



Attendees:

Brian Barbour (BB)	Chair
Mark Cook (MC)	Vice Chair
Craig Black (CB)	Board Member
Graeme Eunson (GE)	Board Member
David McColl (DMcC)	Board Member
Claire Pullar (CP)	Board Member
Kay Sandilands (KS)	Board Member
Tom Wilson (TW)	Board Member
Gerry McGarry (GMcG)	SPPA Customer Services Manager
Stuart MacArthur (SMcA)	SPPA Governance Manager
Jennifer Love (JL)	SPPA Customer Services Manager
Dev Dey (DD)	SPPA Head of Customer Services
Iain Coltman (IC)	SPPA Senior Policy Manager
Janet McDougal (JMcD)	SPPA Programme Manager
Finn McKenzie (FMcK)	SPPA Change Manager
Molly Wyllie	SPPA Governance - minutes

Apologies:

Gordon McKay	Board Member
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1. Welcome, introductions and conflicts of interests

BB welcomed everyone to the meeting. BB welcomed new Board members, Tom Wilson, Claire Pullar and Graeme Eunson. BB also noted his and the Boards thanks to departing members, Phil Coghill, John White and James Ito.

BB also advised the sad news that former Board member, Graham McKirdy, had passed away recently. Mr McKirdy had been a long serving and valued member of the Board.

No conflicts of interest declared.

2a. Draft Minutes and Action Points from previous meeting and updates

Minutes from the meeting on 6 February 2020 were adopted.

2b. Action Points

The action points were reviewed and the following noted:

- N13.05 23/8/18 – DD advised that the intention was to re-visit the Employer Charter when the role of Partnership Manager was agreed under the Target Operating

Model. The Board would be involved in the final version. BB asked that the current version of the Charter be re-circulated to the Board – action remains open

AP1	DD to re-circulate the Employer Charter to Board members
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- N16.03 and N18.03 9/5/19 – SMcA advised that the design of the Board module had been updated for this meeting. Following discussion, it was agreed that these actions would be closed – actions now closed
- N18.05 7/11/19 – GMcG advised that this would be included in the update paper – action closed
- N18.06 7/11/19 – JMcD advised that it was not possible to provide a demonstration of the Member Self Service (MSS) at this time. MC asked why it was not possible under homeworking circumstances. SMcA advised that it was not specifically due to homeworking, that issues with the system were being resolved with the supplier. BB asked that the action be amended to reflect that – action remains open
- N19.01 6/2/20 – covered in Customer Service update – action closed
- N19.02 6/2/20 – awaiting direction from the Pension Ombudsman regarding delays on receiving information related to medical ill health retirement cases – remains open
- N19.03 6/2/20 – information regarding web views was provided – action closed
- N19.04 6/2/20 – covered in Customer Service update – action closed
- N19.05 6/2/20 – covered in Customer Service update – action closed
- N19.06 6/2/20 – action remains open
- N19.07 6/2/20 – SMcA advised that he would be revising the Terms of Reference and the revised version would be circulated prior to the next meeting. Board member comments would be sought at that time– action closed

3. Customer Service

3a. Customer Service Dashboard

DD advised that the Dashboard had now been updated.

3b. Customer Service Update

DD advised that the Customer Service update had also been refreshed. DD advised that new Customer Service Managers were now in place and explained their individual roles.

DD advised that all staff had been provided with laptops, the necessary equipment and technology to work from home from 23 March 2020. A decision was made at that time to reduce the telephone service to deal with business critical calls which cover bereavement, ill health and injury calls. All other calls were directed to email. The Bereavement process had been re-designed taking this into account. Work was ongoing to receive and upload annual return information required to produce Annual Benefit Statements.

DD advised that homeworking would continue, with the exception of Mailroom staff, until the end of the year. It was noted that childcare had proved a challenge for some staff, however, adjustments have been made to adopt different working patterns. Achievements had included answering 28,000 emails, 1,545 pension processed, 4,500 critical calls, 299,000 annual returns received and a re-designed and improved Bereavement process has been adopted.

Customer First - Critical Tasks

SP advised that the biggest impact had been email response times, however, this had improved in June, with 12,147 emails received. KS asked what was planned to further improve email responses. SP advised that a more flexible approach had been adopted, with support being provided from other teams. DD added that the current system had been updated from 6 July 2020 which would provide more accurate reporting. TW asked if staff welfare had been considered. DD confirmed that managers were in touch with staff on a daily basis, with support from HR colleagues. GE asked if the Dashboard could be presented as an annual graphic. This would assist with identifying peaks of work. GE suggested that it would be useful to show comparative data over the last few years for changes to membership, actives, deferred and pensioners. SMcA confirmed that the way data was presented would be reviewed on an ongoing basis.

AP2	DD to amend the Dashboard to show a 13 month view of key indicators including membership figures – actives, deferred and pensioners
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MC asked if the enquiries received via email had been examined to identify trends. DD advised that analysis of email enquiries had not been undertaken. However, analysis was underway to improve the SPPA website and the Agency was also exploring the provision of a WebChat facility for members. The Board would be informed if this goes ahead.

BB asked whether members received an 'auto response' to email enquiries. DD confirmed that this was the case, but this did not include the information that emails would not be responded to over the weekend, however, this would be amended. DMcC advised that a recent email enquiry had resulted in a response that stated the Agency was dealing with critical enquiries only. DD agreed to review this and report back to the Board.

AP3	DD to update email auto response to advise that emails would not be answered at weekends and also check the content
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MC asked if the exercise of moving staff to homeworking had highlighted any lessons learned and what the impact on the Business Continuity Plan had been. DD stated that staff had been provided with laptops. Preparing and delivering these had also required training for staff on remote working. BB commented that this was something he had highlighted in the past as part of business continuity. GMcG confirmed that the Business Continuity Plan included the use of alternative sites, 'grab bags' for key staff etc. and that a copy would be shared with the Board. SMcA confirmed that home working would continue for the rest of 2020.

AP4	DD to share the SPPA Business Continuity Plan with the Board
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Bereavement Process

FMcK advised that a review of the Bereavement process had been undertaken which had resulted in a number of improvements. These fell into three main categories: Internal Organisation, System and Process, Communications and Access. A Bereavement Team had been created to deal with claims, which allowed for a consistent approach, a scribe service had been introduced, but as yet not used, a relationship established with National Records for Scotland (NRS), which allowed the Agency to contact or access NRS to review documents for verification. The intention was to move the process back into normal business. KS asked what work had been done to mitigate risk related to identity verification. FMcK advised that where identity could not be confirmed or was in doubt, the Agency would contact NRS. MC asked for clarification of the current position with NRS.

FMcK confirmed that following establishing an initial relationship with NRS, further development had resulted in a Memorandum of Understanding between the Agency and NRS.

3c. 2020 Annual Pension Increase

For the minutes, it was noted that this item would be covered under item 8. on the agenda.

3d. Practitioner Funding

DD advised that a number of practitioner members had either over or underfunded pension contributions. DD advised that tiered contributions were introduced in 2008, and a contribution rate was determined by the sum of a members remuneration across all employments. Analysis of data from 2008 onwards highlighted that 6,586 members had overfunded contributions to the value of £14,053,980 and 4,538 members had underfunded to the value of £10,787,079. The Agency proposed a root cause analysis in conjunction with employers, to fully understand and reconcile the data held by both parties.

DD explained that engagement with employers would establish whether employers held data from more than six years ago. It would also involve working with employers to recover contributions, where required, and what this would mean for members. BB asked how any overpayment of contributions would be dealt with. DD advised that the main focus would be looking members who are currently active and contributing, or in receipt of their pension.

CP asked what, if any, legal action members could take where the incorrect amount of contributions had been submitted. DD advised that an annual circular was issued to all employers regarding the correct way to calculate and collect contributions. Further steps would now be required to ensure employers were fully aware of how to do this. CP asked what was planned to mitigate the impact for both members and the Agency. DD confirmed that the Agency still required to understand the full impact.

KS asked how this issue had come to light. DD advised that two active members had requested an estimate as they were nearing retirement. This highlighted the issue and led to examining other cases. GE asked what action had been taken to contact members affected and also the plan to recover any underpayments. DD confirmed that as yet, no contact had been made. Further work was required to ensure the data was reconciled. GE also asked if tax implications, for those members involved, had been examined. DD advised that this exercise would be treated as a project with the appropriate governance in place. MC noted that this issue met the test of a notifiable event to The Pensions Regulator. SMcA confirmed that contact had already been made with The Pensions Regulator. A formal report would be made at the appropriate time. MC asked why this had not been made clear in the paper provided. SMcA agreed that this should have been included in the report presented to the Board.

Following further discussion and the concerns raised by Board members, it was agreed that more detailed information and a further ad-hoc meeting would be required. BB asked that the Agency arrange an ad-hoc meeting in early August to examine the implications of this issue.

AP5	DD to provide detailed information regarding the breakdown across the members involved and to arrange an ad-hoc meeting in early August to discuss in full the implications of the exercise
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4. Overpayment Summary

GMcG confirmed the total value of overpayments represented 0.05% of all payments made. No trends were noted.

5. Business Risk Management

SMcA advised that the Agency were currently developing a new Risk Management Framework which would be presented to the Audit and Risk Committee later in July. A new set of Strategic Risks had developed and a Strategic Risk Group had been created. A review of the operational risks across the Agency would also be undertaken. The intention was that the Chief Executive and the Head of Business Management would meet with Pension Board Chairs and Vice Chairs to review the new Strategic Risks and allow an opportunity to discuss the Framework. Pension Board members would then be given the opportunity to review the changes.

6. Policy Update

6.1 Internal Dispute Resolution Procedure (IDRP)

IC offered clarity on two points raised prior to the meeting. IC confirmed that the terminology used to report the statistics e.g.: upheld and rejected, relates to that used by the Pension Regulator and in this context, upheld means that the decision is in the members favour. The other item raised was related to whether the dispute arrangements apply if a court or tribunal proceedings have commenced. IC confirmed that in most cases, members would have the opportunity to access IDRP, however, this do not apply if any court or tribunal proceedings had already commenced, or where the Pension Ombudsman or the Scottish Public Services Ombudsman had started an investigation.

GE highlighted that in Scotland a policy, for allowing NHS workers who die because of Covid-19 and are not members of the scheme, access to death in service benefits. IC confirmed that the Agency had been involved in the development of the policy and would administer the claims process.

6.2 Sargeant/McCloud Appeal Case

IC provided a background to the Age Discrimination Appeal case and timetable. Claims within NHS involve three categories of members; Nurses, GPs and Consultants. Week commencing 13 July 2020 the UK Government would begin a 12 week consultation. This would highlight the two options for members. These would be presented either as an immediate choice or deferred choice underpin. The Consultation would also include an approach to longer term pension reform from 2022 and also a statement on the employer cost cap which was suspended while costs were investigated. IC also advised that Annual Benefit Statements would be amended to advise members that, although their statement was in line with current regulations, it would be subject to change and that they would be advised as the process develops.

DMcC asked if a member retired during the remedy period, how would there benefits be calculated. IC advised that these 'immediate detriment' cases would be identified by the Agency's internal working group. DMcC also asked if the tax implications had been considered. IC confirmed that this was the case and the Consultation would cover the proposed resolution.

CP asked if consideration had been given to those members who had opted out due to increased pension rates. IC advised that this type of issue would be examined by the Scheme Advisory Board.

7. Governance Update

7.1 SMcA advised that he had been in touch with the Pension Regulator to bring the current Terms of Reference and Tenure in line with their guidance. Revised Terms of Reference would be issued in due course.

7.2 SMcA also noted the section on proposed training for Board Members and asked for feedback, or if there are topics that should be included.

8. Annual Pension Increase, I-Connect and Member Self Service (MSS)

I-Connect

JMcD advised that work continued to resolve issues around the number of employers and multiple contracts for NHS employees.

Member Self Service (MSS)

JMcD advised that current active and pensioner members had access to an on-line system. This allowed them to view benefit statements, payslips, P60s etc. At present, the Agency were trying to procure training for staff to allow them to update MSS. GE asked if deferred members would be included in MSS. JMcD confirmed that this was the intention. BB asked that the Board be provided with a demonstration of the service when available. (See action N18.06 of 7 November 2019).

9. Any other competent business

9.1 CP commented that due to current circumstances, some NHS staff may be considering retiring earlier than originally planned. In addition due to the long term effects of Covid-19, some staff may retire early on ill-health grounds. CP asked what support and guidance the Agency would be able to provide in these circumstances. SMcA advised that in the first instance, members would have access to benefit statements, or contact the Agency to request an estimate.

10. Date of next meeting

Dates for October meeting would be issued, taking account of school holidays.

No other business raised. BB thanked everyone for their attendance and closed the meeting.

Summary of Actions:

No	Para	Action	Assigned	Completion
AP1	2b	DD to re-circulate the Employer Charter to Board members	SPPA	When available
AP2	3b	DD to amend the Dashboard to show a 13 month view of key indicators including membership figures – actives, deferred and pensioners	SPPA	Next meeting

AP3	3b	DD to update email auto response to advise that emails would not be answered at weekends and also check the content	SPPA	When available
AP4	3b	DD to share the SPPA Business Continuity Plan with the Board	SPPA	When available
AP5	3b	DD to provide detailed information regarding the breakdown across the members involved and to arrange an ad-hoc meeting in early August to discuss in full the implications of the exercise	SPPA	August 2020

**These minutes were approved on 29 October 2020 as a
correct record of the meeting held on 9 July 2020.**