

Autumn Regional Employer Forums

Civil Service Pensions On Your Radar

Minimum Pension age change

- Current Minimum Pension Age (MPA) is 55.
- Members who were in service on 6 April 2006 have a protected MPA of 50 (for C, C+, & P elements).
- From 6 April 2028 MPA will increase to 57.
- PCSPS will continue to have protected MPA of 55 (50 for pre-2006 joiners).
- We are seeking legal advice for impact on Alpha.
- The L&G Partnership, CSAVC, and Concord schemes have a protected MPA of 55 for members who joined before 4 November 2021.

Member Contributions from April 2025

- Following the 2020 Valuation a new member contribution table was introduced, which included annual indexing of the lowest salary threshold.
- In April 2024 the lower threshold increased from £32,001 to £34,199.
- The lower threshold will increase in April 2025 to £34,799 – EPN 721.
- Work commenced on 2024 Valuation and if changes are needed to member or employer contribution rates these will take effect from April 2027.

Annual Allowance - special arrangement for 2024

- 2015 Remedy “Rollback” meant Pensions Input Amounts (PIA) were amended for 2015-22 period.
- 2022/23 Pension Savings Statement (PSS) were not issued for members impacted by 2015 Remedy.
- By 6 October 2024, most PIAs were recalculated and a Remedy PSS, including PIA for 2022/23, issued to around 36k members. A small number of statements are delayed.
- Members use the information to enter into a HMRC calculator to calculate, and if necessary, rectify their position.
- We were considering changing salary threshold at which PSS are issued automatically from £100k to £130k to reflect the increased Annual Allowance of £60k.
- This change will be implemented from 2025 or 2026.

Annual Allowance - special arrangement for 2024

- HMRC Public Service Pension Adjustment tool and guidance – <https://www.gov.uk/guidance/calculate-your-public-service-pension-adjustment>
- Member support video and Remedy PSS webpages - <https://www.civilservicepensionscheme.org.uk/your-pension/yearly-pension-update/remedy-pension-savings-statement-remedy-pss/#pss-video>
- MyCSP group seminars (£2,495 plus VAT) and one-to-one sessions (£975 plus VAT) at employer cost <https://mycsp.co.uk/pension-learning/member-learning/group-pension-tax-awareness/>

Classic survivor benefits (Walker & Goodwin judgments)

- Our Minister has approved our proposals relating to the equalisation of adult survivor benefits under classic and classic plus.
- Subject to the necessary member contributions having been paid to, and retained by, the scheme.
- We will shortly consult the unions on the rule amendments and we expect to make the changes in early 2025.

Pension Dashboard

- Schemes have deadlines to connect to the Dashboard.
- Public access will follow later, date to be confirmed.
- Public Service Pension schemes are expected to connect to Dashboard by October 2025.
- The deadline for all schemes to connect to Dashboard is 31 October 2026.
- Given change in administrator we have delayed our connection date to 31 October 2026. We hope to connect between July-September 2026.

Other topical issues

- No update on any potential changes to the Civil Service Compensation Scheme

Changes to tax treatment of death benefits announced in Autumn Budget:

- Benefits such as Death In Service lump sum will be included within value of person's estate for IHT purposes.
- Proposals do not include survivor pensions.
- Government is consulting on proposed arrangements, with regulations planned for 2025 and implementation in April 2027.
- We will keep you informed about developments.
- Worth noting that transfers between spouses and between civil partners are exempt from IHT except in very limited circumstances.

2015 Remedy (McCloud Programme)

Programme update: Annual Benefit Statements (ABS) for 2023/24

- 98% of Annual Benefit Statements were distributed successfully by the 31 August 2024 deadline
- Under 2% of members who are considered complex have experienced a delay. They will receive their ABS as soon as possible.
- A full suite of employer and member comms support is live

Programme update: Remedy Modeller

Looking to go live towards the mid/end of November.

The screenshot displays the 'Retirement Modeller' interface. At the top, the 'Civil Service Pensions' logo is on the left, and navigation links for 'Your Pension Benefits Dashboard', 'Your Details', 'Your Annual Benefit Statement', 'Retirement Modeller', and 'More' are on the right, along with a 'Logout' button. The main header reads 'Retirement Modeller' with an information icon. The interface shows three key estimates: 'Estimated Monthly Pension: £21', 'Estimated Annual Pension: £1,712', and 'Estimated Tax Free Lump Sum: £399'. Below these, there are radio buttons for 'Option A Benefits' (selected) and 'Option B Benefits'. A bar chart shows the 'Estimated Annual Pension' of £1,712, with a legend indicating 'PCSPS(A)' at 100.00% and 'alpha(A)' at 0.00%. To the right, 'Modelling Options' are shown with a 'Your Retirement Age' of 64 and 'Your Lump Sum' of 25%. A slider is positioned below these, and buttons for 'Reset modelling options' and 'Calculate' are at the bottom. A note states 'Click "Calculate" after updating your modelling options'. A 'Results' section at the bottom contains two footnotes: 'Option A: You are selecting to view your benefits for the Remedy period in your Legacy PCSPS scheme (classic, classic plus, premium or nuvos).', and 'Option B: You are selecting to view your benefits for the Remedy period in alpha.'

Programme update: Ill Health Retirement - Reassessments

Reassessments complete for members who applied for Ill Health Retirement (IHR) between 1 July 2017 – 31 March 2022 when HML were Scheme Medical Advisor (SMA).

Members who applied for IHR between 1 April 2015 – 30 June 2017 when Health Assured (HA) were the SMA are in various stages:

Tranche 3 - HA awarded members

- All reassessments complete for members who consented to a reassessment and we have access to their outcome report.
- Around 60 members have consented to a reassessment but we are unable to obtain their outcome report. Alternate solutions are being discussed with our Legal Department, SMA and Policy colleagues.

Tranche 4 - HA members - Ongoing

- Comms will be created for the members to self identify if they meet the criteria.

Programme update: Remedy Pension Saving Statements (RPSS)

- Approximately 32k RPSSs have or will be sent out to members.
- Around 5k RPSSs could not be produced to the 6 October deadline but will be issued as soon as possible.
- Members need to use a HMRC calculator when they receive their statement to assess whether they have a new tax charge, or whether a past tax charge has changed.
- We expect around 2k members to have a new tax charge or a past tax charge that has changed. These members upload results from the HMRC calculator to take forward changes.
- The remaining 34k members will not need to take any further action.



Civil Service Pensions

Your PCSPS Pension Input Amounts for the Remedy period and 2022/2023
PSTR: 00329087RB

Year	Pension Input Period	Pension Input Amount
2010/11 Annual Allowance - £50,000	01/01/2010 – 31/12/2010	£0.00
2011/12 Annual Allowance - £50,000	01/01/2011 – 31/12/2011	£0.00
2012/13 Annual Allowance - £50,000	01/01/2012 – 31/12/2012	£«PIA AMOUNT»
2013/14 Annual Allowance - £50,000	01/01/2013 – 31/12/2013	£«PIA AMOUNT»
2014/15 Annual Allowance - £40,000	01/01/2014 – 31/12/2014	£«PIA AMOUNT»
2015/16 Annual Allowance - £40,000	01/01/2015 – 08/07/2015 09/07/2015 – 05/04/2016	£«PIA AMOUNT» £«PIA AMOUNT»
2016/17 Annual Allowance - £40,000	06/04/2016 – 05/04/2017	£«PIA AMOUNT»
2017/18 Annual Allowance - £40,000	06/04/2017 – 05/04/2018	£«PIA AMOUNT»
2018/19 Annual Allowance - £40,000	06/04/2018 – 05/04/2019	£«PIA AMOUNT»
2019/20 Annual Allowance - £40,000	06/04/2019 – 05/04/2020	£«PIA AMOUNT»
2020/21 Annual Allowance - £40,000	06/04/2020 – 05/04/2021	£«PIA AMOUNT»
2021/22 Annual Allowance - £40,000	06/04/2021 – 05/04/2022	£«PIA AMOUNT»
2022/23 Annual Allowance - £40,000	06/04/2022 – 05/04/2023	£«PIA AMOUNT»

If you want to know more about Pension Input Periods and how we calculate the growth in your pension savings, please visit the scheme website here:

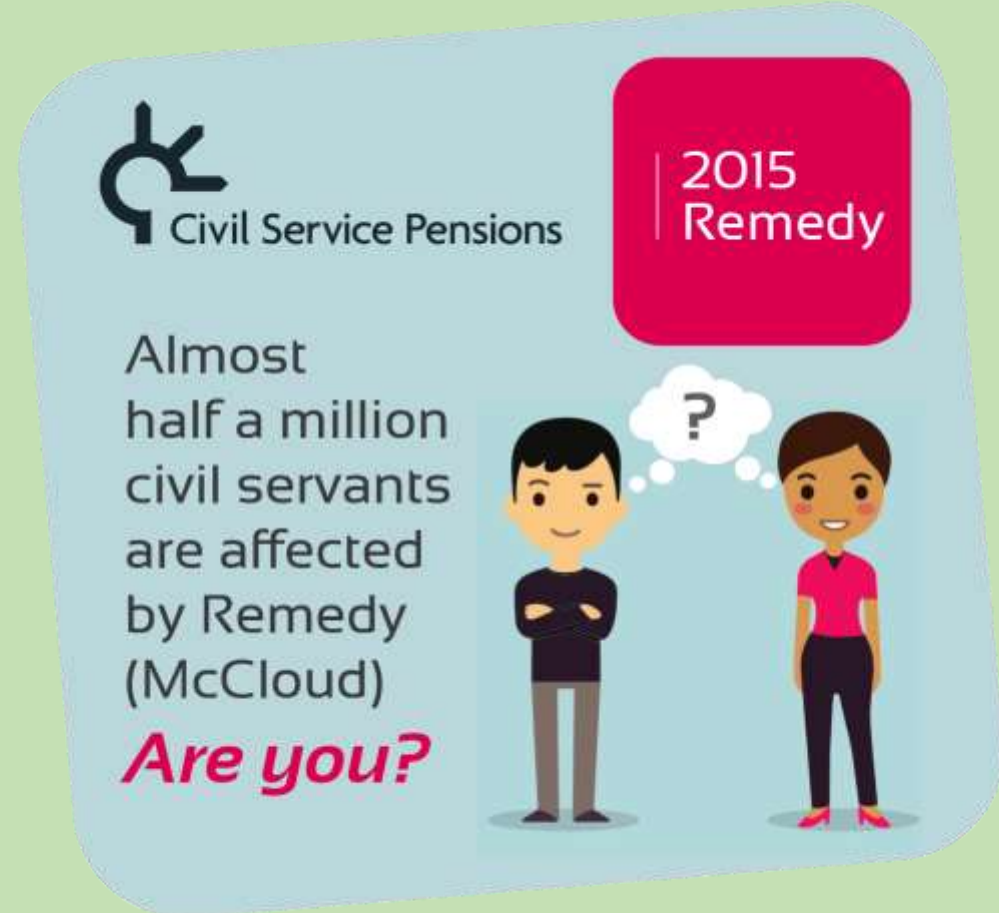
www.civilservicepensionscheme.org.uk/pss-remedy




Help to spread the Remedy word

Continue to encourage your employees to take action:

- Check if they are affected by 2015 Remedy via the “Am I affected tool”.
- Model benefits via the Remedy Modeller on the portal.
- Model benefits via the Partial Retirement illustrator.
- FAQs • Chatbot • Remedy Updates Page




 Civil Service Pensions

2015 Remedy

Almost half a million civil servants are affected by Remedy (McCloud)

Are you?



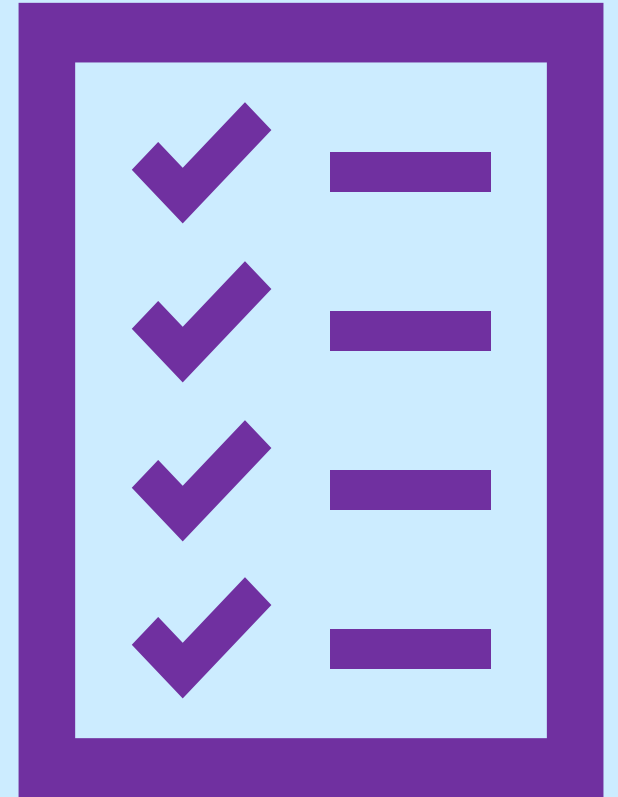
Employers' support

- Visit the employer hub: <https://www.civilservicepensionscheme.org.uk/employers/>
- This site now holds all employer communications on so you can access as and when required
- We are always on hand for any 2015 Remedy queries Email us: employerremedyqueries@mycsp.co.uk
- Keep feeding back to us – How are we doing? What can we improve?

Engagement and Operations over transition

What's going to be covered:

1. Statements of Work
2. Key dependencies
3. HML/Medigold
4. Engagement over the next 12 months



Statements of Work – pre-October 24

- As at September 2024 there were circa 300 outstanding SoWs
- Potentially impacting circa 69k members

What's being done

- The ERM will be in contact to discuss SOWs received prior to the 1 October by the end of the year regarding.
- SOWs split into two stages
 1. Data Correction.
 2. Additional Requirement.

Ask of you

- If correction data not already with MyCSP, this needs to be supplied ASAP ideally with two months.

Why?

- Aim is to try and ensure data passed to Capita is in a best state as possible.

To be determined

- When the “cut off” will be for sending SOWs to MyCSP.

Category	Age of SOW	Volume
Data corrections/Revisions	0-6 months	32
	6-12 Months	31
	12-24 months	22
	24 months+	21
Added Years & Added Pension	0-6 months	37
	6-12 Months	71
	12-24 months	61
	24 months+	3
Other	0-6 months	6
	6-12 Months	0
	12-24 months	7
	24 months+	0
Bulk Transfer Value	0-6 months	1
	6-12 Months	0
	12-24 months	4
	24 months+	1

Statements of Work – Post-October 24

SOWs received after 1 October 2024 will be split into two parts:

1. Data Corrections

The aim is to try and ensure the data supplied to Capita is in as good a state as possible

Ask of you

- Ideally the data required to make corrections provided at same time as setting up SOW

2. Additional requirements

- Each of this will be assessed and prioritised
- Dependant on the action required may be pushed to post transition.

For example if it's a revision that's required/award due to be paid these would be prioritised over a re-run of an ABS, etc.

Added years, Added Pension Bulk Transfers and Payroll interface testing are not impacted by this change and will be treated as they currently are.

Key dependencies

- MyCSP Resource.
- You/your payroll supplying data in a timely fashion.
- The amount of work required.

Early insight across 2025 & 2026 if you become aware of:

- **Machinery of Government changes**
- **Payroll changes**
- **CSCS exercises**

If you become aware of any of these please contact:

Scheme Medical Advisor - HML > Medigold

What is changing?

- A new system through which to make Applications and Appeals.
- The current system is being decommissioned in Q2 2025.

When is it changing?

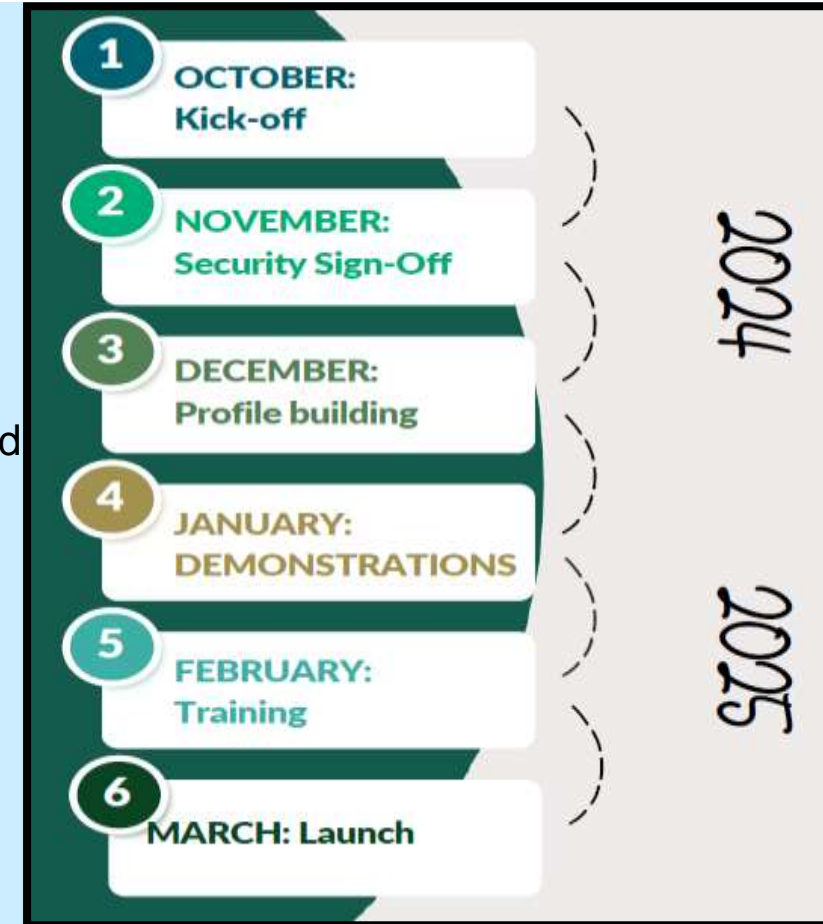
- New portal introduced from 5 March 2025.

Why is it changing?

- Health Management Ltd – The Scheme Medical Advisor – was acquired by Medigold Health in March 2023.
- HMLO (the current system) nearing end of life and must be decommissioned.

How is it changing?

- A new portal being introduced for all new SMA applications.
- New forms and user accounts will be created for you.
- A series of demos, support videos and user guides will be supplied nearer the time.
- The schemes security working group is engaged in signing off the changes.



Scheme Medical Advisor - HML > Medigold

How is the change being managed?

- Weekly meetings with Cabinet Office and Medigold/HML to drive and support this change.
- The system and forms will look different.
- No changes on information required, how its handled and who handles it will remain the same.
- All current administrative and clinical staff working on applications are 'coming with you'.
- The schemes SWG and another large user are working to ensure all security requirements are confirmed and addressed.
- A 'cut-off' date for new applications will be agreed towards the end of the year to happen some time during Q1, with provision for urgent cases.
- Existing open cases will be managed to completion on existing system so there may be a period of dual working for older and newer cases.



What does the next 12 months look like?

December 2024

- AP & EPA application open

January 2025

- Voluntary scheme pays deadline
- AP & EPA

February 2025

- AP & EPA

March 2025

- Resource Accounts
- AP & EPA deadline
- EAG Training complete
- Scheme Year end
- SMA – Medigold systems

April 2025

- Pension Increase
- Pensioner Newsletter
- New Member contribution rate
- Year end Interface
- Resource Accounts

May 2025

- Resource Accounts
- P60 Distribution
- REFs
- Resource Accounts
- Year end Interface

June 2025

- Civil Service Live
- Member engagement survey
- Active Member Newsletter
- ABS Distribution
- Annual Assurance Statement

July 2025

- Civil Service Live
- ABS Distribution
- Annual Assurance Statement

August 2025

- ABS distribution complete
- PSS Distribution

September 2025

- Pension Awareness Week
- PSS Distribution
- Podcast season 4

October 2025

- PSS deadline

November 2025

- REFs

Future Service programme

Transition programme recap

- Transition Commenced on the 8 December 2023
- Two year transition completing on the 1 December 2025
- Service is moving to Capita from this date
- We are now 11 months into the transition

Programme progress



- Capita have delivered the first three milestones
- The 4th and 5th milestones are due to be delivered by the end of 2024.
- These include a stable platform to host the solution and the first two tranches of benefit calculations.



Information Security

- Capita's second platform of three has been accredited by the Cabinet Office Information Assurance team.
- We have engaged those particularly sensitive employers to help shape our InfoSec solution.
- We will continue to engage Actica, a private sector partner throughout transition to provide wider experience and assurance.
- Information Security will continue to be of paramount importance throughout transition and into service delivery.

Member Data

Capita have analysed the data received from MyCSP.

They have worked closely with Intellica to define the data validation checks and they have consulted with MyCSP to understand the “as-is” data quality position.

We are currently working through each check to determine volumes and nature of the issues.

A data remediation plan is being produced by Capita and we will endeavour to minimise the impact on employers.

Member Communications

Our approach is to minimise the contact with members, unless a need arises

Capita will engage members to test the end product.

Capita will also create a microsite in the event that members want more information.

We want the transition to appear seamless to members, and the Engagement Workstream will continue to monitor interest in the transition through the microsite and working closely with MyCSP and the Cabinet Office, as well as discussions with employers.

What do Capita want from Employers?

- Capita are in the process of creating communication material to support employers
- This information will be aimed at helping employers understand the “to-be” process, and aid in working with payroll providers and shared service centres.
- The information will be available in December 2024 and will be shared directly with Employer Pension Contacts.
- Capita will provide support during the transition to ask questions and assist in understanding any requirements via workshops from January 2025.

Lessons learned

- Stakeholder management will be critical to the effective handover of services.
- Ensuring members are engaged at the right time and at the right level to ensure the Contact Centre isn't inundated with calls.
- Security will be paramount throughout transition and into service delivery.
- Clear deliverables and milestones to be established to monitor progress and ensure the service is fit for purpose.

TUPE and MyCSP staff

- Capita and MyCSP are working closely, with each workstream engaging MyCSP SMEs throughout transition.
- Weekly review meetings between Cabinet Office, MyCSP and Capita
- Tripartite updates to MyCSP staff every three months, and the formal consultation process starts in Q2 2025.
- Patrick Nickolls' site visits to discuss staff concerns.

Business Readiness

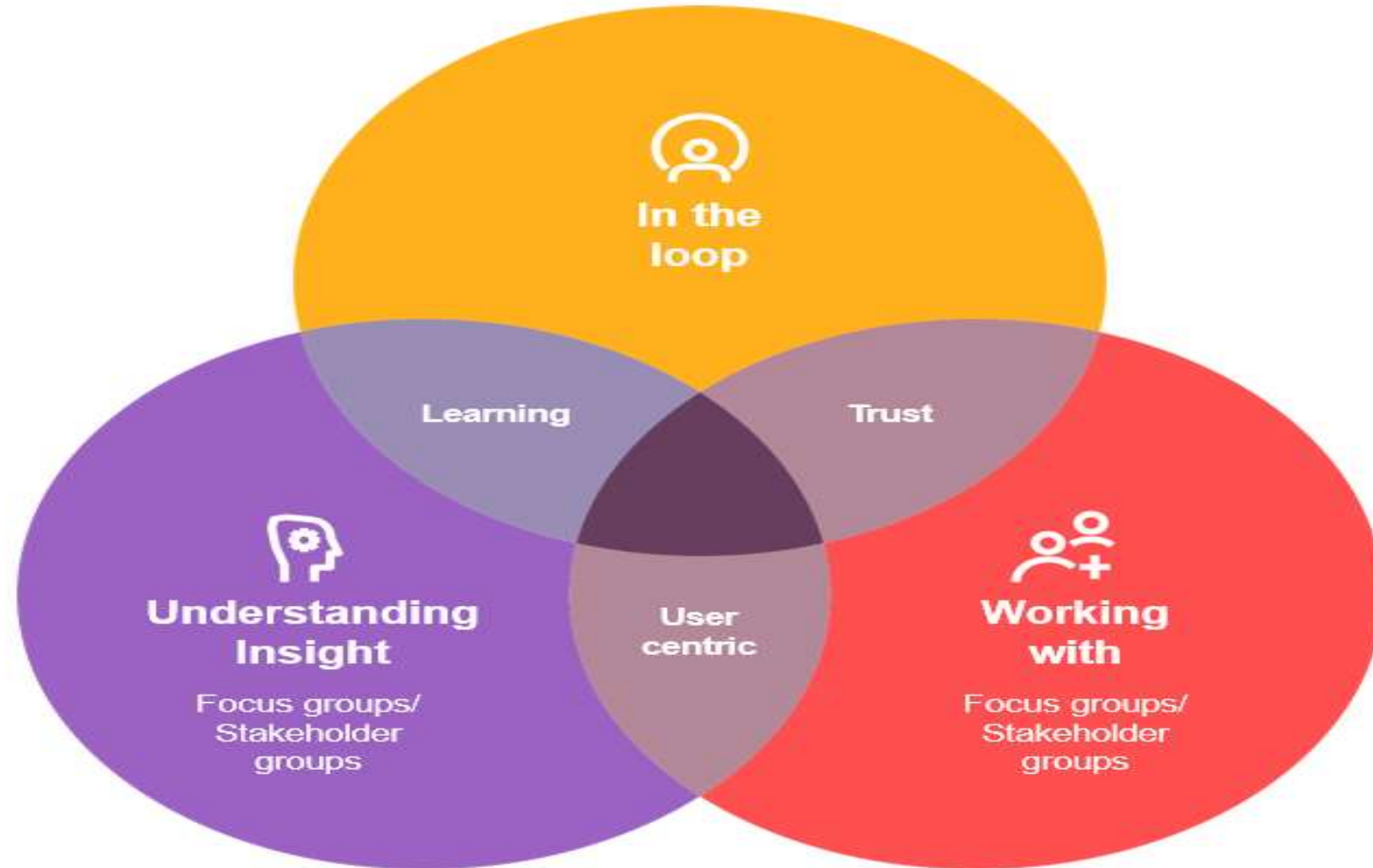
- Capita have stood up a cutover workstream to coordinate the cutover period
- Additionally, a Business Operational Readiness workstream is preparing for the change in service delivery
- Capita are considering 2015 Remedy and Statements of Work and Inflight projects.
- Capita are standing up a Model Office environment.

Pensions Dashboard and Transition



- Our staging date will be October 2026.
- We have included requirements to engage with the Pensions Dashboard in the contract with Capita.
- Given the breadth of schemes Capita administer, they have stood up a programme to establish connections with the dashboard and are part of the Alpha group.

Capita update



What we learnt – REF May 2024

What works well

- Employer Relationship Managers
- Employer & Member Training Team
- Interface team
- Regional Employer Forums
- Employer Helpline
- Employer Pension Notices (EPN)

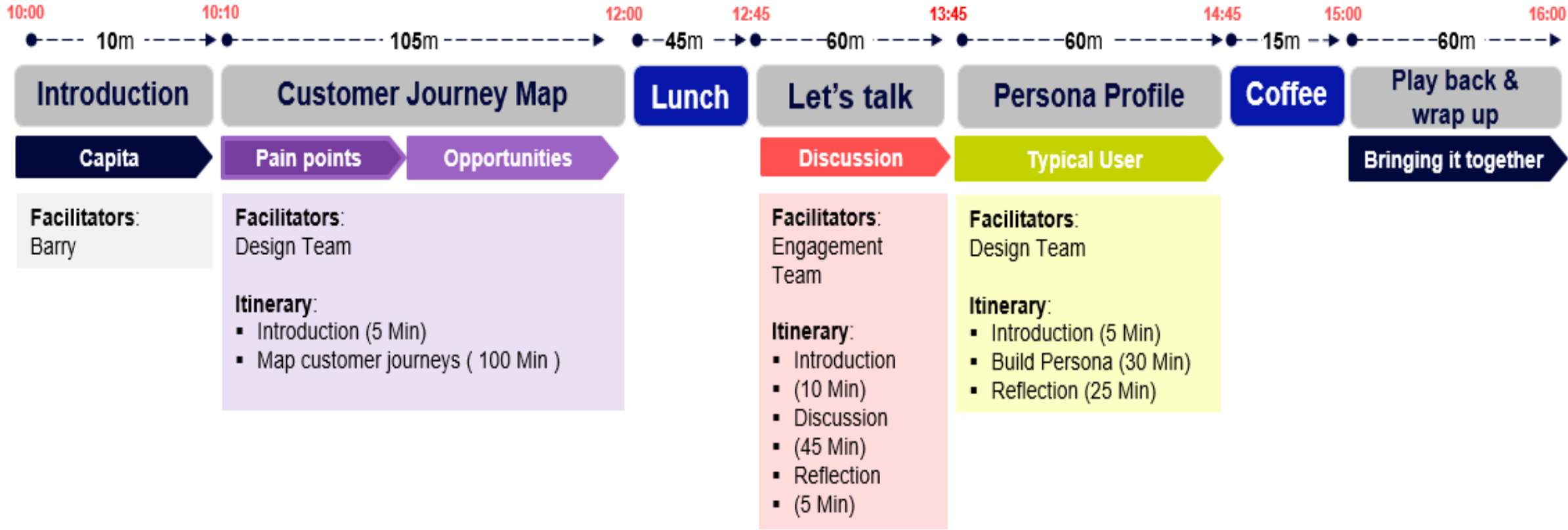
What makes you different

- Size
- Shared Services
- Security
- Members
- Access

Biggest challenges

- Statement of Work
- Historical data issues
- Lack of information on tasks
- Response times
- DR1 process
- Complex processes
- Guidance on rarely completed tasks

Employer workshops



Employer workshops – What we did

- 3 workshops
- 3 days
- 52 Employers – representing c.320k members

- Small employers
- Medium employers
- Large employers
- Shared services

Topics covered

- Retirement
- Task Management
- Dashboard

Retirement journey plan mapping (three groups, 50 mins)

Part one

Journey maps:

- Visually represent user interactions with your service
- Help identify opportunities, streamline processes and drive better business outcomes

What's the current retirement process?

Example – Making a meal

Steps	Key actions a user takes at different stages	Choose a meal	Buy ingredients	Chop vegetables
Channels	Platform / medium through which the user interact with your service. E.g. website, email, physical office, social media	Home or office	Supermarket website / shop	Kitchen
Documents	Materials & resources a user needs	Recipe book, website	Shopping list	Knives, chopping board
Actors	Person who performs key actions	Head chef	Chef's assistant	Chef's assistant

9

Employer workshops – What we learnt

Retirement - process from the Employers perspective

Pain Points

- Data on multiple platforms
- Accessing historical data
- Lack of communication
- Inaccurate information
- Unable to track progress

Opportunities

- Data triage
- SLA transparency
- Improved DR1 process
- Online notification (not emails)
- Clear tracking

Employer workshops – What we learnt

Task Management

- How tasks are managed today
- Pain points
- Opportunities
- What detail is important

Must have

- Task ID
- Status
- Created date
- Audit trail
- Assigned to

Nice to have

- Priority level
- Completion date
- Attachment
- Last update

Won't have

- Task Name
- Task Description
- Sub task
- Task type
- Notes

Employer workshops – What we learnt

Dashboard

Key information employers want to access

Top 5

1. Task Board
2. EPNs
3. Member Search
4. External service Tracker
5. Notifications

Bottom 4

1. Training events
2. Member marketing campaigns
3. Calculators
4. Member data

What happens next?

Future dates for your diary

- Microsite launch – **December 2024**
- Usability testing – prototype of core products – **December 2024**
- Employer workshops (Online) - **January 2025 onwards**
- Update at May 2025 REF
- User acceptance testing – more detailed testing of working systems – **Q2 2025 onwards**
- Training on new systems – **TBC**

What are we building

Tools to help you meet your responsibilities



Members

Employers

 Sign in or create account

∨ Menu



- **Employer Portal**
 - Access management
 - Password reset
 - Secure File transfer
 - Dashboard
 - Task Manager
 - Secure messaging.

First Login

Sign in to your account

Username

The username you chose when you created your account

Password

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Sign in

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Choose how you receive a six digit access code

Choosing your access code preference should take **about five minutes**.

You'll need:

Mobile phone, email access **or** a free authenticator app to receive your code

▼ [About the six digit access code](#)

This is an additional layer of security used to protect your account.

You'll receive a six digit access code every time you sign in. You can receive this code in different ways:

- SMS message
- Phone call
- Free authenticator app for smartphone, tablet or computer

This process lets you choose how you want to receive the code in future.

Continue >

How do you want to receive your access code?

You'll receive a six digit access code every time you sign in. Choose how you would like to receive this code.

Phone

We'll send a code to your registered mobile or landline phone number. You can choose to receive it by SMS text message or voice call.

Authenticator app

Only recommended for devices running iOS 15 or android 8.0, and up (or equivalent). A free authenticator app creates a code that you enter when you sign in.

▶ [Help with authenticator apps](#)

Continue >

How do you want to receive your access code?

You'll receive a six digit access code every time you sign in. Choose how you would like to receive this code.

Text mobile number *****3628

We'll send a code by SMS message to your registered mobile phone number. You'll then enter that code to sign in

Call mobile number *****3628

We'll call your mobile phone with an automated message. It will ask you to press the # key. Doing so will automatically sign you in.

Continue >

Check your phone

We have sent a six digit access code to your phone number ending in: *****3628

It may take a few minutes to arrive.

The code will expire after five minutes.

It will be sent from 'msverify'.

Access code

▶ [If your access code has not arrived within 90 seconds](#)

Continue >

Cancel

Password Reset

Reset password for your account

Receive a link to reset your password

This should take **about five minutes**.

We'll ask you for:

- email address associated with your Civil Service Pension account
- your security answers

▶ [Your security answers](#)

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Your email address

Email address

The email address associated with your Civil Service Pension account

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Enter the answers to your security questions

The name of your first pet

Your oldest sibling's middle name

The make and model of your first car

[Continue >](#)

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Reset password email sent

Check your email. We have sent a link with instructions to reset your password.

▶ [If you do not receive an email](#)

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Your password has been reset

Choose your new password

Your password must have:

- at least 8 characters
- at least one number (0-9)
- at least one lower case letter (a-z)
- at least one capital letter (A-Z)
- at least one symbol (for example ?!£%)

Try not to choose a password you have used before.

Confirm your password

▶ [Need help creating a password](#)

Continue >

Password reset successful

You have now changed your password.

[Sign in to your account >](#)

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Username Reminder

Recover username for your account

Receive an email reminder of your username

This should take **about two minutes**.

We'll ask you for:

- email address associated with your Civil Service Pension account
- your security answers

You'll need:

- email access (to receive a password reset link)

▶ [Your security answers](#)

Start >

Your email address

Email address

The email address associated with your Civil Service Pension account

Continue >

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Enter the answers to your security questions

The name of your first pet

Your oldest sibling's middle name

The make and model of your first car

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Recover username email sent

Check either your **email** or **SMS**. Dependant on your digital notification preference made at registration the username will be sent a username reminder.

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