



**Staffordshire**  
**Pension Fund**  
Local Government Pension Scheme

# Employer Focus

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**This bulletin from the Staffordshire Pension Fund, focuses on current issues that you should be aware of relating to the Local Government Pension Scheme (LGPS)**

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**Issue May 2020**

## COVID-19 Update

In accordance with the Prime Minister's announcement on Sunday 10 May 2020, our staff will continue to work from home. Due to these ongoing arrangements, we have limited access to post facilities and would therefore encourage all Employers to continue to complete leaver forms etc online, via the Fund's website or alternatively print forms, complete, scan and email them to the address below:

Email: [pensions.employers@staffordshire.gov.uk](mailto:pensions.employers@staffordshire.gov.uk)

You can also help us by;

- using our website where possible;
- emailing us if you need to contact us routinely;
- calling us, only if your query is urgent; and
- encouraging Members to use our online My Pension Portal to check their pension record, estimate their retirement benefits and to update their personal details.

**Please note** we will continue to update our website with all the latest information including:

### COVID-19 information for scheme employers

<https://www.staffspf.org.uk/Employers/Covid-19-information-for-scheme-employers.aspx>

### COVID-19 Frequently asked LGPS questions for employers

<https://www.staffspf.org.uk/Employers/Covid-19-FAQs.aspx>



## My Pension Portal (MPP) – Online Annual Benefit Statement (ABS)

Pension scheme Members and Employers will be aware that this year's ABS will not be sent to Member's home addresses but will be available to view via our secure online facility My Pension Portal

<https://www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx>

Members will be able to log in to their online account and see their 2020 statement along with their previous ABS. Alternatively, if Members would like to continue to receive a hard copy of their statement every year, instead of the online version, they can do so by either writing to or emailing the Staffordshire Pension Fund.

My Pension Portal also gives Members round the clock secure access to their pension records, which means that they can:

- produce their own pension quotes, helping them to plan for retirement;
- view and change their nominated beneficiaries;
- update their contact details.

### Promotion of My Pension Portal

During June and July, we will be writing to all Members of the Staffordshire Pension Fund, providing them with instructions on how they can register for My Pension Portal

To coincide with mailshots to Members, we will also email our Employers with promotional material which you might like to place on notice boards, use on intranet sites or simply cascade the e-posters through your internal email system.

### Ill-Health Retirement – obtaining IRMP opinions during the pandemic

We have received queries about obtaining opinions from Independent Registered Medical Practitioners (IRMPs) during the current crisis. We queried the position with the Association of Local Authority Medical Advisers (ALAMA), who confirmed that ill-health applications should continue to progress during the pandemic. The following statement has been published on the ALAMA website:



“During the current COVID-19 crisis, it is important to continue to progress ill-health retirement applications. It is also particularly important that assessments remain fair and reasonable, and that should include requesting GP and specialist reports as required. There has never been a requirement for these assessments to be face to face, therefore paperwork reviews, with telephone clarification if needed, is the most appropriate way to progress these.

If it is not possible to get reports, an assessment should be based on whether reports are likely to influence your decision further, and whether you have enough objective evidence to make an opinion. Opinions should always be ‘on balance of probability’. There will be times when you simply don’t have sufficient objective evidence to support ill-health retirement, and you have been unable to get clinical reports. You should suggest that the applicant requests copies of clinical reports direct from their GP.”

Employers and administering authorities may experience delays in obtaining an IRMP’s opinion in relation to an ill-health retirement application or a Tier 3 ill-health review. Any such delay could affect the date from which an ill-health pension is payable, or the date that a Tier 3 pension is upgraded to Tier 2. To help them make their decisions, Employers and administering authorities may wish to ask IRMP’s to include in their report information about any delays due to COVID-19 that have affected the Member’s application.

## **Death in service guarantees for frontline COVID-19 staff**

The Department of Health and Social Care issued a press release on 27 April 2020 about a new guaranteed life assurance scheme for frontline health and care workers in England. Families of eligible workers in England who die from coronavirus will receive a £60,000 payment, funded by the Government. Full details of the scheme are not yet available.

We understand that any payment made by the Government under the new guaranteed life assurance scheme, would be in addition to death in service benefits payable in respect of care workers who are also LGPS members.



## **Pension Taxation – Lifetime Allowance (LTA) increased to £1,073,000**

The Lifetime Allowance (LTA) is the total value of benefits an individual Member can have without triggering an excess benefit charge. If the value of a Member's pension benefits when they draw them (not including state retirement pension, pension credit or any partners pension or dependants pension) is more than the LTA, the Member will have to pay tax on the excess benefits.

Members affected by the LTA will have a pension benefit in excess of £45,000 per annum.

The LTA allowance increased from £1,000,000 to £1,073,000 on 1 April 2020.

**If you require any further information or clarification, please do not hesitate to contact Martin Griffiths, Communication Officer  
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