

Have you registered for the Portal yet?

Get help to register here: www.civilservicepensionscheme.org.uk/register

An update from our Director

It's an exciting time to be working in Government and I'm delighted to have the opportunity to share some of the things we're doing in Civil Service Pensions to improve your experience as a Pensioner member in this newsletter.



Dominic Arthur
Director,
Civil Service
Pensions,
Cabinet Office

Since our last newsletter, we have assembled a multidisciplinary team from across Cabinet Office and MyCSP who are working closely together to deliver a range of fundamental improvements to your scheme. Their remit is to transform our service and ensure that you get the best possible outcome from every interaction you have with us.

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If you need a copy of this newsletter in large print or braille, please contact us using the details on the back page.

Refreshing the scheme website

Right now, we're working on some ambitious plans to improve the scheme website. We know it's a key source of information for you and we aim to make it even better. We're bringing about a refreshed design to make information clearer, improving performance to make the website faster, and putting in place a new website structure to make everything even easier to find. We hope to be able to share it with you in early 2022.

Continuous process improvements

We have a Continuous Improvement team in place at MyCSP who are tasked with finding ways to make small improvements to services, that have a positive impact on your experience. Critical customer touchpoints, such as our bereavements process, are constantly being reviewed and tweaked to make it even easier for you and your loved ones, when you need to get in touch.

Expanding the Pension Portal

We're planning a host of improvements to the Pension Portal that will give you even more control over managing your pension. If you're registered, you can already use it to access your P6Os and payslips, get your Pension Increase Letters, review your Death Benefit Nominees and update your address details. Over the next year, we'll also improve the registration process and implement a range of other enhancements. Join us as we look to go paperless.

Learn more about registering here: www.civilservicepensionscheme.org.uk/register

We've got a fantastic team of colleagues who are all working hard together to make all of this (and much more) happen.

We look forward to sharing our progress with you over the coming months.

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Dominic Arthur
Director, Civil Service Pensions,
Cabinet Office

Looking out for your loved ones



Many of the enquiries we receive from members like you are about benefits for your loved ones if you were to pass away. So, we've pulled together the top three most frequently asked questions (and answers!) to help shed some light on this important topic.

What benefits are available to my loved ones if I die?

Civil Service Pensions offers great support for loved ones left behind when a scheme member passes away. Depending on your scheme and how long it's been since you retired, your loved ones may qualify for:

- A death benefit lump sum
- A widow's or widower's pension
- A child's pension
- A civil partner's pension
- A partner's pension

How long does it take for these benefits to be paid?

Provided we're notified as soon as possible after your death, and we have all the documentation we need, it can take up to eight weeks for us to calculate and pay benefits in accordance with instructions. External factors, such as Grant of Probate, might impact this too.

You may want to complete a Death Benefit Nomination – this will ensure that if any lump sum is payable, it will go to the right

people. The easiest way to do this is via the Pension Portal.

What should my loved ones do if I die?

Your next of kin should notify us as soon as they can by completing the death benefit claim form and returning it to us, along with a death certificate. It's especially important they do this if you're receiving your pension at the time of your death, so that we can avoid making any overpayments that we need to recover later.

You can find this form, labelled **Death Benefit Claim form: One off Payments** on the Member forms page: www.civilservicepensionscheme.org.uk/members/member-forms/

We can also be notified via the Government's Tell us Once system. You won't need to send us a death certificate if you do this, but you will still need to supply a completed Death Benefit Claim form.

Learn more about the process here: www.civilservicepensionscheme.org.uk/members/how-to-apply-for-death-benefits/

Remedy update for Pensioners

You might remember that in 2015, the Government made reforms to pensions for public sector workers and introduced a new scheme called alpha.

As part of the introduction to alpha, a group of members (based on age and their pension service) were eligible to remain in the Principal Civil Service Pension Scheme (PCSPS) classic, classic plus, premium or nuvos, now referred to as the Legacy Schemes. Everyone else was automatically moved to the new alpha pension scheme, either on 1 April 2015, or at a later date dependent on their age.

Some public service workers raised concerns that this could be unfair and took the Government to court. The Court of Appeal ruled that this difference in treatment was age discrimination, in a decision often referred to as the McCloud or Sargeant Judgment.

In order to fix this discrimination, affected members will be given a choice about which pension scheme benefits they would prefer for any service between 1 April 2015 and 1 April 2022 (referred to as *the remedy period*). The choice will be between their legacy scheme or reformed scheme benefits in alpha.

How many pensioners are affected by Remedy?

We estimate that, at the time of publication, there are approximately 95,000 pensioners who will be given the option to choose alternative benefits for the remedy period.

What will happen if I'm affected by Remedy?

First and foremost – you will not be worse off. You will be able to choose to keep your benefits as they are if you wish.

For any service between 1 April 2015 to 1 April 2022, you will have the option to take your benefits as either:

- PCSPS (legacy) scheme benefits; or
- alpha scheme benefits

We will give you a clear picture of what the financials of each option look like, so you can make an informed choice.

How do I know if I'm affected?

You're likely to be affected if both of these apply to you:

- You are currently receiving your pension, and
- You had pensionable service on or after 1 April 2015

You're unlikely to be affected if both of these apply to you:

- You only have pensionable service in alpha after 1 April 2015, and
- You have no pensionable service in another public service pension scheme within five years prior to your alpha service

Unfortunately, we're unable to provide advice, so when the time comes, you may wish to contact a financial advisor to help you make the decision.

We will contact you when the time is right for you to make your decision.

What do I need to do?

Nothing for now. We'll contact you when it's time to make a decision.

When do I need to make a decision?

Once all legislative changes are in place, we'll contact you with all the information you need to make your choice. We expect that to be after October 2023.

I have questions – where do I go?

If you are affected, MyCSP can't currently give any information about the impact on your benefits. Once legislation has passed, we will be able to share that with you.

In the meantime, you can visit the Remedy web pages on the Civil Service Pensions website:

www.civilservicepensionscheme.org.uk/remedy

Share your views and win!



We'd love to hear your views on this newsletter to help us make future versions even better.

To say thank you – we're offering you the chance to enter a prize draw to win a £100 Love 2 Shop voucher for sharing your views. Just use this link or scan the QR code with your smart device to open the survey:

www.smartsurvey.co.uk/s/LZTBQF/

We'll contact the winner in the New Year.

Tackling loneliness

We all feel lonely from time to time. Feelings of loneliness are personal, so everyone's experience will be different, but a common description is the feeling we get when our need for rewarding social contact and relationships is not met.

It's important to remember that loneliness can, and does, affect anyone, of any age. It can have a serious impact on our health, but there are ways to overcome it, even if you live alone and find it hard to get out.

Here are some tips on how to reduce feelings of loneliness and help you connect with others.

Invite people over

If you're feeling down and alone, it can be easy to think that nobody wants to visit you. But often friends, family and neighbours will appreciate an invitation to spend time with you.



Pick up the phone

If you can't see people in person, having a chat over the phone is a great alternative to help you stay connected. As a pensioner, you may even be able to get discounted rates on mobile, phone and broadband packages.

Try getting online

The internet offers a wealth of opportunities to keep in touch with friends and family, especially if they live far away. Services like Skype, FaceTime and Viber enable you to have free video calls, and social networks like Facebook and Twitter can help you stay connected with others. Local libraries and community centres often run training courses for computer skills – plus, they're great places to meet and spend time with others.

Get involved in local community activities

What's available will depend on where you live. Local branches of organisations often hold social events, so it's worth finding out what's on and how you can get involved.

Make plans you can look forward to

Whether it's a trip to the cinema, a café or a walk in the park, planning your week around activities you can look forward to each day can help you feel less lonely.

Could you volunteer?

Perhaps you could use your knowledge and experience to give something back to your community. Opportunities will vary depending on where you live.

Speak to our trusted partners

Civil Service Pensions maintains a list of trusted partners that members like you can draw on for support on a range of issues. Learn more about these on the scheme website:

www.civilservicepensionscheme.org.uk/members/trusted-partners/

More support and information

There's more information on the topics covered in this article on the Civil Service Pensions website. Visit

www.civilservicepensionscheme.org.uk/support to learn more.

Get in touch

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