

SINGLE SCHEME TOWN HALL

November 2017

Agenda

- 09:45 Welcome and Introductions
- 09:50 Government Decision and Future Plans
- 10:15 Interim Supports for Relevant Authorities
- 11:00 Tea/Coffee
- 11:30 Single Scheme Databank
- 12:00 End of Year Reporting
- 12:15 Q&A
- 12:40 Wrap Up
- 12:45 Close

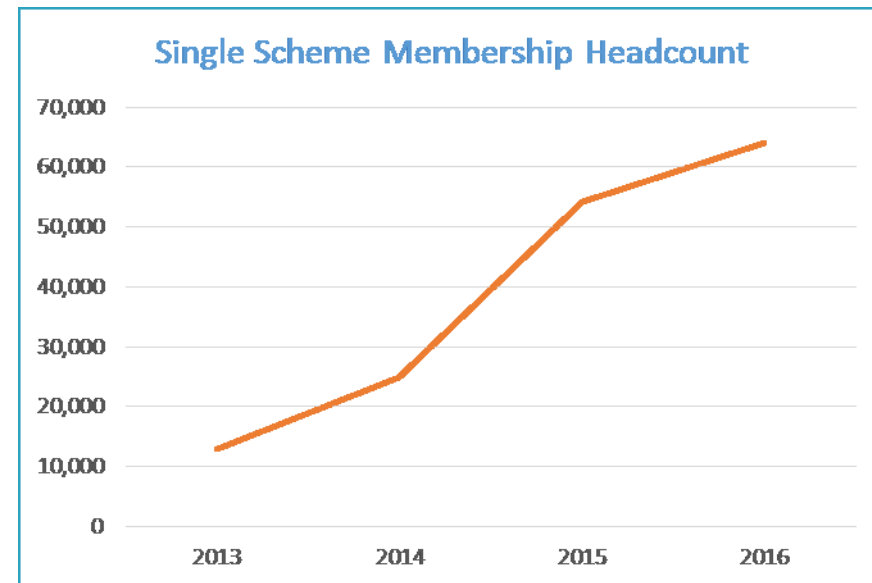
GOVERNMENT DECISION AND FUTURE PLANS

Martina Hennessy

Single Scheme – Key Features



- Defined benefit scheme, based on **career average earnings** and **work pattern**
- **Benefits accumulate annually** and are aligned with CPI (measure of inflation)
- Normal retirement from age 66, rising to 68, up to a max of 70
- **All contributions are remitted to DPER**, not retained by the employer
- Calculation of Referable Amounts (benefits) involves **two accrual rates**
- Benefit calculations must be **adjusted for non full-time work patterns**



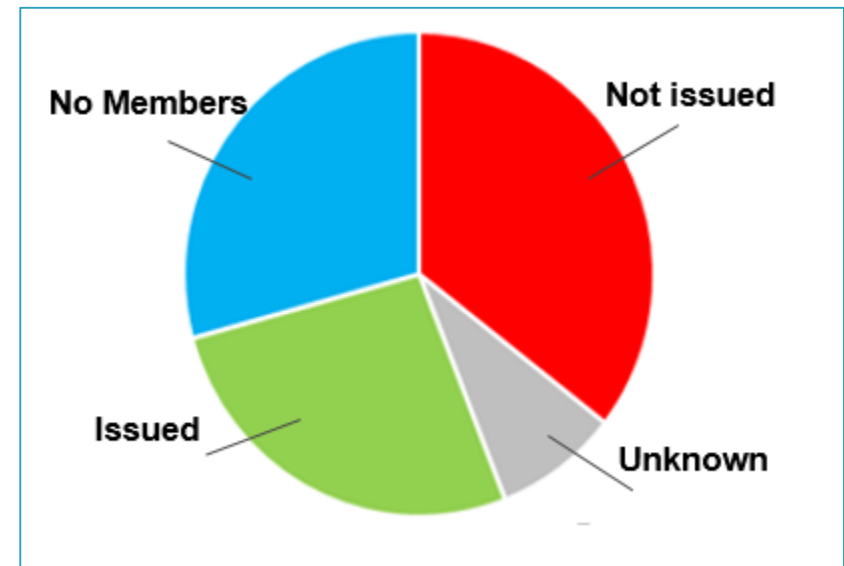
Data for 2013 to 2015 includes both active and deferred member numbers. Data for 2016 is for active members only.

Single Scheme – Challenges



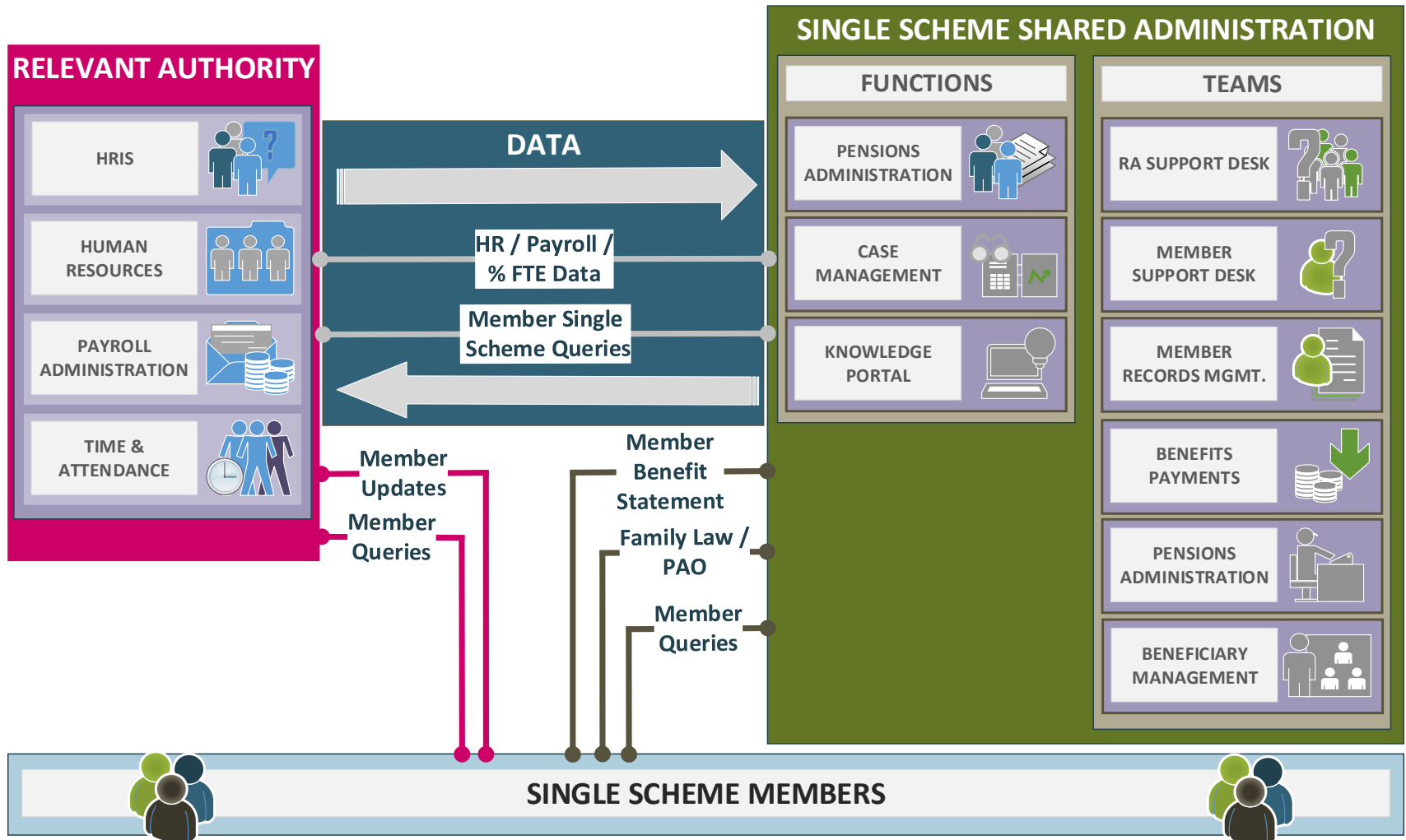
- Public service **recruitment was low** in 2013, so little attention was given to support the transition
- **Limited understanding** of the need for work to be carried out on an ongoing basis
- There are **significant gaps** in implementation across the public service
- The 2 accrual rates/threshold and pay period calculation introduces additional **complexity**
- The overheads in sectors where **atypical working** is common are very significant

2016 Status Re Annual Benefit Statements



27% of Relevant Authorities are issuing Annual Benefit Statements, which is a statutory requirement, reaching only 15% of members.

Long Term Goal – To Develop a Shared Administration



Government Decision on a Phased Approach to Implementation

National Implementation Steering Committee

Phase 1 RAs Implement Single Scheme

↓
Toolkits, Website,
Training,
Implementation and
issuing of Annual Benefit
Statements by all RAs

Phase 2 Build a Single Scheme Databank

↓
Secure all key member
data from all RAs from
Jan 2013

Phase 3 Design a Shared Administration Service

↓
Define all requirements
for a future shared
service in collaboration
with all sectors

Governance



Scheme Governance

- **Each Relevant Authority is accountable for Single Scheme implementation** for their Scheme members as defined in the Public Service Pensions (Single Scheme and other Provisions) Act 2012
- DPER Secretary General wrote to all Secretaries General on 21 July advising of the Government Decision and reminding all Relevant Authorities of their legal obligations
- Pensions Act Obligations - Pensions Authority

Project Governance

- DPER is accountable for project implementation
- National Implementation Steering Committee established in July with representatives from across the public service
 - Education, Health, Justice, Defence, Local Government, NSSO

Purpose of Today



For all Relevant Authorities

1. Know what resources to support administration have been made available since last year
2. Understand what requests that will be made of all Relevant Authorities next year
 - a) Reporting
 - b) Training
 - c) Single Scheme Databank
3. Be aware of the long-term vision for the future administration of the Single Scheme following the Government decision

INTERIM SUPPORTS FOR RELEVANT AUTHORITIES

Michael McKeown

A Phased Approach to Implementation

National Implementation Steering Committee

Phase 1 RAs Implement Single Scheme

↓
Toolkits, Website,
Training,
Implementation and
issuing of Annual Benefit
Statements by all RAs

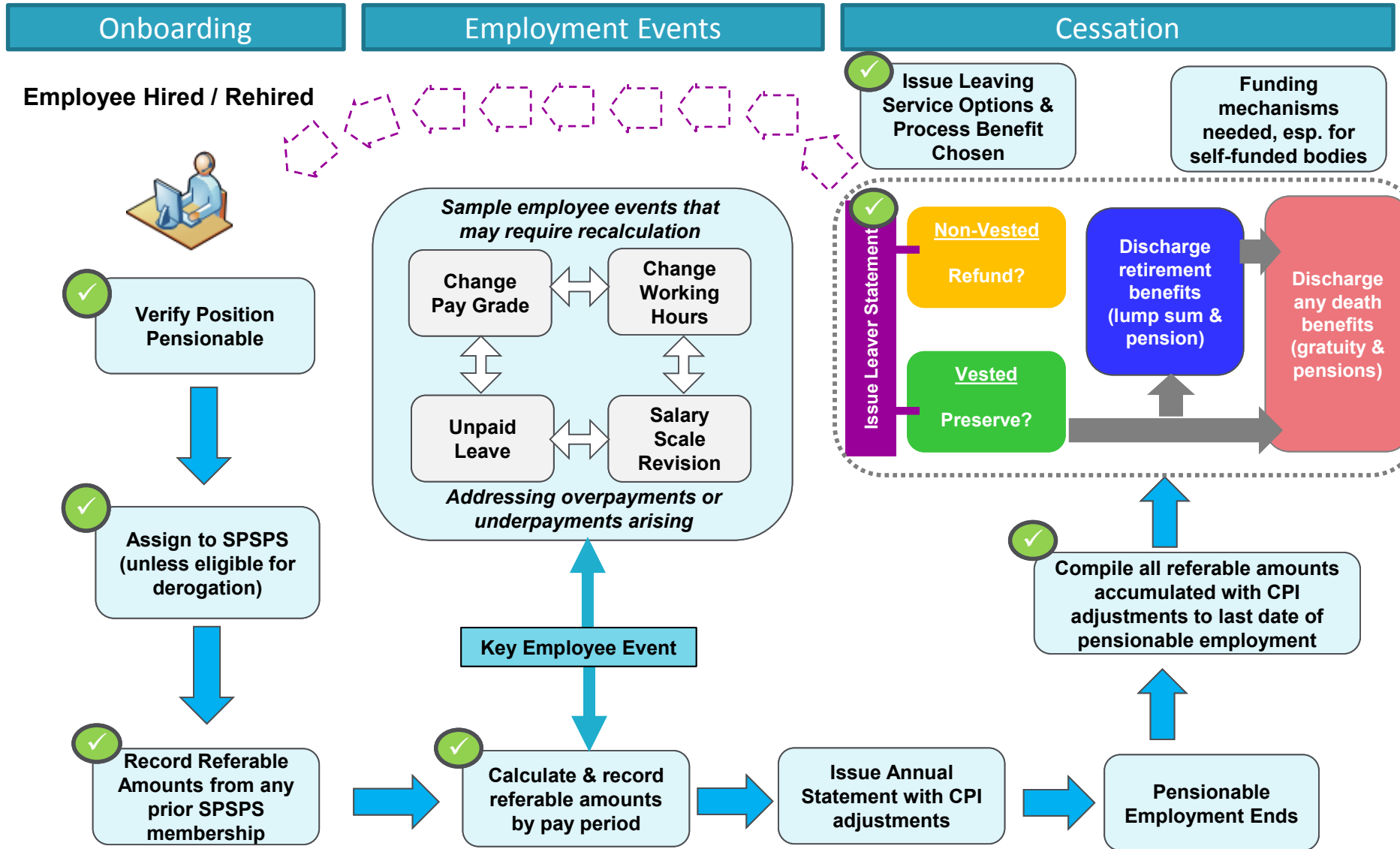
Phase 2 Build a Single Scheme Databank

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Phase 3 Design a Shared Administration Service

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Addressing challenges in employee lifecycle

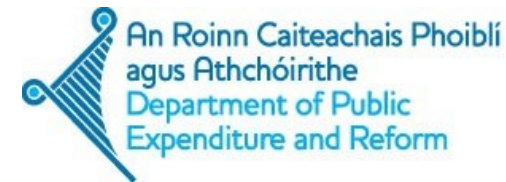


Current Areas of Focus



Dedicated Single Scheme Website

www.singlepensionscheme.gov.ie




Single Public Service Pension Scheme


English | Gaeilge Aa Aa

Search Filter by

Home Overview Members Employers News Contact

Welcome to the Single Public Service Pension Scheme website. Please click on the relevant area below to access scheme information and resources most appropriate to your needs

 **Members**

 **Employers**

Latest Updates

Single Scheme Project Overview
07-04-2017

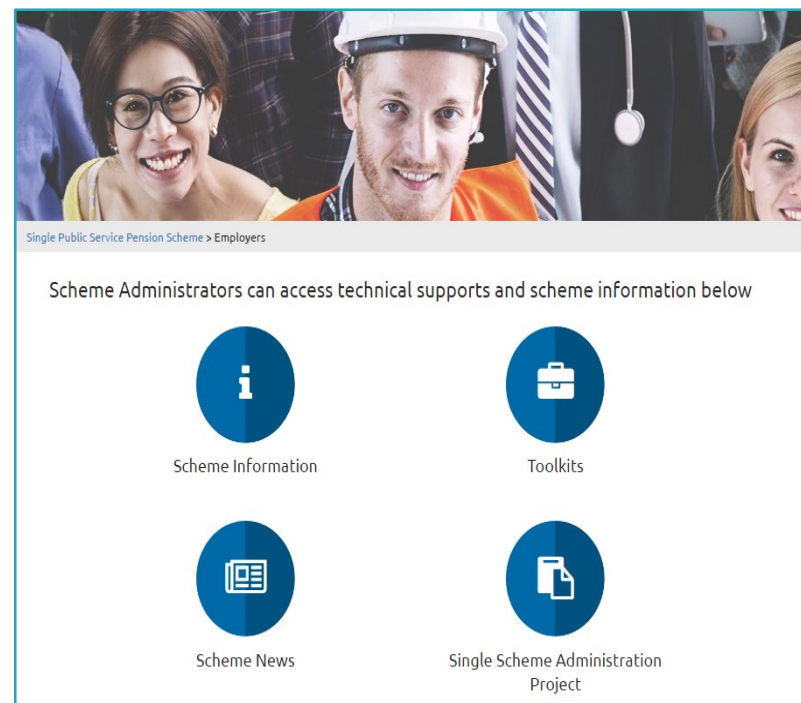
Death Benefits Entitlements – New Circular
09-05-2017

Ill Health Retirement – New Regulations
03-02-2017

Sitemap | Privacy | Disclaimer | Accessibility

Website Content

- Central source of Single Scheme information:
 - Circulars & Guidance Notes
 - Legislation
 - Searchable List of Relevant Authorities
- Initial focus on developing new content for administrators
- New member content being developed for delivery in Q4
- Dedicated section for the Single Scheme Administration Project



Resource Toolkits - Overview

- Developed based on feedback received at project workshops
- Based around typical employee lifecycle
 - Recruitment / New Hires
 - Leaving Service
 - Retirement (*Normal, Early, Ill-Health*)
 - Death
- Annual administration activities
e.g. calculations for annual statements



Toolkits



Typical Resource Toolkit – Process Maps

www.singlepensionscheme.gov.ie



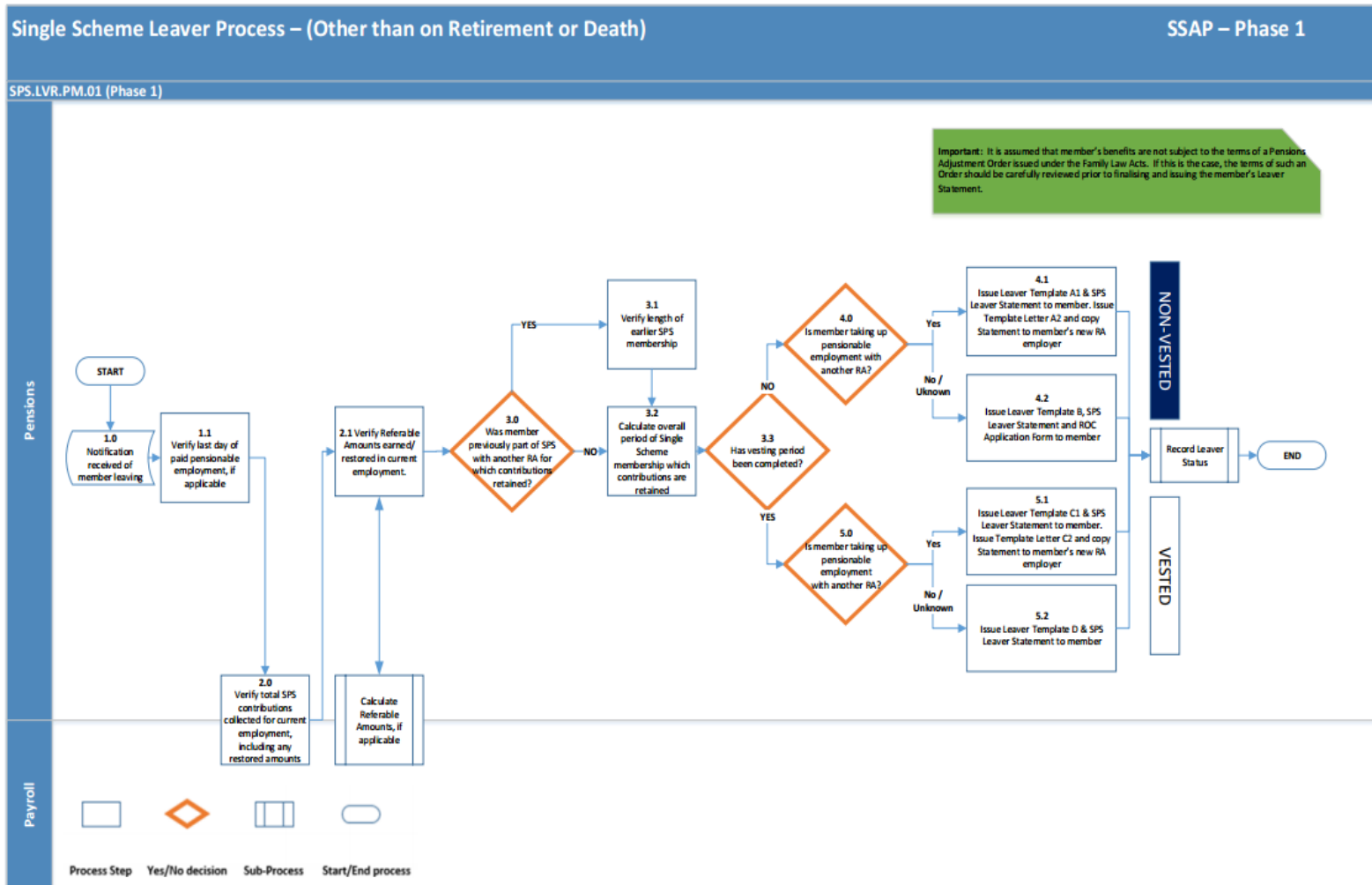
Employers



Toolkits



Leavers



Typical Resource Toolkit – Process Guidelines

Single Public Service Pension Scheme | Leaver Resources - Guidelines

www.singlepensionscheme.gov.ie



Employers



Toolkits



Leavers

Ref.	Step	Description of key activities / general guide
0.0	Process Map	<ul style="list-style-type: none"> The recommended Process Map may be accessed in the Administrator Toolkit for this process. It is recommended that this is consulted when processing a pension leaver (other than on retirement or death).
1.0	Notification received of exit of Single Scheme member	<ul style="list-style-type: none"> A Referable Amounts Calculation Tool is available in the Administrator Toolkit for Relevant Authorities that do not operate a pension system for the Single Scheme;
2.1	Total referable amounts accrued/restored by member in this pensionable employment to last date of pensionable employment	<ul style="list-style-type: none"> Pension and Lump Sum Referable amounts earned by a member up to the last day of pensionable employment should be carefully calculated in line with Circular 11/2014, taking care to make necessary adjustments for any changes in work patterns, pensionable remuneration or periods of unpaid leave; Details of any referable amounts restored by the member during this employment should also be recorded; Where a member accrued referable amounts in a previous tax year, or restored referable amounts relating to a previous tax year, these referable amounts should be adjusted in line with CPI, if applicable. Details of historical CPI adjustments applying are set out in Circular 02/2017.
3.0	Was Member previously part of Single Scheme with another Relevant Authority after 1 January 2013 for which Single Scheme contributions were retained?	<ul style="list-style-type: none"> Prior Single Scheme membership may impact on entitlements and it is important that the period of any earlier Single Scheme service is verified, regardless of the duration. A link to the full list of Single Scheme Relevant Authorities is included in the Administrator Toolkit for this process. The Applicant Declaration Form (Section 51 Declaration) completed at the time of hire or other HR records (e.g. CV, Application Form, etc.) should be checked and verified for evidence of prior Single Scheme employment(s), copies of Single Scheme Cession of Employment Statements from prior employments, etc. If "yes" or "unknown", go to Step 3.1 If "no", go to Step 3.2

Other Website Resources – Calculation Tools

www.singlepensionscheme.gov.ie



Employers



Toolkits



Calculation Tools

Pay Period	Inputs by Administrators			Total Actual Pensionable Remuneration	FTE Total Pay	Schemes Contributions Payable			Referable Amounts	
	Actual Pensionable Pay	Actual Pensionable Allowance	FTE Factors			Member Contributions (3.0%)	Member Contributions (3.5%)	Total Member Contributions	Total Pension Referable Amounts	Leap Sum Referable Amount
1	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
2	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
3	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
4	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
5	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
6	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
7	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
8	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
9	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
10	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
11	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
12	3,666.67	500.00	1.00	4,166.67	4,166.67	125.00	74.82	199.82	26.66	156.25
				50,000.04	50,000.04	1,500.00	897.84	2,297.84	319.95	1,977.89

2016 benefits - an adjustment required until 31 Dec 2017 (see Circular 22/2017)	% CPI Increase	Total Pension Referable Amounts	Leap Sum Referable Amount
Year ending 31/12/2016	N/A	319.95	1,657.94

Annual Benefit Statement Data - Year Ending 31/12/2016

Contributions	2016	All years prior to 2016	Total to 31/12/2016
Member contributions	2,287.84	6,691.05	8,978.89

Referable Amounts	2016	All years prior to 2016	Total to 31/12/2016
Once off Leap Sum	1,615.00	5,057.78	6,672.78
Annual Pension	319.95	887.95	1,207.90

Contributions and Referable Amounts

PLEASE REVIEW DISCLAIMER AND ADMINISTRATOR GUIDANCE NOTES BEFORE USE

Single Public Service Pension Scheme

Death-in-Service Pension Enhancement Calculator (for vested members only)

- Insert member's date of death and normal retirement date:

Date of Death	
Normal Retirement Age - Enter Date	
Enhancement Multiplier (years)	0.00 [A]
- Insert details of deceased's referable amounts:

Referable Pension Amount accrued in most recent full year	
Average Referable Pension amount in the 3 most recent full years	
Applicable Referable Amount Value (1)	10.00 [B]
- Calculation of indicative and maximum enhancement to be applied to earned pension referable amounts:

Indicative enhancement (subject to cap below being applied)	10.00	[A] × [B]
Maximum Enhancement Cap applying	10.00	[B] × 10

Death in Service Pension Enhancement Calculation Tool

Other Website Resources – List of RAs



- 350+ public service bodies to which the Single Scheme applies
- Bodies are designated by the Minister for PER
- An evolving list as bodies are created, merged, renamed or disbanded over time

Is a particular public service body an RA?

www.singlepensionscheme.gov.ie



List of Relevant Authorities

List of Relevant Authorities	
Show <input type="text" value="15"/> entries	Search: <input type="text" value="searchable list"/>
Relevant Authorities	↕ Designated Relevant Authority Number ↕
Adelaide and Meath Hospital, Inc National Childrens Hospital (Tallaght Hospital) (AMNCH)	16
Adoption Authority of Ireland	17
An Bord Bia	18

Training for Relevant Authorities



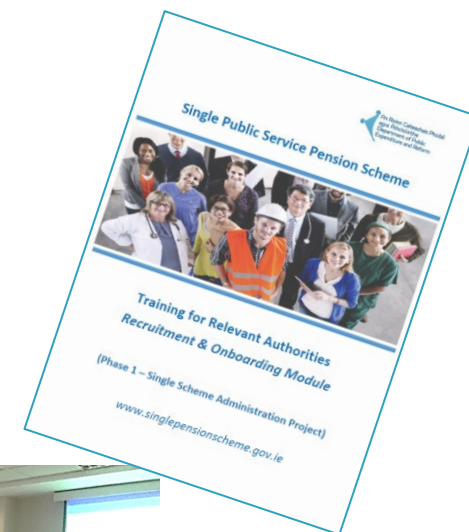
- Training Programme being rolled to support aspects of Single Scheme administration:
 - Recruitment and Onboarding
 - Leaving Service
 - Annual Administration Activities
 - Retirements
 - Deaths
- Strong practical focus using sample case studies
- Commenced October 2017 and will progress into 2018



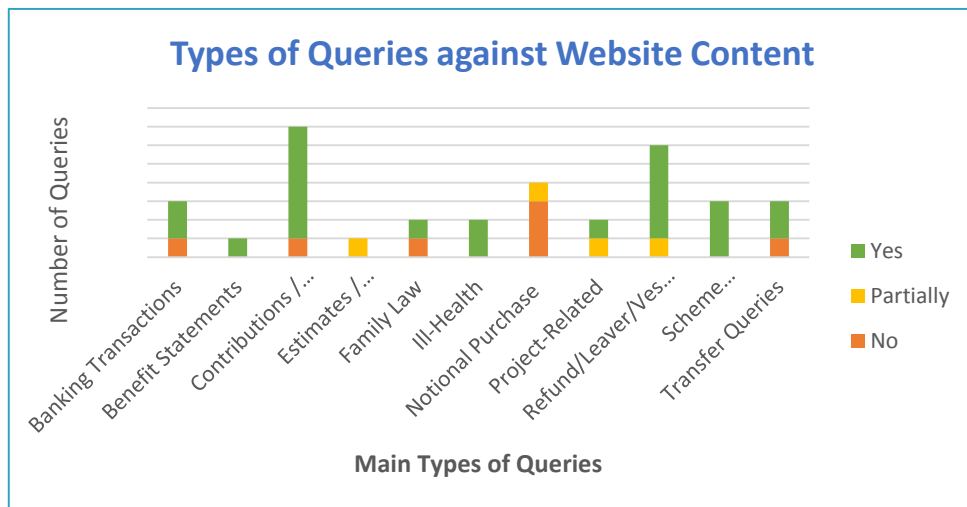
Training – Recruitment & Onboarding



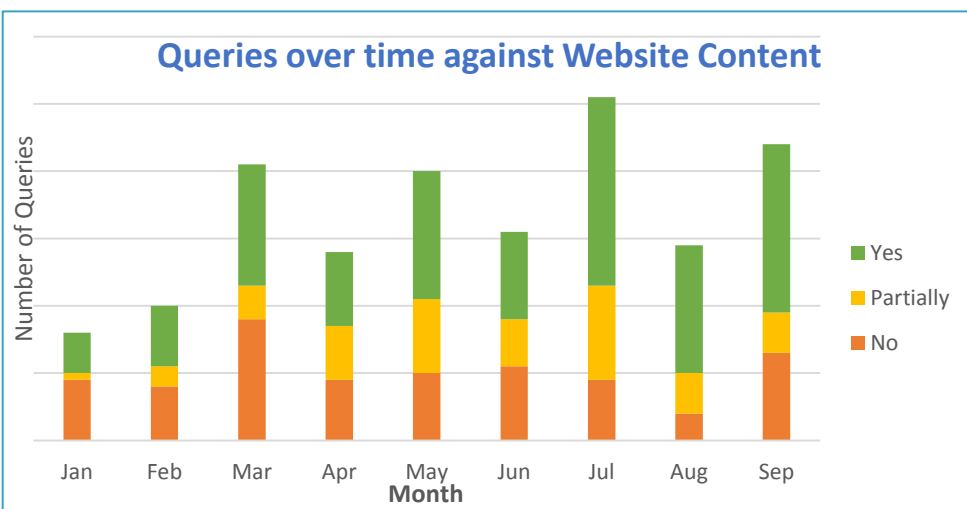
- Commenced October 2017
- 2,000 training hours available in workshops
- Targeted at HR / Recruitment personnel:
 - Review of Recruitment Toolkit Resources
 - Members admitted to correct Pension Scheme
 - ASC coming online
- Where possible, regard had to:
 - Sector affiliation
 - Size of organisation
 - Location
- Feedback to date
 - 94% rated this training module “Very Good” or “Excellent”



Ongoing Analysis of Queries



- The website should be first port of call for those seeking information on the Single Scheme



- Queries are being monitored to identify topics requiring further detail on the website

Policy Updates

www.singlepensionscheme.gov.ie/circulars



Date	Topic	Document Reference
31 January 2017	Consumer Price Index - impact on Single Scheme	Circular 2 of 2017
3 February 2017	Enhancement of benefit on retirement on medical grounds	Guidance Note 1 of 2017
3 February 2017	Accrual of Referable Amounts on Sick Leave	Circular 3 of 2017
9 May 2017	Death in Service Payments and related Survivor's and Children's Pension issues under the Single Scheme	Circular 11 of 2017
6 November 2017	Cost-Neutral Early Retirement	Circular 18 of 2017

NEW

NEW

TEA/COFFEE

Return by 11.30

SINGLE SCHEME DATABANK

Martina Hennessy

Single Scheme Databank

1. What is it
2. Why is it Needed
3. Data to be Captured
4. Overview of Future Operation
5. Timelines
6. Actions for all Relevant Authorities

A Phased Approach to Implementation

National Implementation Steering Committee

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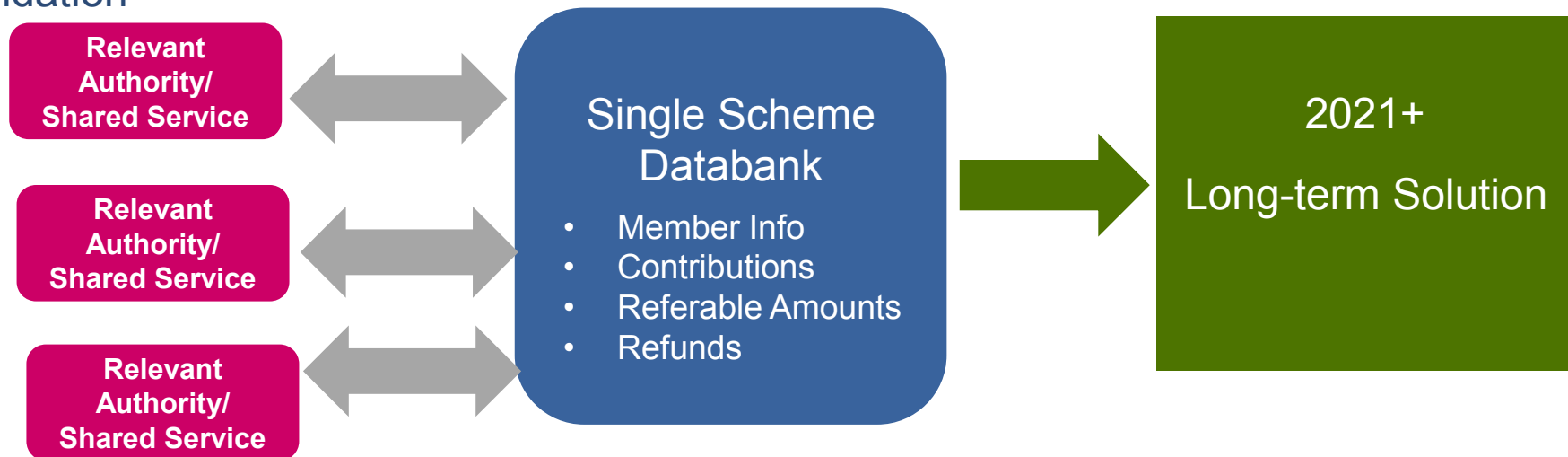
Phase 3 Design a Shared Administration Service

↓
Define all requirements
for a future shared
service in collaboration
with all sectors

Single Scheme Databank – Overview

- Relevant Authorities to provide data on all their Single Scheme members and pensioners
- Databank will house ‘whole of career’ Single Scheme data for members
- Member data will be ported to the long-term shared service

RAs: Data Preparation and Validation



Single Scheme Databank – Why?

Common Standard

- Define the details that must be captured for all Single Scheme members by all Relevant Authorities

Potential for Data Loss

- Safeguards against potential loss of data on Scheme members given we are now in 5th year of operation

Scheme Rules

- Facilitates application of Scheme rules for members working across multiple employers, such as 1 FTE rule

Transition to Future Solution

- Focus on addressing data quality issues now, will better enable implementation of the long-term shared administration

Single Scheme Databank – Data Protection



- Public Service Pensions (Single Scheme and Other Provisions) Act 2012
- General Data Protection Regulation will come into force from May 2018
- Data Protection Impact Assessment:
 - Identification of potential risks and development of mitigation strategies to address them
- Data Protection by Design

Reminder Single Scheme – Calculations

Contributions:

- 3% of gross FTE pensionable remuneration
PLUS
- 3.5% of net FTE pensionable remuneration

This is adjusted where the member works on a non full-time basis by reference to the work pattern

Lump Sum

Referable Amounts:

3.75% of gross pensionable remuneration received

Pension

Referable Amounts:

- 0.58% of all gross FTE pensionable remuneration up to a threshold of 3.74 x Contributory State Pension (CSP)
PLUS
- 1.25% of gross FTE pensionable remuneration above the threshold of 3.74 x CSP

This is adjusted where the member works on a non full-time basis by reference to the work pattern

Calculations should be done on a pay period basis

Databank Scope

Working Group Examined Scope

Members and
Pensioners

Based on Annual
Benefit Statement
Content

Challenges capturing
some data elements
retrospectively

Data catch-up from
2013

Impacts on RAs

Submit
Separate Files

Employer must
retain pay and work
pattern details

Some fields initially
optional. Will be
mandatory over time

Significant effort
required in some RAs



Databank Content

1. Personal Information	
Explanation	Details
This information is used to identify the Scheme member.	<ol style="list-style-type: none">1. PPS Number2. Date of Birth3. First Name4. Surname5. Gender6. Civil Status7. Pension Adjustment Order (Yes/No)8. Address (optional)

Databank Content

2. Member Employment Details	
Explanation	Details
<p>This section will provide details for each period of employment.</p> <ol style="list-style-type: none"> 1. A member could have more than 1 period of employment in the same year. 2. A member could have more than 1 employers in the same year 	<ol style="list-style-type: none"> 1. RA Number 2. RA Name 3. Payroll Number 4. Additional Payroll Number 5. PRSI Class 6. Start Date 7. Leave Date 8. Type of Member <ol style="list-style-type: none"> a) Active, b) Leaver - Deferred, c) Leaver - not Vested with Refund, d) Leaver - not Vested without Refund 9. Normal Retirement Date

Databank Content

3. Member Annual Benefits	
Explanation	Details
<p>This provides information on the pension benefits earned by Scheme members for a particular period of employment</p>	<ol style="list-style-type: none"> 1. Year 2. Membership Category 3. Employee Contributions 4. Gross Pensionable Remuneration 5. Pension Referable Amount (calculated value) 6. Lump Sum Referable Amount (calculated value)

Databank Content

4. Member Refunds	
Explanation	Details
<p>This provides information on a refund of contributions which any member receives if they leave pensionable employment and are eligible for and request a refund.</p>	<ol style="list-style-type: none"> 1. Refund Gross Amount 2. Refund Date 3. Refund Membership Category 4. Refund Corresponding Employer Start Date 5. Refund Corresponding Employer Leave Date 6. Refund Corresponding Pension Referable Amount 7. Refund Corresponding Lump Sum Referable Amount

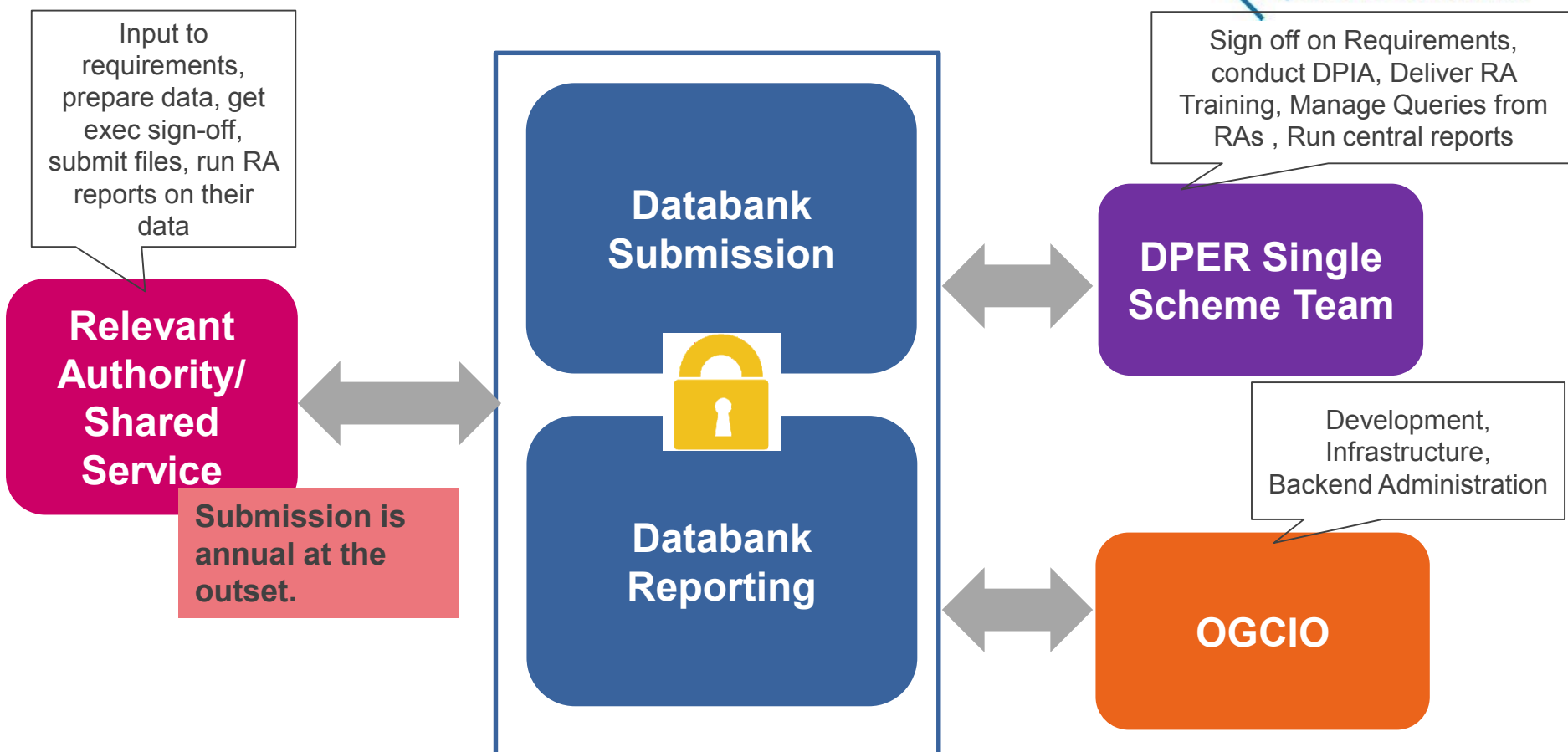
Databank Content

5. Member Repaid Refunds	
Explanation	Details
<p>This provides information when a member repays a refund of contributions if they re-enter pensionable employment.</p>	<ol style="list-style-type: none"> 1. Original RA Number 2. Original RA Name 3. Final Date of Repayment 4. Corresponding Employment Start Date 5. Corresponding Employment End Date 6. Gross Contribution Amount 7. Compound Interest Amount 8. Corresponding Pension Referable Amount 9. Corresponding Lump Sum Referable Amount

Databank Content

6. Pension	
Explanation	Details
This will capture details on pensioners, spouse or dependent details, plus the amounts of their pension.	<ol style="list-style-type: none">1. PPS Number2. Date of Birth3. First Name4. Surname5. Gender6. Pensioner Type7. Pension Start Date8. Gross Annual Pension Value9. Gross Retirement Lump Sum

Overview of Operation

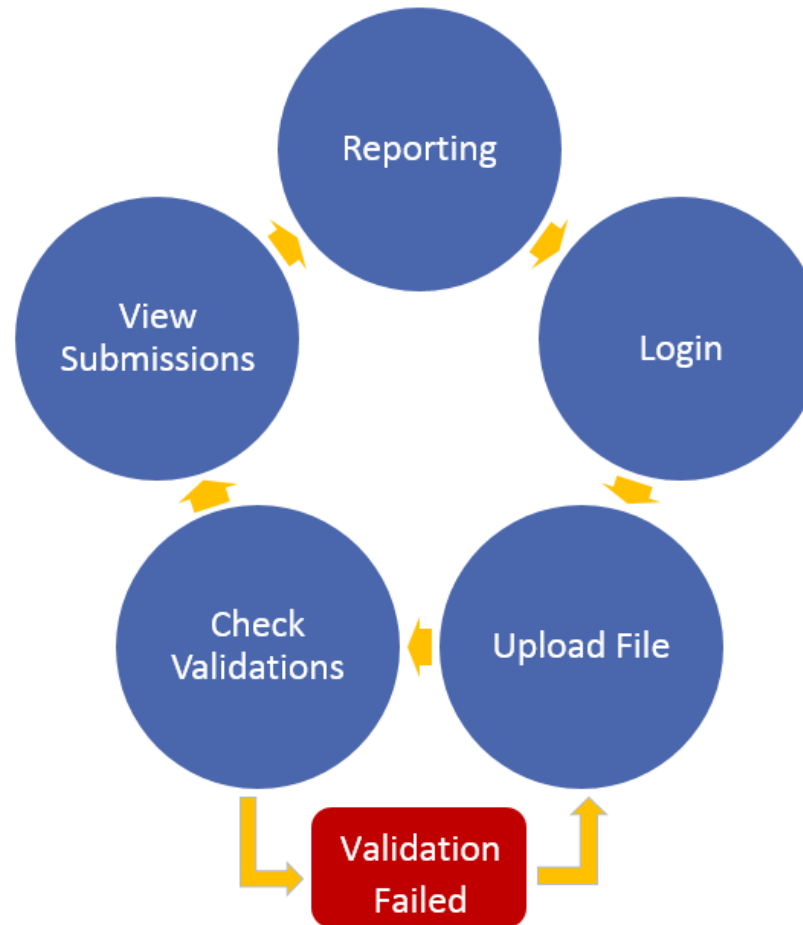


*Intention to keep the Databank simple and focus on data capture at the outset.
Enhancements can be made at a later stage.*

Outline Relevant Authority Workflow

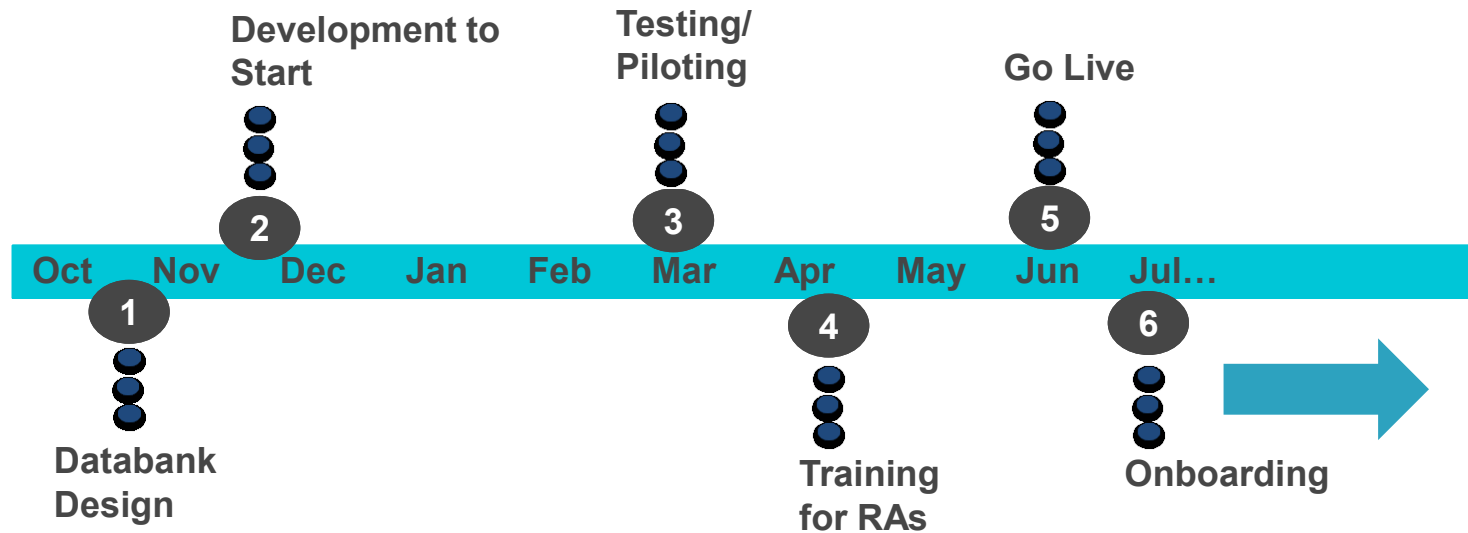
Relevant Authorities

Single
Pension
Scheme
Team
Support



Logging
and
Auditing

Databank Development Timeline



Action for all Relevant Authorities



1. Consider work required within your organisation to collate this data on Single Scheme members and pensioners
2. Estimate when your organisation will be ready to input data from 2013 to the Single Scheme Databank

END OF YEAR REPORTING

Michael McKeown

Scheme Reporting



- **End of Year Reporting**
 - Pensions Authority Fees
 - Demographics of Scheme
- **More regular “Pulse checks”**
 - Progress on implementation following Government decision
 - Scheme compliance



Scheme Reporting – End of Year

- Online survey will issue in early 2018
- All RAs required to complete
- Breakdown of Single Scheme membership at **31 December 2017:**
 - *Active members*
 - *Deferred members*
 - *No of pensioners in payment*
- Status of Benefit Statement issue
 - For each year since 2013

Scheme Reporting – Sample Questions



2. How many *active* Single Scheme members did your organisation have on 31 December 2017?

12. Has your organisation issued *Annual Benefits Statements* to Single Scheme members for the following years?

	N/A - no members in Scheme	Yes (mostly manual)	Yes (mostly automated)	No - Statements yet to issue
2013	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2014	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2015	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2016	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. Has your organisation calculated *referable amounts* for Single Scheme members for the following years?

	N/A - no members in Scheme	Yes (mostly manual)	Yes (mostly automated)	No - amounts not yet calculated
2013	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2014	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2015	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2016	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2017	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q&A

Please provide your name and organisation

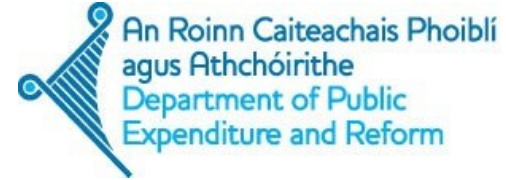
WRAP UP

Martina Hennessy

Next Steps

- Complete the Post- Event survey
- Be prepared to report on implementation progress in early January
- Consider effort involved to provide member data from 2013 to the Single Scheme Databank

Contact Details



- Email: singleschemequeries@per.gov.ie
- Website: www.singlepensionscheme.gov.ie