

London Borough of Hammersmith & Fulham Pension Fund Communication Policy Statement

Background

The Local Government Pension Scheme (Administration) Regulations 2008 require administering authorities such as the London Borough of Hammersmith & Fulham to prepare, publish and maintain a policy statement setting out how we communicate with:

- Scheme members and their representatives
- Prospective members
- Employers participating in the Fund.

This document sets out the mechanisms that we use to communicate. We aim to use the most effective communication methods, keeping the needs of the customer in mind.

Communication in relation to the Fund is undertaken in conjunction with the scheme administrator, Capita Employee Benefits, who provide administration services for the Fund under a framework contract with the Council. The framework allows other London boroughs to enter into a call off contract for a range of pension administration services.

Methods of communication

The key methods of communication used by the Fund are:

Pensions website: www.mylgps.org.uk

This provides up to date information about the Local Government Pension Scheme to all scheme members and their employers.

On-line forms

The website provides access to all the key forms required by scheme members and employers to inform Capita about various matters.

The Fund is working with Capita to implement further on-line capability. Capita use their own administration system called Hart Link and it has a facility called Hart Link On-Line, whereby scheme members can log in securely to view their personal details and perform a range of 'what if' calculations.

A further feature is Hart Link Exchange, an on-line system whereby scheme employers may enter information about starters, leavers, salary details and other information required by the scheme administrator, cutting out manual form filling procedures.

It is planned that Hart Link On-Line and Hart Link Exchange will be made available in late 2013.

Correspondence

Scheme members and employers can correspond with Capita by post or by email to a dedicated Hammersmith & Fulham email address.

Telephone

A dedicated Hammersmith & Fulham team telephone number at Capita is available to make enquiries by phone. For data protection purposes, reasonable identity checks will be made before any information relating to an individual is released.

Publications

The Fund publishes a number of documents which either provide information on the scheme and its administration, or are policy statements setting out how the Fund is run.

Scheme members and their representatives

The Fund has approximately 3,700 active members, 4,400 pensioners and 5,500 deferred scheme members. Communication with these individuals and their representatives is via the following mechanisms:

Pensions website – The website has separate sections for each type of scheme member focusing information on their needs and providing Frequently Asked Questions relevant to their situation.

On-line forms – Forms are provided on the website relevant to each type of scheme member for them to be able to download and complete at home.

Telephone enquiry line – Capita have a dedicated telephone number for Hammersmith & Fulham scheme members to make enquiries about their pension benefits by telephone.

Postal & email enquiry service – Enquiries can also be made via the post or to a dedicated Hammersmith & Fulham email address. Capita will usually respond to the enquiry using the same method that the scheme member used to make the enquiry.

Newsletters – An annual newsletter is issued to scheme members with their annual benefit statement.

Annual Benefit Statements – All active and deferred scheme members receive a statement sent to their home address on an annual basis setting out the benefits they have built up in the scheme to date and what their prospective benefits at retirement age are. The Fund is planning to provide these statements on line via Hart Link On-Line will be contacting members to explain this during 2013.

Pay Slips – Pensioners receive a payslip with their first pension payment and a payslip in April each year, detailing the pay dates for the coming year and the value of the annual index linked increase. A payslip is also sent if the net payment changes by more than £10 compared to the previous month. A P60 statement of income and tax is sent to all pensioners shortly after the end of the tax year.

All the information above is available to scheme members. Information in respect of individuals' pension benefits is only made available to members' representatives if permission is given by the individual.

Prospective members

Prospective members include:

- Staff who already work for an employer of the Fund and are eligible for membership but have chosen not to participate to date or opted out in the past.
- Individuals who have started work for an employer of the Fund recently and have been auto-enrolled into the Pension Scheme, but need to make a decision of whether to remain in the pension scheme.
- Those who are considering applying for or accepting a job with an employer of the Fund, where they would be eligible for scheme membership.

The methods of communication with these individuals are set out below:

Job Adverts – Pension scheme membership is advertised as one of the benefits of employment when jobs are advertised.

Scheme guide – A guide setting out the benefits of the pension scheme is provided to all new starters by their employer.

Pensions website – The website has a specific section for prospective scheme members to find out about the scheme and provides a form to complete if they wish to join.

Employers

In addition to the London Borough of Hammersmith and Fulham, there are 37 other employers actively participating in the Fund. Communication with these employers is via the following methods:

Pensions website – There is a dedicated section of the website to provide employers of the Fund with information and guidance about the Fund and their responsibilities.

Scheme Procedure manual – A scheme procedure manual is provided to all new employers in the Fund and an up to date version is always available on the website. This provides specific guidance to employers about their role in the Pension Fund.

On-line forms – The website also provides all the forms that employers will need to provide information to Capita in respect of their employees in the Fund. They can be downloaded as required.

Telephone enquiry line – Capita’s telephone enquiry line for Hammersmith & Fulham is also available for employers to make enquiries or seek guidance on matters concerning their employees’ participation in the Fund.

Postal & email enquiry service – As is the case for scheme members, employers can provide information or make enquiries by post or by email.

Employer forums or meetings – Capita runs staff briefings on request.

Fund Governance

The Council’s Audit, Pensions & Standards Committee is responsible for overseeing the management of the London Borough of Hammersmith & Fulham Pension Fund including investment management and pension administration issues. This includes responsibility for approving and reviewing this Communication Policy Statement.

The committee meets on a quarterly basis and other employers and Trades Union representatives are invited to attend. The minutes of the meetings are published on the Council’s website. The Fund is required to publish a series of policy statements setting out how the Fund will be managed. These statements are approved by the Committee before publication and can also be found on the Council’s website to be viewed by any interested parties.

Contacts

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Principal Pensions Manager

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Pension Fund Accounting & Investment issues:

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