get further information?

Further information on all of the qualifying pension schemes can be found on the following websites:

- Local Government Pension Scheme: https://pensions.northamptonshire.gov.uk
- Teachers’ Pension Scheme: https://www.teacherspensions.co.uk/members/member-hub.aspx

And finally….

If, under the regulations, you are classified as an *Entitled Worker* or *Non-Eligible jobholder*, then you will not be enrolled automatically, but you can choose to opt in to the relevant scheme at any time if you wish.

| Entitled workers are those who are entitled to join a pension scheme but who don’t have qualifying earnings | Aged 16-74  
Working in UK  
Earning below £5824 (qualifying earnings) |
| --- | --- |
| Non-eligible jobholders are those who are not eligible for automatic enrolment but who can choose to opt in to a pension scheme; | Aged 16-21 or State Pension Age to 74  
Working in UK  
Earning above £10,000  
**OR**  
Age 16-74  
Working in UK  
Don’t have enough earnings to meet the trigger (currently £10,000) |