

NATIONAL HEALTH SERVICE SUPERANNUATION SCHEME (Scotland) 2013/01 (amended 17 April 2014)

WHO SHOULD READ: All HR and Payroll Managers
Pension administration staff
Staff who submit data to SPPA

ACTION: To read and circulate as appropriate

SUBJECT: Automatic Enrolment

The purpose of this circular is to advise employers about:

- the new opt out form and
- changes to data submission following the implementation of Auto Enrolment

As you are all aware, Automatic Enrolment (AE) is the core employer duty of work based pensions reform. It means that employers must automatically place all eligible employees into a pension scheme and advise them that they have done so. The qualifying scheme for employees in the NHS is the NHS Superannuation Scheme (Scotland) (NHSSS(S)).

All employees, eligible to join the NHS Superannuation Scheme (Scotland) (NHSSS(S)) must be automatically included in the NHSSS(S) from the first day of employment. Eligible employees are no longer allowed to opt out of the NHSSS(S) before they take up their employment. They must be enrolled in the first instance.

Following enrolment, if an employee wishes to leave the scheme, they can do so by completing the new opt out form which is available on our website at www.sppa.gov.uk

There are two types of opting out of the scheme:

1. opting out (within the 3 month opt out period)
2. ceasing active membership (members leaving the scheme after the 3 month opt out period)

The opt out form can be used for either situation and should be completed and signed by the employee. This should be forwarded to their HR/Payroll department who will take the necessary action to record the opt out and to stop the deduction of superannuation contributions.

To help with this, we have created a [process map](#) which details the different steps to take when dealing with opting out under the new AE procedures.

The implementation of AE has also meant that information required by SPPA as the scheme administrator has changed:



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- **employers are asked to only send opt out forms to SPPA for members who require us to pay a refund of contributions**
 - a starter (NSR01) will be required for all employees automatically enrolled per each contract
 - a leaver (NSR02) will be required for all employees who opt out or cease active membership in one or more contracts

Employees who have more than one employer, should complete an opt out form for each employment they wish to opt out of.

The new opt out form has comprehensive guidance attached and we have updated relevant guides, factsheets and web based information to take account of the changes under AE.

Changes to the NHSSS(S) regulations to reflect AE were implemented with effect from 1 April 2013. Detailed information regarding employer's responsibilities under AE can be found on the [Pension Regulator](#) or [DWP](#) websites.

Pam Brown
Director of Operations
19 February 2013

Contact information:

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