

Ready
to re-enrol?



Automatic re-enrolment

Time flies

Automatic enrolment has been with us now since 2012. To date it has proved a great success, with relatively low opt-out rates and over five million employees automatically enrolled into a workplace pension scheme by March 2015*.

However, this means that many employers will be reaching their first automatic re-enrolment date: on the third anniversary of their automatic enrolment, employers will be required to re-enrol all eligible employees into a compliant pension scheme, including those who opted out or later left the scheme.

Employers can choose a re-enrolment date that falls anywhere within a six-month window – three months either side of the original automatic enrolment staging date.

As you approach re-enrolment it's important to consider all the options available. It's essential to assess what has and hasn't worked for the business and how changes over the past three years will impact you. So now's the time to look into a healthcheck.

* Automatic enrolment report, July 2015, The Pensions Regulator

CAPITA

The challenges

It's easy to think re-enrolment will be simple, especially if you previously had low opt-out rates; however, there are many complexities.

Communication

Many employees will be unaware that they will be re-enrolled and it could be a cause of confusion and frustration.

Re-enrolment date

You need to consider the implications of moving your date.

Eligible employees

You need to work out and cover eligible employees, including those who ceased membership of a qualifying scheme after being contractually enrolled.

Compliance

You will need to meet the Pensions Regulator's requirements if you are to avoid fines.

Employer duties legislation changes

Freedom and choice, and the annual allowance, may fundamentally change your objectives toward re-enrolment and it's important to take advantage of the flexibilities.

Employee impact

You need to consider the impact on high earners or those with fixed protection.

Good data

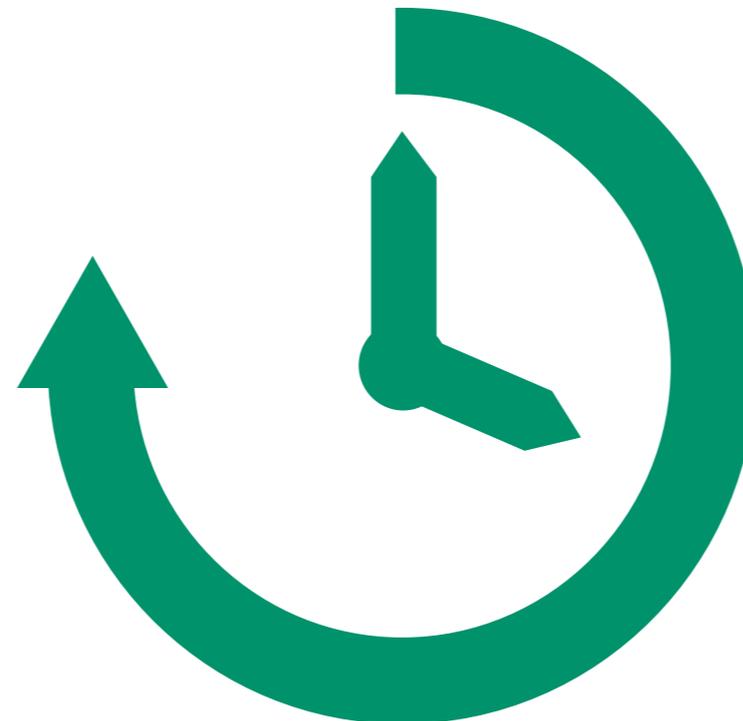
You're reliant on quality data preparation for successful, compliant and efficient processing.

Payroll and software systems

You may require system upgrades.

Processes

'Business as usual' processes should be unaffected.



Re-enrolment healthcheck

There have been certain easements to the regulations that can assist in simplifying your processes. We will consider these as part of the process and review the existing design to ensure that this best achieves your objectives.

Starting with our re-enrolment healthcheck, our specialist consultants will spend time with you and any key stakeholders to fully understand your business and its requirements for re-enrolment.

Following this, we will prepare and provide you with a detailed healthcheck report. This will highlight both successes and necessary changes (together with guidance on how to implement these) so you can meet your employer duties successfully.

Capita – the perfect partner for re-enrolment

Through our experience, our award-winning consultancy and our market-leading technology solutions, we will help you to overcome concerns about any element of your re-enrolment programme and ensure that you meet your employer duties.

So far we've initially staged over 200 companies successfully, and we are now working with them again to ensure a successful re-enrolment campaign.

Next steps

If you'd like to find out more about the healthcheck and the difference we can make to your business, please contact your usual Capita consultant or email: ceb.marketing@capita.co.uk



Employee benefits

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