

PENSIONS FREQUENTLY ASKED QUESTIONS

CAREER TR
OPTIMISATI
SELECTION
PAY-ROLLIN
TALENT ATT
MANAGED SERVICES PROVISION
RECRUITMENT OUTSOURCING/SO
TALENT ENGAGEMENT/DIAGNOS
WORKFORCE STRATEGY/DIGITAL
NT/TECHNOLOGY & INNOVATION
DIGITAL & SOCIAL MEDIA/STRATE
OPTIMISATI
PROVISION
DIGITAL SO
MANAGEMENT
SERVICE CE

SHARED SE
RESOURCE
MANAGED S
WORKFORC
RACTION TI
PROGRAMM
OUTSOURC
PLANNING
SUCCESSIO
TRAINING S

I HAVE RECEIVED THE LETTER CAN I JOIN NOW OR OPT IN?

You can opt in before the end of the postponement period. You do need to put this in writing either in a letter or via email as per our letter. The email address is autoenrolment@hays.com We will opt you into the scheme from the next pay reference period after we receive your letter or email. We will assess you at that date, and confirm the situation to you and whether Hays will also contribute.

I ALREADY HAVE A RETIREMENT POT WITH NEST CAN I JOIN IMMEDIATELY?

You can opt in before the end of the postponement period. You do need to put this in writing either in a letter or via email as per our letter. The email address is autoenrolment@hays.com We will opt you into the scheme from the next pay reference period after we receive your letter or email. We will assess you at that date, and confirm the situation to you and whether Hays will also contribute.

WHY HAVE I RECEIVED A FURTHER LETTER ABOUT POSTPONEMENT?

Hays operates an initial 12 week postponement period and assesses you at the end of that period. If you do not meet the eligibility criteria at that date, we do not auto enrol you. We do however continue to assess you each pay reference period and when you do meet the criteria to be auto enrolled a further letter is issued to you at that date confirming that you meet the criteria but that we are applying a further postponement period. As stated in the letter, you do have the option to opt in before that date.

WHY AM I NOT AUTOMATICALLY ENROLLED ON MY FIRST DAY?

Hays operate a 12 week postponement period. If you wish to join the pension scheme earlier, you can opt in before the end of the postponement period. Our initial letter provided you with the eligibility criteria for auto enrolment. If you did not meet this, then we will not automatically enrol you.

HOW DO I OPT OUT?

Our letter and the welcome pack from NEST provides full details. You cannot opt-out by phone through Hays.

HOW LONG DO I HAVE TO OPT OUT AND GET A REFUND?

You should refer to the NEST welcome pack which confirms the date by which you must opt out, if you wish to receive a refund of your contributions. This is roughly a month from your auto enrolment date. If you elect to leave after this date, then no further contributions will be deducted from your earnings but you will not be able to have a refund.

WHEN WILL I RECEIVE MY REFUND?

Once we receive the refund from NEST we will repay you the money, but in any event within the next month.

I HAVE PREVIOUSLY WORKED FOR HAYS, WHAT HAPPENS ABOUT MY PENSION?

Two possible answers

1) If you have received a P45 from Hays after your last assignment, then the automatic enrolment process will begin again when your new assignment becomes effective. You will receive another letter which again provides all the details of the NEST scheme and your options.

2) If you have not received your P45 from Hays after your last assignment, you refer to the letters you received when you started your first assignment. If you had been auto enrolled then contributions will commence immediately on receipt of your timesheet, if your gross pay is above the lower weekly earnings thresholds. If you were still in the postponement period, then you will be assessed at the date detailed in your original letter and if you meet the criteria detailed in the letter you will be auto enrolled and a further letter confirming this will be issued to you.

I EARN LESS THAN THE LOWER THRESHOLD SALARY BUT I WANT TO JOIN THE NEST SCHEME, CAN I DO THIS?

Yes, you can join the NEST pension scheme through Hays but you will have to arrange payment of contributions directly with NEST, we will not make any deductions via payroll. You need to contact Kim Lailey either by letter or email at autoenrolment@hays.com, as detailed in our letter and we will notify NEST of your enrolment. NEST will then send you details of how to set up direct payments to your retirement pot.

CAN I PAY MORE THAN THE 0.8%?

You can pay more than 0.8% but this has to be done directly with NEST. Hays are only deducting the statutory amount through their payroll for each worker.

I HAVE OPTED OUT, WHY HAVE YOU STILL TAKEN A DEDUCTION?

It is likely that we received notification of your opt out after we had closed payroll. If you have opted-out within the first month, then a refund will be due and this will be paid to you as soon as we receive the money back from NEST but in any event within the next month.

If you opted out after the first month, no refund will be payable but we will not deduct any further contributions.

WHAT ARE THE CONTACT DETAILS FOR NEST?

NEST
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Member enquiries: 0300 020 0090

Email: support@nestpensions.org.uk

The NEST contact number is 0300 020 0090.

[HTTP://NESTPENSION.ORG.UK](http://NESTPENSION.ORG.UK)

Nest are open as follows:

8am – 8pm Mon to Sun and 10am – 4pm on bank holidays. Closed on Christmas Day, Boxing Day, New Year's Day, Easter Sunday and Easter Monday

WHAT IS AUTO ENROLMENT?

Auto-enrolment is the term used for all workers who, due to their age and level of earnings are eligible to be automatically enrolled into a workplace pension scheme. Our initial letter explains this more fully.

WHAT IS THE POSTPONEMENT PERIOD?

Legislation enables companies to postpone the date at which they first assess workers to determine if they should be auto enrolled. Hays use the statutory 12 week period.

WHO IS NEST?

NEST stands for National Employment Savings Trust. They are an organisation set up by the Government to provide companies of all sizes with a pension scheme into which they can enrol their workers.

WHY ARE HAYS USING NEST?

Hays selected NEST because they are the government sponsored pension provider for auto enrolment.

HOW DOES NEST KNOW WHO I AM?

We send full new entrant data to NEST. This includes both your contact details as well as your name, National Insurance Number, date of birth and sex. NEST then allocate a unique reference number. When we send over contributions details we use this personal information to ensure that the money paid goes into your account.

If you start to contribute to NEST through a different company, future contributions will be paid into the same account as your NI Number and this will enable NEST to tie up receipt of all your contributions.

WHAT IF I DON'T HAVE AN NI NUMBER OR HAVENT PROVIDED YOU WITH MY NI NUMBER?

We will use the other personal information that we have for you as we must auto enrol all workers who meet the criteria. NEST will allocate the monies but they will not be able to reclaim tax and we will be required to deduct 1% and not 0.8% from your earnings.

I WORK THROUGH AN UMBRELLA/KNOWN BUSINESS HOW DOES THAT AFFECT ME?

Each Umbrella or known business has its own individual staging date. As you are not paid directly by Hays you need to refer to your company to find out when they reach their staging date and have to commence their auto enrolment duties.

CAN MY PENSION BE BACKDATED?

Unfortunately the pension cannot be backdated.

I DON'T UNDERSTAND MY DEDUCTION?

The government legislation has set the minimum percentages that must be paid into a workplace pension. For 2018/19 this is 2% from the organisation and a total of 3% from the worker. However, the worker's contribution rate includes tax relief and if we have your NI Number, you will receive 20% tax relief. If Hays do not have your NI number then the full 3% will be deducted as NEST will not be able to claim tax relief. For 2019/20 the contributions will increase to 5% for the worker and 3% from the employer. Again if we have national insurance workers the worker will receive 20% tax relief on the 5% contribution.

I HAVENT HAD A DEDUCTION THIS WEEK?

If you have not submitted a timesheet for last week then you will not receive any pay and therefore no contributions under auto enrolment will be deducted or paid into your retirement pot.

If you have submitted a timesheet then it is possible that your earnings fell below the lower weekly earnings trigger and no contributions would be deducted

HOW DO I GET MY TAX RELIEF?

As long as Hays and NEST have your National Insurance Number, the tax relief is claimed on your behalf by NEST at the end of each month and will be added to your pension.

IF I PAY MORE DOES HAYS PAY MORE?

No, Hays will only deduct and pay both its and the worker's statutory amounts required under the Auto enrolment legislation.

WHAT DOES NEST PROVIDE/WHAT DO I GET FROM NEST?

When you are enrolled into the scheme you will receive a pack from NEST that contains your unique reference number, a guide on how to activate your online account and a booklet providing information on how your retirement pot is run.

CAN I USE A DIFFERENT PENSION PROVIDER AS I DO NOT WANT TO USE NEST?

No. Organisations are required to provide a workplace pension scheme and to auto enrol their workers into this pension scheme. Hays have selected NEST and as such contributions will have to go to NEST.

I ALREADY CONTRIBUTE TO A PRIVATE PENSION; DO I HAVE TO BE ENROLLED IN THIS NEW SCHEME?

Yes, if you meet the criteria, we must auto enrol you into NEST.

It is possible to have both a workplace pension and your own personal pension, so you could continue paying into both or you could opt out. If you are considering this question, the Pensions Advisory Service might be a good place to start. The Pensions Advisory Service is an independent voluntary organisation which provides free information about pensions. Website is: www.pensionsadvisoryservice.org.uk.

I HAVE NOT HAD ANY CORRESPONDENCE FROM YOU ABOUT AUTO ENROLMENT

An initial letter was sent to you when you joined Hays. This provided you with full details of the basis of workplace pension schemes and the date on which we would assess you to determine if we would auto enrol you.

CAN YOU SEND ME A COPY OF THE LETTER?

If you would like a copy of your Auto Enrolment letter or email please email your request to AutoEnrolment@hays.com quoting your worker number and name.

WHAT HAPPENS TO MY PENSION IF I WORK THROUGH ANOTHER AGENCY?

It is possible to be auto enrolled into more than one pension scheme. You can make separate and different decisions on what you wish to do in each case. You could have pension accounts held by two or more pension providers.

I HAVE SUBMITTED MULTIPLE TIMESHEETS – HOW IS THE DEDUCTION CALCULATED?

The deduction is based on the week of pay rather than the actual week that you worked, therefore the pension deduction is based on how much you have been paid in one week. If you have submitted multiple timesheets then there will be one deduction on your gross pay (after the holiday pay has been deducted) falling between the lower and upper weekly earnings thresholds.

IS HOLIDAY PAY PENSIONABLE?

Yes holiday pay is pensionable if the earnings do not fall beneath the earnings trigger.

CAN I GET MY CONTRIBUTION BACK?

Two possible answers, depending on period of time since auto enrolled:

1) If less than a month

A refund of the contributions paid by you is possible if you decide to opt out in the first month. Your welcome pack from NEST (and our letter confirming that you have been auto enrolled) provides full details of how to opt out. You will need your unique reference number which NEST also provided to you to be able to opt out.

2) If more than 1 month

If you wish to cease paying contributions after the first month your contributions and those of Hays and any tax relief claimed will remain in your retirement pot until you retire. You can recommence payment into the same account in the future.

I WANT TO OPT OUT NOW, HOW DO I DO THIS?

I can confirm that you have not been auto enrolled. Our letter was to confirm our duties under the Auto Enrolment legislation and the criteria under which you maybe auto enrolled at a future date.

Our communication confirmed the future date when we will assess you and, if you meet the criteria we will auto enrol you from that date. If at that date you are auto enrolled we will again write and confirm this to you. Our letter, at that time will detail the various ways you can opt out. In addition you will also receive a welcome pack from NEST which will include your unique reference number and you will need this number to complete the opt-out process at that time. You cannot, by law, opt out directly with Hays and must go through NEST to do this.

Once again I can confirm that you have not been auto enrolled and unfortunately you cannot opt-out ahead of being auto enrolled.

For your information, if at that future date you are auto enrolled and deductions from your salary are made, if you still wish to opt-out and you notify NEST of your decision to opt out within one month of being auto enrolled a refund of the contributions paid by you is possible.

If you opt-out after one month of being auto enrolled

A refund of your contributions paid by you will not be possible, instead your contributions and those of

Hays and any tax relief claimed will remain in your retirement pot until you retire. You can recommence payment into the same account in the future.

WHAT IS THE AUTO ENROLMENT EARNINGS TRIGGER?

Following a consultation the (DWP) has raised the value of the automatic enrolment trigger from £9,984 for 2018-2019 or £192.00 per week.

It has been done to keep the earnings trigger in line with the personal allowance.

The lower limit of the qualifying earnings band is now £6032 and £46,384 will be the upper limit of the qualifying earnings band.

This effectively results in a lower maximum cost as the band of earnings on which contributions are based has been reduced as well as raising the bar for eligible workers.

HOW DO I GET MY PENSION PAID TO ME WHEN I AM OF PENSIONABLE AGE?

Candidates who reach Pensionable age should contact the pension provider Nest directly.

WHY CAN'T I SEE ANY CONTRIBUTIONS FROM HAYS IN MY NEST PORTAL?

There is a 4 week lead time before contributions are updated in your Nest Portal. In order to allow us to be able to refund workers who opt out quickly and easily, we hold payment of the first 4 weeks deductions, then after week 4 we make contributions as follows: Week 5 we pay week 5 and 1 contributions, week 6 we pay week 6 and week 2, week 7 we pay week 7 and week 3 and week 8 we pay week 8 and 4, then week 9 we have caught up so we just pay weekly then.

THE 4 WEEK DEADLINE HAS PASSED FOR OPTING OUT, HOW CAN I CEASE MY MEMBERSHIP WITH NEST?

Workers cannot opt out after 4 weeks – they can only cease membership. If a worker wants to cease membership then they can contact us and we can do it as long as we have it in writing by email/letter by email to autoenrolment@hays.com and by post to Hays House

40-44 Coombe Road
New Malden
Surrey
KT3 4QF.

The reason being that NEST keep any funds already paid and therefore do not have to make any repayments.

I PREVIOUSLY OPTED OUT OF THE PENSION SCHEME WITH NEST BUT WANT TO OPT BACK IN

To opt back in to the pension scheme please email your request to AutoEnrolment@hays.com

WHAT IS THE MINIMUM AND MAXIMUM AGE TO QUALIFY FOR AUTO ENROLMENT?

For details please refer to nest website on <http://www.nestpensions.org.uk/schemeweb/NestWeb/public/pensions/contents/auto-enrolment.html>

DO I HAVE TO WAIT FOR MY PENSION REFUND BEFORE I CAN REQUEST MY P45

As pension deductions are made after tax you do not have to wait to request your P45.

WHAT IS THE 3 YEAR AUTO RE-ENROLMENT?

1. There is a statutory requirement that every 3 years any person still working for Hays who either opted out or ceased their workplace pension during the preceding 3 years ie between March 2013 - 2016 or 2016 - 2019 must be assessed and if eligible re auto enrolled in the workplace pension scheme. Once they have been auto enrolled, they can then choose to opt out for a further 3 years through the normal process.