

# LGSS Pensions Employer Newsletter

Issue 13

Inside this issue...

News in brief

**Making Pensions  
Accessible**

2 Minutes with...

Dates for your  
Diary

**Digital  
Communications**



**Welcome** to the latest edition of our employer newsletter. With coronavirus dominating the news and top of everyone's thoughts right now, here at LGSS Pensions we've **been testing Business Contingency Plans (BCP)** and making sure all of our employees can work from home. You can find out more about our **change in working practices** due to the coronavirus outbreak on page 3. The ability to communicate more effectively using the latest technology has been our intent for while, and you can read a summary of our **Digital Strategy** on page 4 which highlights some of the ways we've been using electronic communications.

We've also been asking some of our employers how they've been successful in **encouraging members to register for their online pension account**. Find out what they've been up to on page 3. You may be aware of the **new website accessibility requirements** that need to be implemented **by 23 September 2020**. We regularly have Plain English review our site but to comply with these regulations, we're using a digital accessibility specialist to audit our website. You can find more about this, and some new **Pensions Made Simple videos** to share with your employees on page 5.

We also have our usual features like News in Brief and Dates for Your Diary on page 3, including a **new web based process for reporting your contributions**. This edition, our 2 minutes with features Councillor Simon King, Chairman of Cambridgeshire Pension Board. You can find out what it's like to be part of the board on page 6.

I hope you find this edition of the newsletter useful and interesting. As always, we value your feedback and would love to know your thoughts.

C. Blose

Employer Services and Systems Manager

The employer services team: Contact us on 01604 364642 or [PenEmployers@northamptonshire.gov.uk](mailto:PenEmployers@northamptonshire.gov.uk)



**Mio Yewman**  
Employer Liaison Officer



**Nick Percival**  
Employer Liaison Officer



**Louise Hogan**  
Pensions Officer



**Ana NealGonzalez**  
Pensions Officer



**Sharon Grimshaw**  
Communications Officer

## News in Brief

### Changes to how you report your contributions

The way in which you report your employer and employee contributions to us has changed.

Instead of completing a monthly contribution return and emailing this to us, you just need to fill in a few details on our website.

We hope you find this new process:

- quicker to use
- more secure
- easier to send large amounts of information.



### New contribution rates

Talking of contribution rates, you have all had your schedule of results now and should be aware of your new contribution rates. The revised rates and adjustment certificate is published on our [website](#), where you can also see our latest funding strategy statement.

If you are closed due to the lockdown and you think this will affect your ability to pay contributions, please contact the employer services team to discuss. The Pensions Regulator expects contributions to be paid as normal so it is important you talk to us, if you expect any problems. If we haven't heard from you, we will have to take the usual enforcement action.

### Change of working practices due to Coronavirus

We're following Government advice and working from home so we're asking employers and members to email us rather than phone. We are still able to access our systems remotely, so will still be able to answer queries and administer pensions as usual.

Training webinars will still be available for employers, although dates could change.

We'll also be able to update our [website](#) remotely with any latest news, so please continue to check this in the first instance.



### Sharing best practice

We're always looking at ways to increase the number of members using their [online pension accounts](#) to help us communicate more effectively with them. Particularly important during the current situation. We asked Lucy from the East of England LGA how they managed to get 89% of their members to register for our [online pension account](#) 'We send e-mails at the end of the year to tell them that they must log on and check their statement and details are correct. If contribution rates change or they're coming up to retirement, we tell them to log on to check any impacts and consider their options. Through logging onto their accounts, members can find out lots of information themselves at a time that suits them, that they previously had to come to us for.'



## Digital communications

In an increasingly digital world, it's important for us to use the latest technology to adopt new ways of communicating. By the end of this year, we will be communicating with members digitally by default.

### The ways we communicate

Here's some of the ways that we use and/or wish to use digital communications in the future:

- **Members portal** - we're aiming to send most of our communications to members through their [online pension account](#), with electronic notifications used to tell them that they're ready.
- **Bulk email system** - this helps us to:
  - get messages to you more quickly
  - make sure you've received important information
  - see how engaging a communication is and make changes or send follow-up communications where appropriate.
- **Skype** - this software helps us to work smarter by making calls, video calls, or engaging in chat over the internet. We use this to:
  - deliver interactive training webinars for you
  - have conference calls with you.
- **Secure web portals** - we share data through:
  - **i-Connect** - using monthly reporting to remove the need to send us a years worth of data at what is already a very busy time for you whilst automating much of the process.
  - **The National Fraud Initiative** - matching data between public and private sector to stop fraud.

- **Tell Us Once** - sharing registered death data with local authorities.
- **National Insurance database** - to check if members can have a refund

### The benefits

Digital communications offer many advantages over paper:

- environmentally friendly with no printing or physical distribution needed
- quicker, more reliable, more secure and less costly than postal communication
- documents are stored digitally in one place and available at all times eliminating the need to print and store documents
- increases engagement by mirroring the way that people communicate at home.



image: Freepik.com

### The latest research

**Industry analyst CACI Limited predict 72% of the UK adult population will bank via a phone app by 2023.** A recent report by Hootsuite, a market leader in social media & marketing management, also found that:

- 95% of the UK population are internet users
- the average daily time spent using the internet was 5 hours 46 minutes
- 92% of the UK adult population has a mobile phone
- 80% of the total population use the internet on their mobile

We're committed to making sure our digital communications are accessible to everyone. We give all members the option to opt out of electronic communications or to receive them in the best format for them e.g:

- braille
- audio CD
- alternative languages
- or other reasonable adjustments.

## New regulations

New regulations came into force for public sector bodies saying websites **must be more accessible by 23 September 2020**.

## Our plans

We're currently working closely with the Web and Digital team at Northamptonshire County Council to use a digital accessibility supplier to audit our website. They will automatically test every page of our website and manually test a sample of pages with people who have disabilities.

## Where can you find more information?

Government Digital Services (GDS) have published some useful guidance on [GOV.UK](#). They've also produced a sample [accessibility statement](#) to help you know what to cover in your own version.

The Local Government Association (LGA) has released a series of seven, short '**Pensions Made Simple**' videos to help potential and current LGPS members to better understand their pension.

The videos give a brief, easy to understand, overview of pensions. As well as helping partially sighted members through **audio**, hard of hearing members can select CC for **subtitles**.

Please let your members know that we've created a new page for these on our [website](#). Here's some of the videos below. Right click on the image to open the hyperlink:



The importance of saving for later life, how you join the LGPS and your employer pays in too.



How pension accounts work and what happens if you leave the LGPS before you take your pension.



How much you pay  
and how you can  
increase or decrease  
your payments.

## 2 Minutes with...Councillor King



Councillor King is chairman of the Cambridgeshire Pension Fund board. After graduating from Oxford, he worked in Greece teaching English and in Texas for a company that leased office space. He's previously worked for the Police, Peterborough City Council and also as a Partner in a publishing company. He's been a District and then a County Councillor since 1999.

### What's your favourite part of being on the board?

My fellow Board members and the supporting officers are brilliant!

### What's the most challenging part of being on the board?

Some of the reading and concepts. It was a steep learning curve for me as I knew very little about the work of the Board.

### What would you say to somebody who was thinking of taking up a board position?

Go for it! There's lots of training and support from officers and fellow board members, most of whom know far more than I do!

### What's your greatest achievement?

I hope that's still to come!

### What's the one thing in the world you couldn't live without?

As I've had a number of health issues over the last year, I have to say my health...

## Dates for your diary

- |         |   |
|---------|---|
| 9 May   | <b>Pensionable pay</b> webinar 10am                                   |
| 26 May  | <b>Employer responsibilities</b><br>webinar 10am                      |
| 9 June  | <b>i-Connect</b> monthly submission<br>(on-line return) webinar 10 am |
| 23 June | A guide to formulating your<br><b>discretions policy</b> webinar 10am |
| 15 Sept | <b>Employer responsibilities</b><br>webinar10am                       |

Due to the unique situation with Covid-19, these dates could change. Please bear with us during these challenging times.



image: Freepik.com

## Contact us

### Email:

[penemployers@northamptonshire.gov.uk](mailto:penemployers@northamptonshire.gov.uk)

### Web:

[pensions.cambridgeshire.gov.uk](http://pensions.cambridgeshire.gov.uk)

[pensions.northamptonshire.gov.uk](http://pensions.northamptonshire.gov.uk)