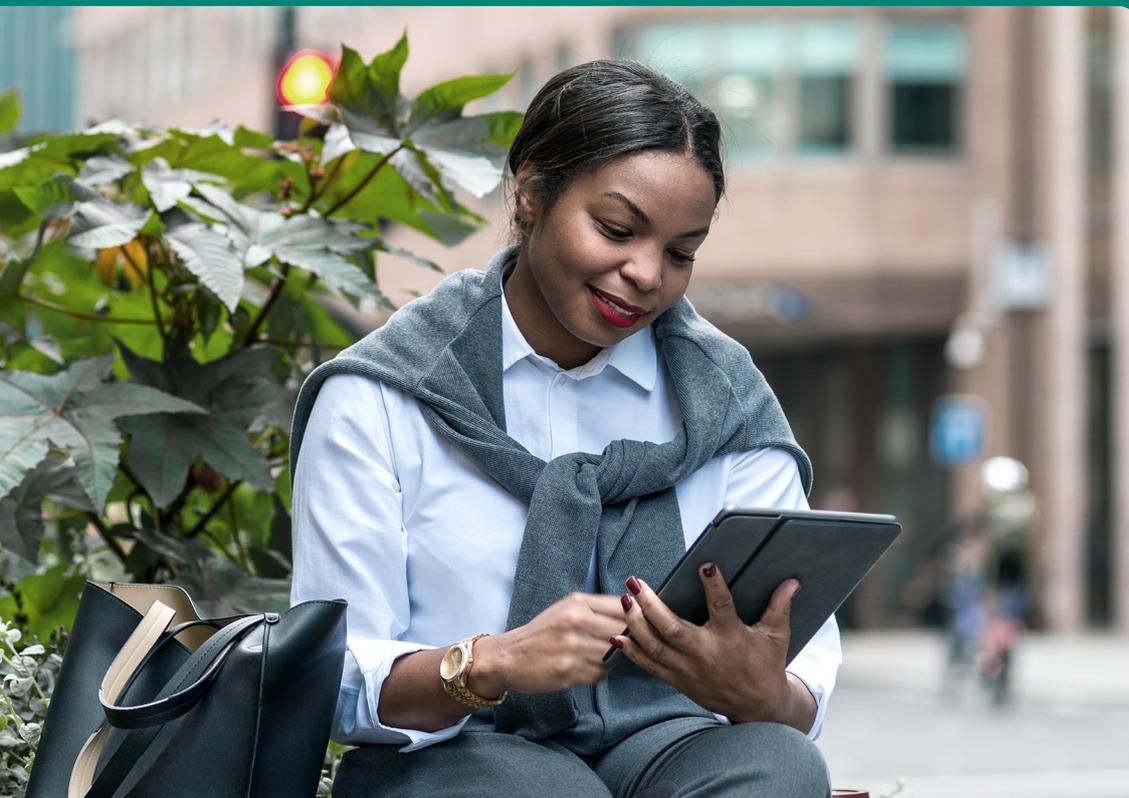


Employer Pension Guide - Annex 4A

Civil Service Compensation Scheme -
Pension choices table for rejoiners



Pension choices table for rejoiners

This table only provides a summary of the pension choices – you must use the joiner tool (available here: www.civilservicepensionscheme.org.uk/employerhub as there are exceptions.

To determine the correct scheme in which to enrol a new joiner/rejoiner in to, a check of your employees' previous public sector (including Civil Service) pension history must be completed.

1. Were they a member of a public service pension scheme or on a qualifying break (under 5 years) in membership, on 31 March 2012?
2. Were they a member of a public service pension scheme or on a qualifying break (under 5 years) in membership, on 31 March 2015?

If the answer was yes to both 1 and 2 carry on to 3.

If the answer was no to either of the questions the member must be entered into **alpha** on their first day.

3. Which scheme were they most recently a member of, before starting their current period of employment?

- Civil Service Pension arrangements? – go to 4.
- Another public service scheme? – go to 5.

4. How far were they from the Normal Pension Age (NPA is usually age 65 in *nuvos*, and age 60 in **classic, classic plus and premium**) on 1 April 2012?

- Less than 10 years – they are eligible for one of the sections of the Principal Civil Service Pension Scheme (PCSPS) (see table below);
- More than 10, but less than 13.5 years – they are eligible for tapered enrolment – Go to 6;
- More than 13.5 years - member must be entered into **alpha** on their first day of employment.

5. In their previous scheme, in relation to that schemes pension reform, they were eligible for:

- Full protection - they are eligible for one of the sections of the PCSPS, usually *nuvos* as a new entrant;
- Tapered enrolment / protection – Go to 6.
- No protection - member must be entered into **alpha** on their first day of employment.

6. Did they give up their tapered enrolment / protection?
 - Yes - member must be entered into alpha on their first day of employment.
 - No – Go to 7.
7. Are they joining before or after their tapered enrolment / protection date?
 - Before – enrol into the PCSPS and move to alpha on alpha enrolment date.
 - After– enrol into alpha on their first day of employment.

Anyone who leaves alpha will return to it unless excluded by their terms of appointment.

Members who are returning, and are eligible for the PCSPS are subject to the following:

Description of rejoiner	Break from scheme over 5 years	Break from scheme 28 days – 5 years	Returning to scheme within 28 days
Resigned with less than 2 years' service	nuvos or partnership	nuvos or partnership	Old scheme only – no choice
Resigned with more than 2 years' service. Pension not yet in payment (classic, classic plus or premium)	nuvos or partnership	premium or partnership	Old scheme only – no choice
Resigned with more than 2 years' service. Pension not yet in payment (nuvos)	nuvos or partnership	nuvos or partnership	Old scheme only – no choice
Left with an early severance package (other than "reserved rights") or dismissed for inefficiency or misconduct	nuvos or partnership	nuvos or partnership	Old scheme only – no choice
Left with an early retirement package (FER or CER) or "reserved rights" severance.	nuvos or partnership (after quarantine)	nuvos or partnership (after quarantine)	Old scheme only – no choice
Pension in payment (following age retirement, AER or ARR)	nuvos or partnership	nuvos or partnership	nuvos or partnership
Pension in payment – III-Health Retirement (classic or lower tier)	nuvos or partnership (after quarantine)	nuvos or partnership (after quarantine)	nuvos or partnership (after quarantine)

