

# Employer Responsibilities

The role of the Employer



## Introduction

The EAPF has 3 employers; Environment Agency (making up the largest proportion of active contributing members), National Resources Wales (NRW) with the next highest number of active members, and Shared Services Connect Limited (SSCL) making up the smallest proportion of active members.

These employers each have the same defined responsibilities to their members, to act upon pensions related tasks in a timely and accurate manner.

This document sets out the employer responsibilities and the timescales in which the action must be taken.

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## Employer Responsibilities

	Function/Task	Expectation
<b>1</b>	<b>General</b>	
1.1	<b>Confirm nominated representative(s)</b> to receive information from the Fund by providing shared mailbox email addresses and ensuring Fund is updated if these change	Within 30 days of change or becoming a Scheme employer
1.2	<b>Formulate, publish and keep policies under review</b> in relation to all areas where the employer may exercise a discretion within the LGPS	A copy of the policy document is to be submitted to the Fund within 30 days of the change in policy
1.3	<b>Distribute any information</b> provided by the Fund to scheme members/potential scheme members (e.g. information about benefit statement production)	In a timely manner as required

	Function/Task	Expectation
<b>2</b>	<b>New starters</b>	
2.1	<b>Decide who is eligible</b> for LGPS membership (and the date from which membership of the LGPS starts).	On joining (or at point becomes eligible if contract extends over 3 months)
2.2	<b>Determine rate</b> of employee contributions	For the first pay period in which the employee joins the LGPS and following any change to their employment/salary
2.3	<b>Notify EAPF</b> of new joiner via interface file(s)	By end of month following the date joined (e.g. by the end of May if joined in April)
2.4	<b>Provide new employees</b> , who are eligible for the EAPF, with details about the EAPF. This can be referenced in their new starters pack directing them to the Fund's website	With 30 days of commencing eligible employment

	Function/Task	Expectation
<b>3</b>	<b>Contributions</b>	
3.1	<b>Pay employer and employee contributions</b> to the Fund and complete monthly remittance containing details of the contributions payments electronically via the monthly interface file or by spreadsheet in the approved format.	By 10 <sup>th</sup> of the following month, make payment to Fund. The information should be sent to the Fund around the 20 <sup>th</sup> , or where on the monthly interface file, on the last working day of the month
3.2	<b>Implement changes to employer contribution rates</b> as instructed by the Fund at the date specified by the Fund's actuary	In line with the Rates & Adjustment Certificate as per the valuation or on commencement as a scheme employer
3.3	<b>Deduct the correct amount of employee contributions</b> from a member's pensionable pay and throughout their membership in the scheme (including any periods of leave)	As required, typically monthly
3.4	<b>Deduct additional contributions</b> or amend deductions, as appropriate	As required

	Function/Task	Expectation
3.5	Arrange for the <b>deduction of AVCs</b> and payment of contributions to the AVC provider(s) and inform the Fund as required	As required, typically monthly
3.6	<b>Make additional fund payments in relation to</b> early payment of benefits from business efficiency (Voluntary Early Release - VERS), Redundancy, Partial retirement or where a member retires early and the employer 'switches on' the 85 year rule, and a <b>financial strain cost</b> arises. This also applies for early payment of pension benefits for Deferred members where the employer agrees to waive the reduction	Within 30 days of receipt of invoice from the Fund
3.7	<b>Refund contributions through the payroll</b> to any employee who <b>opts out</b> of the scheme <b>with less than 3 months</b> membership	From the next pay period after receiving the employee's request to opt out
<b>4</b>	<b>During Membership</b>	
4.1	Move employees into the <b>50:50 section</b> or main section	From the next pay period after receiving the employee's election

	Function/Task	Expectation
4.2	Move employee back into the <b>main section</b>	If the employee is in the 50/50 section and either goes onto nil pay due to sickness or injury or passes the member's automatic re-enrolment date, the employee must be moved back into the main section from the beginning of the next pay period if they are still on nil pay at that time.
4.3	<b>Notify scheme administrator of changes</b> affecting pension entitlement via interface files	By end of month following the date of change (e.g. by the end of May if the change occurred in April)
<b>5</b>	<b>Early Leavers</b>	
5.1	<b>Early leavers (non-retirement)</b> notify scheme administrator via monthly interface file	By end of month following the date of leaving or opting out of the scheme

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	Function/Task	Expectation
<b>6</b>	<b>Retirements</b>	
6.1	<b>Advance notification of retirement</b> – received via interface file(s)	Advanced notification should be sent to the scheme administrator via interface file as soon as the retirement date is known
6.2	<b>Notification of retirement</b> - received via interface file(s)	Notification should be sent to the scheme administrator via interface file as soon as the retirement date is known

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6.3	<b>Early Retirement at member's request</b>	If the Fund receives a request from member who has left their employment and is age 55+ we will provide the member with an estimate for the early payment of pension benefits
6.4	Notify scheme administrator of an <b>Ill Health Retirement by submission of a signed PEN 15a</b>	PEN 15a should be sent to the Fund as soon as the retirement date is known
6.5	Notify scheme administrator of <b>Partial Retirement by submission of a signed PEN 11</b>	Send PEN11 to the fund on receipt of signed form. Ideally 3 months prior to Partial retirement date

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	Function/Task	Expectation
7	<b>Contracting out of services</b>	
7.1	<b>Contact the Fund to discuss the pension implications of the contracting out of services</b> which will involve a TUPE transfer of staff to another organisation.	Immediately if contracting out of services is being considered as a possibility and certainly before making any decisions to contract out services
7.2	<b>Notify the Fund of the intention to contract out of services</b> which will involve a TUPE transfer of staff to another organisation	At least 6 weeks before going out to tender
7.3	Work with the Fund to <b>arrange for an admission agreement to be put in place</b> when contracting out a service, and assist in ensuring it is complied with	In advance of the date of contract (admission agreement must be completed and signed before the contract signing)
7.4	<b>Notify the Fund</b> if the employer ceases to admit new scheme members or is considering terminating membership of the Fund	During exploratory discussions or as soon as the decision is made

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	Function/Task	Expectation
<b>8</b>	<b>Year end data return</b>	
8.1	Provide the Fund with any missing <b>year-end data to 31 March each year</b>	An accurate data to be submitted in the approved format by the Fund's deadline date

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