

Checking and disputing your employer's pension decision

Introduction

This guide is to help you understand what you need to do now that your employer has made a decision that affects your Local Government Pension Scheme (LGPS) pension rights. It also details the procedure for settling any disagreement or complaint you may have about this decision.

What is a decision?

From the day you start a job with an employer who offers the LGPS to the day your benefits are paid to you or your dependents, your employer makes decisions about your pension entitlement. As you have received this guide means that a decision has just been made. You should have received a letter, or a form, telling you what the decision is, alongside this guide. You may have also received information on a specific action you need to take.

What do I do now?

Check, as far as you can, to see if you think the decision is based on the correct details and that you agree with it. If you are happy please follow any instruction in the letter.

If you are unhappy you need to start a dispute process – this is a four stage process:

1. An **informal stage**;
2. A **first, formal, stage of the internal dispute resolution procedure (IDRP)**, this is carried out by your employer;
3. A **second, formal, stage of the IDRP**, this is carried out by the administering authority to the relevant Pension Fund;
4. A final referral to the **Pensions Ombudsman**. They will not take cases until the dispute has been through both stages of the formal IDRP process.

How do I start the disputes process?

Start by making an informal enquiry to the person who sent you the letter explaining the decision. Ask them to explain the decision again and why it has been made and, if you still believe the decision is wrong, ask them to change their decision and explain why.

Most problems are, in fact, resolved in this way. They are often caused by misunderstandings, wrong information or human error which can be explained or put right quickly and easily.

The informal approach did not work; what next?

If you remain unhappy with the decision (or the lack of one) then, under the dispute rules, you have the right to have the decision looked at again by a person specified by your employer – this is known as the first, formal stage of IDRP.

Your employer should have given details of their adjudicator in the notification of their decision. You should now contact them and ask for a full guide to the dispute procedure. If you have not been provided with details of the adjudicator, ask the person who made the decision for contact details.

Failing this, contact us, see details below. We will give you the full guide and ask your employer to nominate and confirm to you the details of the adjudicator who will deal with your dispute. The full guide will give explain the process in detail, including what happens if you are unhappy with the first stage IDRP decision. It also has an application form.

There is no charge made for investigating any dispute at any stage under the dispute rules - the only expenses you will have to meet are those of your own (or your representative's) time, stationery and postage.

Are there any time limits for my application?

Yes – if you want to use the dispute procedure you must make your application to the adjudicator within 6 months of the date the decision was notified to you or should have been notified to you. In certain circumstances the adjudicator can agree to extend this time limit.

Can I get help to resolve my dispute?

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

This service is free of charge.

If you need help raising your concerns, or just to discuss a potential complaint with a member of their team, you can use their helpline service.

Normally you can also write to them, however as a result of limited access to their office they are currently unable to process post in the usual way. As and when their working arrangements change an update is posted on their website. Their address shown below is, at the current time, shown for information only.

Updates about their service are posted on the home page of their website, shown below.

Email: **enquiries@pensions-ombudsman.org.uk**
Telephone: **0800 917 4487** (Monday to Friday between 10.00am and 2.00pm)
Website: **www.pensions-ombudsman.org.uk**

Address: The Pensions Ombudsman,
10 South Colonnade,
Canary Wharf,
E14 4PU.

How do I contact you?

You can do this:

Through your online pension account, if you have access to one, via **pensions.westnorthants.gov.uk** or **pensions.cambridgeshire.gov.uk** where you can click on login/register at the top of our members page;

By email to: **Pensions@westnorthants.gov.uk**; or

By post to: Head of Pensions
Pensions Service
One Angel Square
Angel Street
Northampton
NN11ED