

Auto Re-enrolment FAQ's

What is Automatic Enrolment?

The law on workplace pensions, known as Automatic Enrolment, requires employers to enrol eligible employees and workers into a qualifying pension scheme. The government is trying to encourage people to save for their retirement and so this legislation focuses on people not currently making any pension contributions.

What is the Automatic Enrolment Criteria?

Employees and workers not in one of the University's pension schemes are assessed for auto enrolment into the relevant scheme using the following criteria:

- Earning more than £833 per month
- Aged 22 years or over
- Under State Pension Age
- Working, or usually working, in the United Kingdom

If an employee and worker meet this criteria, they will be enrolled into a pension scheme and pension contributions will be deducted.

What scheme will I be enrolled into?

If you are a grade 1-4 you will be enrolled into the University of Warwick Pension Scheme – DC Section (UPS DC) and you will pay 3% of your pensionable pay.

If you are a grade 5-9 you will be enrolled into the Universities Superannuation Scheme (USS) and you will be pay 9.8% of your pensionable pay.

If you work for the Science Park, you will be enrolled into the University of Warwick Pension Scheme – DC Section (UPS DC) and you will pay 3% of your pensionable pay.

Why have pension contributions been deducted?

When you are enrolled into a pension scheme you will automatically pay contributions as a member of a pension scheme. Therefore, they are automatically deducted upon enrolment.

Can I stop pension contributions being deducted?

Pension contributions will be automatically deducted if you are enrolled into a pension scheme. Therefore, they will be deducted.

I opted-out in the past - why have I been re-enrolled again?

In broad terms, an opt-out is only valid for up to three years. This is because, every three years, employers are required to re-enrol individuals into a pension scheme who meet the eligibility criteria, including those who opted out more than 12 months previously. Our most recent re-enrolment exercise took place in June 2019.

How often does automatic re-enrolment occur?

Automatic re-enrolment occurs every three years. The next exercise will take place during 2022.

Can I opt out of the pension scheme before I am enrolled?

You can only opt out of the scheme once you are enrolled into the pension scheme and you have received correspondence that states you have been enrolled into the pension scheme.

If I want to opt out, what do I need to do?

- **Opting out of the Universities Superannuation Scheme (USS)**

If you want to opt out of being a member of USS, you will need to obtain an opt-out form from the USS website at www.uss.co.uk and return it to the address below:

Pensions Administration
University House
Kirby Corner Road
Coventry
CV4 8UW

or by

Email: hr.pensions@warwick.ac.uk

The completed opt-out form needs to be completed after the date that you are due to be enrolled automatically into a pension scheme (the first of the month in which you are identified as qualifying for enrolment). You will have 3 months from your date of enrolment to opt out of the scheme. The form cannot be accepted if it is completed in anticipation of enrolment at a future date.

- **Opting out of the University of Warwick Pension Scheme (UPS)**

If you want to opt out of UPS Heritage Defined Contribution Section, you will need to speak to the scheme administrators, Scottish Widows, by phoning 0800 028 9548 and quoting reference N10615. They will have sent you a joiner letter confirming your enrolment into the pension scheme and this same letter will contain information that they will require to process the opt out. It will also confirm the last date you can opt out of the scheme.

You may also contact the Pensions Team as soon as you know you have been enrolled into the pension scheme and you wish to opt out of the pension scheme, just in case you do not receive the letter from Scottish Widows.

Where can I go for advice on whether to join?

Neither USS nor the University (including their respective advisers, administrators and employees) is authorised to advise you or otherwise influence your decision regarding participation in a pension scheme. If you require advice, please contact your Independent Financial Advisor (IFA). If you do not have an IFA you may obtain

independent financial advice by contacting www.unbiased.co.uk. You must arrange and pay for this yourself.

I am already receiving another occupational pension - will I be auto-enrolled?

You will still be enrolled if you meet the eligibility criteria. You will be notified in writing if this happens.

I'm on a fixed-term contract – would I still be auto-enrolled?

Yes, if you meet the eligibility criteria. Auto-enrolment legislation applies to permanent and fixed-terms employees, as well as ad-hoc, casual and temporary workers. It is meeting the criteria (set out above) which determines who is auto-enrolled rather than contractual status.

I carry out ad-hoc work for the University – what happens if I am enrolled and then next month, I have no earnings?

Neither you nor the University will pay any contributions in a month that you have no earnings. However, you will remain a member of the scheme. Both contributions will re-commence when you next carry out work and receive pay.

I am already receiving my state pension - will I be automatically enrolled?

No, there is an exemption for individuals receiving their state pension. However, you can still opt into the relevant pension scheme provided you are below age 75. Please contact the HR Pensions Administration team via hr.pensions@warwick.ac.uk for further information.