

Meeting	Scottish NHS Pension Board
Meeting date	09 September 2024
Meeting time	13.:30 – 16:30
Meeting location	Hybrid

Board Members	Brian Barbour (BB)	Chair
	Craig Black (CB)	Board Member
	Graeme Eunson (GE)	Board Member
	Raymond Marshall (RM)	Board Member
	Ailsa Paterson (AP)	Board Member
	Tom Wilson (TW)	Board Member
	Graeme Ferguson	Board Member
	David McColl (DM)	Board Member
SPPA attendees	SPPA Chief Executive Officer	
	SPPA Chief Operating Officer	
	SPPA Programme Director	
	SPPA Head of Business Transformation	
	SPPA Project Manager	
	SPPA Head of Service & Operational Delivery	
	SPPA Strategic Communications Lead	
	SPPA Communications and Engagement Manager	
	SPPA Corporate Governance Manager	
	SPPA Risk Manager	
	SPPA Risk and Control Manager	
	SPPA Data Protection and Information Governance Manager	
	SPPA Chief Financial Officer	
Apologies	David Vallery (DV)	Vice Chair
Minute taker	SPPA Governance Delivery Lead	

1. **Welcome and apologies**

- 1.1 Apologies received from David Vallery. No declarations of interest were noted.

The Chair, Brian Barbour, noted that he would be stepping down as Chair. David Vallery will be taking the role of acting Chair until a successor is appointed.

2. **Minutes of Previous Meeting**

- 2.1 The minutes from the previous meeting, held on 30 May 2024, were approved and have been published to the SPPA website.

3. **Review of Actions**

- 3.1 Review of outstanding actions:

Operations

1. **N0224.08** – SPPA to understand the scale of the issue before reporting to TPR with timescales. Action to remain open.
2. **N0530.01** – the date for when webform will be rolled out is subject to agreement with Scottish Government. Action to remain open.
3. **N0530.02** - Action closed.
4. **N1123.10 & N1123.13** – SPPA Employer Engagement & Escalation plans were reformatted for 2024 and we achieved >99% data submission by early July. Data improvement is a composite feature and benefit of iConnect. Action closed.

Projects

5. **N0223.04 & N0525.05** – Discussed during Board meeting. Action closed.
6. **N0530.05** – Action to be closed with detailed updates included in future Board meeting packs.
7. **N0530.07** - Action to be closed with detailed updates included in future Board meeting packs.
8. **N0530.08** - Carried forward; Demo of Engage to be given to Board.

Strategy and Communications

9. **N1123.01** - Board concerned about members having to reregister. Board to be kept updated on implementation plans.
10. **N0224.03** - Meeting took place 10 May with Raymond Marshall. Remedy Hub promotional video produced. Action closed.
11. **N0530.03** – Walk through of Remedy Hub provided at Board meeting. Action closed.
12. **N0530.04** – Update on status of communication plan given at meeting. Action closed
13. **N0530.06** - Video shared. Action closed

Finance

14. **N0530.10** - New monthly contributions reporting and TPR compliance process agreed with SPPA Executive Team. Further process development to strengthen controls is ongoing. Action closed.

4. **Performance, Risk and Projects**

4.1 Chief Executive Overview

- The SPPA are working to improve service delivery. There are significant challenges for the Agency, in particular around Remedy work. The scale of the project, as well as the need for additional resourcing, is impacted by budgetary constraints.
- Funding for additional resourcing is currently being sought with Scottish Government.
- The CEO noted thanks to the Board for their support and is keen to strengthen the relationship with all Pension Boards and Management Advisory Board.
- A review of the Terms of Reference for Pension Boards is being undertaken.

4.2 Operations

- It continues to be a challenging time for NHS scheme. As noted at the previous Board meeting in May, retirements continue to increase and drive the number of calls and emails.
- The Agency continues to prioritise awards and working to have strategies in place to deal with the issues faced by members, in particular frustration around when the Annual Benefit Statement (ABS) and Remediable Service Statement (RSS) will be made available.
- It was noted that many scheme members have not received communications about the delay to ABS/RSS, depending on how the information is disseminated by individual Health Boards. An action was taken by SPPA to consider making newsletters available to members via the portal.
- Additional resource is being provided to NHS Scheme to improve member contacts, resulting in a decrease in the time taken to respond to emails, with an aim to reduce email queues to within two weeks over the course of the next month.

N0924.01	SPPA to identify whether newsletters that are issued to employers could be made visible to members when they log in to the portal.
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4.3 Annual Events

- The accuracy of ABS non-Remedy returns has improved and statements for non-Remedy members have been issued by 31 August 2024.
- The Agency is striving to issue ABS/RSS for Remedy affected members by March 2025 at the latest.

Annual Allowance (AA)

- For non-Remedy affected members, the Agency is working to the deadline of 6 October 2024 to produce Pension Savings Statements (PSS). There are currently 200,000 members to be processed to ensure there is no breach of AA and will be prioritising the 2,000 members 'at risk' of breaching.
- For Remedy impacted members, there are around 90,000 cases to be reviewed for breaches. Will prioritise 15,000 in same category as above.
- The Agency is reviewing how to simplify processes for Remedy-affected members, who potentially have 7 years' worth of calculations.
- An update meeting for Board members will be held to update on progress of annual allowances. There will also be webinars for members affected, for all schemes.

- It was noted that HMRC digital service portal is not currently available and may affect members.

N0924.02	The Board have requested sight of a PSS template, showing the info for legacy and CARE, and what the legacy 7 years' data will look like. The Board would also like an example shared on the website.
N0924.03	SPPA to provide clarity on the opening of previous scheme pays and what the process will be.
N0924.04	SPPA to provide clarification of what guidance is being given by HMRC should the PSS, Scheme Pays and Data not be available in time.

4.4 Remedy

- The Agency intends to have Deferred Choice signed off and in place to allow dual RSS out to all members retiring.
- Working through Immediate Detriment and Immediate Choice at the same time. Looking at automation to deliver Immediate Choice, with some manual process needed for Immediate Detriment, covering around 2,500 members.
- The Agency is working closely with Scottish Government Centre of Excellence for Automation and their partners to reach target dates for automation.

The Board discussed the definition of 'Deferred' – from a Remedy perspective, deferred Choice covers members who are currently going through the retirement process. Deferred members are those who have paid into a scheme but are no longer doing so or have opted out and back in again i.e. you must be part of the scheme on a particular date to be considered active. An issue was highlighted by a Board member where an employer had not informed the SPPA when this member opted back into the scheme. An action was taken for SPPA to ensure this is added to the project issues list.

N0924.05	SPPA to ensure that PSD provision of opt in/out changes are added to the Practitioner Contribution Project issues list.
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4.5 Pension Platform Programme

- Some of the project work is currently on hold, to allow support on the Remedy project.
- Engage portal, which will replace Pulsion, will have some functionality for members by end of November 2024. This will allow them to view their ABS. The full capacity of the system will, in the future, allow members to see all relevant documents and interact with SPPA.
- The Agency will be working with employers to encourage members to sign up for Engage. There will be no migration of user IDs (members) from Pulsion.

As scheme pays loans are not shown on ABS, the Board queried whether this can be viewed on Engage. SPPA will investigate this. The Board also questioned whether member record structure is the same as single customer view.

N0924.06	SPPA to investigate how members will be able to view scheme pays loans on Engage system.
N0924.07	SPPA to clarify whether member record structure is similar to single customer view, where all NHS income a member has would be identified.

4.6 Practitioners Contribution Project

- There are three main components to the project, data reconciliation, prevention (fixing issues to ensure there isn't a recurrent of any problems) and quantifying over and under payments that exist, identifying the issues which are causing this to occur.
- SPPA has been assisted by NHS Boards to run a proof of concept. This was to effectively run through a set of data from the Health Board, GP practices and PSD and combine with one data set. This allowed overview of where some of the data errors may be arising. Progressing well with NHS Borders and now comfortable with data.
- It was noted that there have been delays getting data from PSD. This is causing a delay in concluding proof of concept, but not yet impacting project timelines. A meeting will be taking place with PSD to discuss the issues with data provision. (SPPA to keep Board updated on progress)

4.7 External Engagement

The new Strategic Communications Lead at SPPA has been focusing on strategic communications and reviewing work being done on external engagement plan.

NHS members' newsletters are due to be issued imminently, one for active members and one for retired members. There is currently no newsletter planned to go out to deferred members. The Board suggested that information on the upcoming change to contribution rates from 1 October 2024 should be included in these newsletters.

N0924.08	SPPA to investigate how upcoming newsletter will contain information relating to change in contribution rates from 1 October 2024.
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4.8 Risk

The Board were updated on a key risk around the Scottish Government's new system for HR and payroll, with assurances that temporary measures are being put in place whilst the long-term solution is identified.

A Risk Champions' Group has been set up for colleagues, embedding risk awareness throughout the organisation.

4.9 Data Protection

An update on Data Protection was provided, noting:

- Current data breaches are typically email-based. Although there are few breaches, the move to webforms should reduce such data breaches.
- Assurances provided to reduce risk of cyber incidents.

4.10 Corporate Governance

The SPPA updated the Board, noting:

- The next webinar session will cover Cyber Security and Data Protection
- Clare Pullar has stepped down from the Board and will be replaced by Yvonne Stewart, National Officer (Scotland) for the Society of Radiographers. The Board thanked Clare for her contribution.
- New TPR compliance tracker will be available at the next Board meeting in November.

4.11 Finance

The Board discussed unallocated contributions, which is a legacy issue where there is a delay in funds received from the employer being matched with member. It is hoped that the introduction of iConnect will reduce this issue.

5. Other Board Business

5.1 Horizon Scanning

There was no other Board business noted.

6. Any other business

6.1 Any other business

Board members and SPPA noted thanks to Brian Barbour, as he steps down as Chair of the Board after six years in post.

7. Remedy Hub

7.1 Walk through of Remedy Hub

The Board members were provided with an overview and viewed a promotional video of the NHS Remedy Hub on the website.

Date of next meeting

Thursday 28 November 2024, 10:30-13:30

Summary of new Actions

N0924.01	SPPA to identify whether newsletters that are issued to employers could be made visible to members when they log in to the portal.
N0924.02	The Board have requested to view a PSS template, showing the info for legacy and CARE, and what the legacy 7 years' data will look like. The Board would also like an example shared on the website.
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Version Control		
		Version number
Date final draft Minutes sent to Chair	09 October 2024	V1.1
Date final draft Minutes approved by Chair	09 October 2024	V1.1
Date approved by Board	24 October 2024	V1.2
Date of Publication	25 October 2024	V2.0