

Covid-19 – Employer Frequently Asked Questions

1. Introduction and Key Priorities

This document has been produced with a view to providing information to employers participating in the LGPS via the West Midlands Pension Fund (“the Fund”) relating to their roles and responsibilities and those of the Fund (mainly covered in the Pensions Administration Strategy (PAS)) during the Covid-19 outbreak. As the situation continues to evolve rapidly, the intention is that this document will be updated as the Fund continues to receive queries from our customers and as we receive more information from government and other relevant sources.

In accordance with the [TPRs coronavirus \(Covid 19\) guidance for trustees and public service](#), whilst we endeavour to maintain all service areas as business as usual, focus will be given to the following critical processes:

- paying members’ benefits
- retirement processing
- bereavement services, as well as any administrative functions required to support these
- any processes needed to ensure benefits are accurate (eg investing contributions for defined contribution schemes)

2. Employer Support

2.1 What is the best way to make contact with the Fund at this time?

Both the Employer and Customer Service Teams are doing everything they can to provide as seamless a service as possible and as such remain available by both telephone and email. We would encourage contact by email or web query in order to help support the management of responses as the team work remotely. Please also watch out for important notices and updates on the Fund’s [website](#).

General Employer Queries: WMFPEmployerLiaison2@wolverhampton.gov.uk
Monthly Submission Queries: WMPFMonthlySubs@wolverhampton.gov.uk
Valuation 2019 Queries: WMPFEmployerValuation@wolverhampton.gov.uk

2.2 Is the Fund’s office open?

The Funds office is not open to members of the public at this time. We will advise when this position is subject to change

2.3 Is the Customer Services team still available to take member queries?

Yes, the Customer Service Team continues to be available by in the usual ways. We would encourage contact by web query in the first instance to help the team manage responses as they work remotely. The team are also able to respond to emails.

2.4 If I have an urgent member case how can I escalate this?

Please contact WMFPEmployerLiaison2@wolverhampton.gov.uk as usual providing the member details and reason for urgency. Please use the subject line of the email to highlight the nature of the query in order that the team can quickly identify high priority queries (e.g. Ill health, death in Service).

2.5 I was due to attend Employer Coaching, are there any alternative methods of support available?

Yes, the Employers Services team remains available via its dedicated helpline and by email as usual. They are also able to deliver bitesize webinars on request to provide more targeted support for your employees. The team also has access to the Microsoft Teams software and is investigating the use of this as a delivery option where available to participating employers. Please email WMFPEmployerLiaison2@wolverhampton.gov.uk to request more information if this is something you may be interested in.

2.6 I am a member of the Employer Peer Group, what is the current status of the next meeting?

All sittings of the peer Group have been postponed until further notice. This will continue to be reviewed as the situation evolves. The team has access to the Microsoft Teams software and is investigating the use of this as an alternative delivery method should the current position remain for an extended period of time.

2.7 I regularly discuss my organisations performance with a member of the Employer Services team, is this still possible?

The Employer Services team are still able to offer this service - please email WMFPEmployerLiaison2@wolverhampton.gov.uk to request a conference call if you wish to discuss any aspect of your organisation's performance

2.8 Will the Fund still be holding its Mid-Year Review?

At this moment planning towards this event with a provisional date of 8 July 2020 is ongoing – it has not been cancelled, however this may be subject to change. We will issue a further communication to all employers if we do need to make changes to this event.

2.9 Will Employer web portal queries still be processed?

Yes, please continue to use the web query facility as normal, the Employer Services team is operating as per normal at this time. Processing times may however be affected if volumes received increase or resources levels are impacted.

2.10 Will the current situation delay the delivery of Employer Hub?

Planning and development of Employer Hub currently continues as normal. At this stage it is not anticipated that the delivery of this will be directly affected by Covid-19, although we continue to monitor. Timescales will be communicated regarding testing and potential go live dates as these are confirmed.

3. Member Support

3.1 How is the Fund offering member support at this time?

The members services team are not currently conducting any face to face support but are available by email and one to ones can be arranged by telephone.

3.2 How will members receive correspondence from the Fund (including retirement option information)?

Where contact details are available the Fund is issuing correspondence by email in addition to posting to members. Updates will also be signposted on our website

3.3 Has the Fund produced any additional guidance for members?

Please ask your members to look out for important notices and updates on the [Funds website](#) . Where a member needs to contact the Fund, we would encourage this is by email or web query wherever possible and is non-urgent. The LGA has also published an [FAQ](#) document which you may wish to refer your members to and this is continually reviewed and updated as the situation develops

4. Member Benefits

4.1 What will happen to the staff that are currently not in the scheme because an admission agreement has been stalled due to the disruption?

The Fund is putting in place measures to ensure there are no delays from our side in terms of progressing admission agreements, however we appreciate there may be capacity issues with some of our employers during this time. As such, we ask for early communication of any potential delays so we are aware of the members who may be impacted. Where there are delays incurred, backdating of admission agreements is possible, however please note that members may not be covered for death-in-service benefits during periods of delay, so ensuring admission agreements are completed ahead of the contract start date is vitally important.

4.2 If a member is furloughed what impact will this have on their benefits?

The LGA have issued an [FAQ](#) document for administrators. The document contains many questions relating the Furloughing of employees – please refer to this in the first instance.

4.3 Can I still obtain M1 and M1D Forms from the Fund?

The Fund is now able to provide electronic copies of these forms on request. Please email WMFPEmployerLiaison2@wolverhampton.gov.uk to request a copy.

4.4 Are we able to submit photographs of forms and certificates as staff are working from home and most will not have access to a scanner?

Yes, the Fund is able to accept a clear photograph of certificates at this time in the event that it is not possible to scan or post these to us. Please note that additional checks and information may be requested to assist with verification and we ask employers and members to accept and comply with the necessary controls we are implementing to avoid delays in processing.

4.5 Will the Fund accept electronic signatures on member forms?

Where the Fund is able to validate an electronic signature, these will be acceptable in accordance with the [government note](#) published on 3 March 2020 endorsing the use of electronic signatures.

4.6 If a member is unable to print the RB1 and RB1D forms for completion, is there an alternative?

The Fund is able to provide electronic copies of the RB1 and RB1D forms. Please refer to the Employer section of the Funds website to access an electronic editable copy of these. Email guidance has been circulated to all employers regarding the process for submitting electronic RB1 and RB1D forms – if you have not received this email please refer to the [Fund's website](#) for more details

4.7 Are members still able to return retirement option forms by post?

Yes, this option remains available currently. If this should change notification will be issued to all employer contacts

4.8 If a member is unable to return the signed retirement option forms to the employer by post, what is the alternative?

Please request the member clearly scans or photographs the completed forms and returns to you by email. These can then be submitted by the employer through the S4 process as normal.

4.9 Will the Fund accept an electronic signature from the IRMP where the employer is investigating an ill health retirement case for an active or deferred member?

If a wet signature is not available, we ask that the IRMP sends the completed M1 or M1D form to the employer from their e-mail and the employer confirms it has been received from the doctor.

4.10 How does a member complete and return an opt out form to an employer's payroll department if they do not have print and/or scan facilities?

If the member is unable to print the opt-out form for completion and return, the Fund suggests the employer may wish to consider accepting an email from the member advising that they have read the information on the Fund website with regards to opting out and confirming that they wish to opt out of the scheme. Ultimately the Fund will act on instruction from the employer.

4.11 How can I complete and submit an S5 (revised details form for leavers) to the Fund?

Where you are unable to print, complete and scan the relevant S5 form, please refer to the [Funds website](#) to access electronic editable versions, which may be completed and submitted by email as usual to DMT@wolverhampton.gov.uk.

4.12 Will the Fund continue to process according to usual timescales, or will timescales be affected?

The Fund has established and tested Business Continuity Plans and is pleased to report teams are now working remotely and utilising the full range of administration processes. We continue to monitor incoming work and output, noting the potential for capacity constraints as demands or resourcing levels change. We are currently continuing to retain normal service levels and will advise employers if monitoring indicates any change.

5. Data Submission

5.1 Can I continue to submit data as normal?

Yes, data can be submitted to the Fund as normal. If there is likely to be a delay in your submissions, please email WMPFMonthlySubs@wolverhampton.gov.uk to confirm. In terms of the Funds internal processing of files, in accordance with tpr guidance the Fund is prioritising the payment of existing and new benefits and dealing with bereavement cases and it may be that some processing of files and employer feedback is delayed.

5.2 If I am unable to meet the requirements set out in the Pensions Administration Strategy (PAS), such as submission of monthly data, leaver notifications, will I be charged by the Fund?

The Fund will review individual employer circumstances on a case-by-case basis, mindful of capacity issues which might occur as a result of the impact of Covid-19. These circumstances will be taken into account when considering application of the PAS. We would ask that any potential delays are communicated as soon as known to the Fund's Employer Services team.

5.3 If I am unable to complete payroll and have to pay staff estimated amounts, how do I remedy contribution and data errors in future?

The Fund asks that data files are not submitted based on incorrect information. Please email the WMPFEmployerLiaison2@wolverhampton.gov.uk if there is likely to be delay to the submission of accurate monthly data. There will be no charges applied by the Fund for late submissions where the delay is less than three months and can be evidenced as directly attributable to the impact of Covid-19 with the employer having communicated this in advance to the Fund. Where a delay exceeds three months overdue the Fund may need to consider taking action, to include possible charges in line with the PAS.

5.4 How can I obtain employer web portal access for a new member of staff if they are unable to print the declaration form?

The Employer Services team are working to provide an electronic copy of this document - please refer your request to WMPFEmployerLiaison2@wolverhampton.gov.uk and the electronic form will be issued once available together with instructions on any additional validation checks required in the absence of a signature.

6. Finance

6.1 If I am unable to make payment of my monthly contributions by the due date, will my employer be charged by the Fund?

Please note there is a statutory obligation to make contributions to the Fund on a monthly basis and failure to do so would be in breach of the [LGPS Regulations](#) and may result in report to TPR in accordance with [TPR code 14](#). If an employer fails to pay contributions on time, the [LGPS regulations](#) confirm that the administering authority may levy interest of base rate plus one percent from the due date to the payment date daily with three monthly rests.

However, the Fund will review individual employer circumstances on a case-by-case basis, mindful of capacity issues which might occur as a result of the impact of Covid-19. These circumstances will be taken into account when considering application of the PAS and/or report to TPR. We would ask that any potential delays are communicated as soon as known to the Employer Services team. If a charge should be levied against your organisation, you will have the opportunity to appeal. Any appeal should be submitted to WMPFEmployerLiaison2@wolverhampton.gov.uk together with full details of why the Fund is being asked to reconsider levying a charge.

6.3 Is there likely to be more time given for year-end requirements?

The target for return of Employer Final Statements is 31 May 2020 and for the moment there is no proposal to delay beyond this date. However, the Fund will consider on a case-by-case basis where a delay may be incurred and may request evidence to confirm that any delays are directly attributable to the impact of Covid-19 restrictions (or other valid reasons as may be applicable) in order for it to consider whether penalty action should not be applied. Notification of possible delays must be received prior to 31st May 2020 in order for any consideration to take place.

6.4 Am I able to get in contact with a member of the finance team directly?

At present it is not possible to contact the Finance team directly by telephone, although they are contactable via email using the usual email address (WMPFFinance@wolverhampton.gov.uk). This email box is monitored daily and a member of the team will respond.

Actuarial Valuation 2019

7.1 Will I still get the early payment discount rate if I am unable to make the PSD payment before the deadline date?

Unfortunately, the Fund is not able to offer an extension to the date (30/04/2020) by which payment of Secondary Rate Contributions must be received in order to qualify for the appropriate discount.

7.2 Are my actuarial valuation results subject to change if the financial position of the Fund is affected?

No, the actuarial valuation results have been set as at 31 March 2019 setting out the contribution requirements 2020/21 to 2022/23 and will not change as a direct result of the current situation. At present, the funding position and future employer contribution requirements will next be reviewed as part of the 2022 Actuarial Valuation.

7.3 How has the Pension Fund been affected by the current situation in terms of the benefits funding position?

As a result of the global economic impact of the Covid-19 outbreak, investment markets have seen some significant falls. Whilst the value of the Fund has fallen over the last few weeks the Fund is positioned to withstand some of the current volatility through a well-diversified portfolio and a risk-based approach to investing.

In addition, the Fund is a long-term investor, recognising that its liabilities stretch out years into the future, taking into account the potential to continue to deliver returns over the longer-term to help smooth-out the impact of the current crisis as with previous financial crises.

7. Statutory deadlines

8.1 Will members still receive their 2020 Annual Benefit Statements (ABS) ?

Work towards the production of ABS 2020, for both active and deferred members, before the statutory deadline continues as normal within the Fund. However, where submission of data is missing or late, or information needs to be queried, this may impact on our ability to produce statements for some members.

Other reference tools:

WMPF Updates

<https://www.wmpfonline.com/covid19>

The Pensions Regulator

<https://www.thepensionsregulator.gov.uk/en/covid-19-coronavirus-what-you-need-to-consider/scheme-administration-covid-19-guidance-for-trustees-and-public-service>

LGPS Regulations and Guidance

<http://www.lgpsregs.org/news/covid-19-news-2020.php>

<http://www.lgpsregs.org/news/covid-FAQs.php>

PASA (The Pensions Administration Standards Association)

<https://www.pasa-uk.com/pasa-launches-covid-19-guidance-for-administrators/>

The Pensions Ombudsman

<https://www.pensions-ombudsman.org.uk/coronavirus-covid-19-update/>