

A GUIDE TO RESOLVING DISPUTES ABOUT AN EMPLOYER'S PENSION DECISION

About this guide

This guide gives you help on how to resolve disputes in the Local Government Pension Scheme (LGPS). It explains the responsibility of your employer and Northamptonshire County Council acting as the Administering Authority and what you need to do.

In the event of any unintentional differences between this guide and the scheme regulations, the scheme regulations will prevail. This guide does not confer any contractual or statutory rights.

Who does this apply to?

The process applies to you if your rights or liabilities under the LGPS are affected by a decision made, act or omission by a Scheme employer or administering authority. This includes, for example:

- a current employee who is or has paid into the LGPS;
- an ex-employee who has a deferred benefit or refund entitlement that has not been paid;
- an ex-employee who is entitled to, or is already receiving, a pension;
- a current employee who has not yet joined the LGPS but is, or believes they are, entitled to join;
- a pension credit member;
- a dependant of one of the above who is, or believes they are, entitled to pension benefits on the death of the member.

Decisions – your right to notification

Your employer is responsible for making a range of decisions that affect your pension benefits. This starts from the day you start a job until your pension benefit starts to be paid. When these decisions are made you should be told about them, along with details as to how and why that decision was made. At the same time you should be told how to find out further information about the decision and how to dispute it.

When you (this includes dependants) are notified of a decision you should check, as far as you can, that it is based on the correct details and that you agree with the decision. If you do not agree this guide is for you.

What do I do if I disagree with the decision?

If you are not satisfied a correct decision has been made about your pension rights you have a right to have the decision looked at again and corrected if necessary. You also have a right to use the procedure if you think a decision should have been made by your employer but it has not been.

You can ask someone to take your dispute forward on your behalf. This could be, for instance, a trade union official, welfare officer, your husband, wife or partner, or a friend.



The disputes process is a four stage process:

- An **informal stage** – here decisions can be explained or errors corrected that have been caused by misunderstandings, wrong information or human error;
- The **first stage of the formal internal dispute resolution procedure (IDRP)** - this is carried out by someone specified by your employer.
- The **second stage of the formal internal dispute resolution procedure** - this is carried out by Northamptonshire County Council's Monitoring Officer acting on behalf of the administering authority.
- Finally, if you are still not satisfied a correct decision has been made you can refer your case to the **Pensions Ombudsman**. They will not take cases until the dispute has been through both formal stages of the IDRP process.

These stages are looked at in more depth later.

No charge is made at any stage for investigating a dispute. You will have to meet your own (and/or your representative's) expenses for time, stationery, postage, telephone calls and any independent advice.

Please note: The IDRP process is for disputing pensions decisions – for example whether you are entitled to have your pension paid immediately. If your dispute relates to an employment decision – for example the fact that you have been dismissed - you need to make use of your employer's employment appeals process.

Getting help to resolve your 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.

Their Helpline phone number is **0800 917 4487**

Email: helpline@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

You can also write to them at: The Pensions Ombudsman,
10 South Colonnade,
Canary Wharf,
E14 4PU.

RAISING AN INFORMAL ENQUIRY

Many issues are caused by misunderstandings, wrong information or human error. These can be quickly corrected or explained by informal contact with the person who has made the decision you are disputing.

You are not required to do this but it is recommended. An informal enquiry of this kind may save you a lot of time and trouble. If an error has been made it should be dealt with as quickly and efficiently as possible. Most problems that members have are, in fact, resolved in this way.

Any query of this sort should first be directed to the person who has made the decision – you would expect to find their contact details in the written notification you have been sent informing you of the decision. If you require a further technical explanation of a decision please feel free to contact LGSS Pensions.

FIRST STAGE OF THE INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)

If you are not satisfied by the response to your informal enquiry you need to start the formal IDRP process.

To do this you need to put the details of your dispute in writing within 6 months of the day when you were told of the decision you want to dispute.

Use the application form, IDRP1E, in this guide to ensure you provide all of the required basic information. To the IDRP1E you should then attach:

- a copy of the relevant decision notice;
- details of why you are disputing the decision; and
- any supporting information.

In preparing information please be specific on what you are actually disputing and why you believe it is incorrect. You should focus on the pension decision that has been made.

Once completed your application should be sent to the person whose details were provided in your decision notice, otherwise referred to as the adjudicator who deals with disputes. If you do not know who this is please contact LGSS Pensions who will identify the person for you.

We recommend that your application is sent by recorded delivery so that you are certain it has been received.

Once the adjudicator has received your dispute they should consider it carefully. The adjudicator may ask you, your managers or others involved in your case for further information.

You should receive a full written response within two months or an interim response telling you when to expect a full response.

Notification of a First Stage Decision

Once your employer's adjudicator has reached a decision they will tell you their decision in writing. This decision notification should:

- Be clear about the issue they have considered;
- Inform you of the decision itself;
- Detail the evidence received and considered;
- Detail any scheme regulations considered, and the reasons for the decision;
- If the decision is based on a discretionary power contained in a policy made by the employer, a copy of the policy or the relevant part of it, and a reference to the scheme regulation that allows the policy;
- Provide details of the second stage of the IDRP process.

What happens next?

The decision letter will inform you of what should happen next. There are two likely options:

- The adjudicator has upheld the original decision and that decision will continue to apply. You have to decide if you will escalate your dispute to the second stage of the IDRP; or
- The adjudicator has decided to uphold part or all of your complaint and:
 - the original decision is incorrect and has amended the decision, or,
 - where the dispute involved the exercise of a discretion, the matter is to be referred back to that employer (or the administering authority if that employer is no longer a Scheme employer) for reconsideration.

Your employer will now have to deal with your case in accordance with the adjudicator's decision; If you are still not happy with the decision you will need to decide if you will escalate your dispute to the second stage of the IDRP;

SECOND STAGE INTERNAL DISPUTE RESOLUTION PROCEDURE

You can ask Northamptonshire County Council, acting as the administering authority, to take a fresh look at your dispute in any of the following circumstances:

- you are not satisfied with the adjudicator's first-stage decision,
- you have not received a decision or an interim letter from the adjudicator, and it is 3 months since your lodged your dispute,
- it is one month after the date by which the adjudicator told you (in an interim response) that they would give you a decision, and you have still not received that decision.

This will be done by Northamptonshire County Council's Monitoring Officer, acting on behalf of the administering authority.

To do this you need to put the details of your dispute in writing within the time limits set out in the attached table.

Use the application form, IDR2E, to ensure you provide all of the required basic information. You should then attach:

- a copy of the relevant decision notice;
- details of why you are disputing the original decision (a copy of the information you provided for the first stage will be sufficient unless you wish to provide further information);
- details of why you are disputing the first stage decision; and
- any supporting information.

As in the first stage please be specific on what you are actually disputing and why you believe it is incorrect.

Once completed your application should be sent to:

Head of Pensions
LGSS Pensions
One Angel Square
Angel Street
Northampton
NN1 1ED

We recommend that your application is sent by recorded delivery so that you are certain it has been received.

Once the LGSS Head of Pensions has received your dispute, appropriate details will be gathered and forwarded to Northamptonshire County Council's Monitoring Officer, who will consider it carefully. In particular they will:

- reconsider the decision, taking full account of the facts of the case and of any evidence submitted, or relied on, by either party in the determination at Stage 1;
- check that the regulations were applied correctly;
- check that sound, impartial procedures were used to reach the decision. This is particularly important where the dispute concerns the exercise of a discretion by an employer;
- satisfy themselves that the first stage decision was reasonable and consistent with other decisions from other employers in the Fund, and that it would stand up to external scrutiny.

As for the first stage you will be given the decision in writing.

What happens next

The decision letter will inform you that either:

- Northamptonshire County Council's Monitoring Officer has upheld the original decision and that decision will apply. You have to decide if you will escalate your dispute to the Pensions Ombudsman; or
- Northamptonshire County Council's Monitoring Officer has decided to uphold part or all of your complaint and:
 - the original decision is incorrect and has amended the decision, or,
 - where the dispute involved the exercise of a discretion, the matter is to be referred back to that employer (or the administering authority if that employer is no longer a Scheme employer) for reconsideration.
- Your employer will now have to deal with your case in accordance with the new decision; if you are still not happy with the decision you will need to decide if you will escalate your dispute to the Pensions Ombudsman.

PENSIONS OMBUDSMAN

If you are still unhappy following the second stage decision, you can take your case to the Pensions Ombudsman provided you do so within 3 years from the date of the original decision (or lack of a decision) which you are disputing or within 3 years of when you first became aware of the problem.

The Ombudsman investigates complaints and settles disputes about pension schemes. However, before making a formal complaint to the Pensions Ombudsman you would normally be expected to have progressed through both the first and second stages of the internal dispute resolution procedure.

The Pensions Ombudsman is completely independent and acts as an impartial adjudicator. The role and powers have been decided by Parliament. There is no charge for using the Pensions Ombudsman's services.

The Ombudsman cannot investigate matters where legal proceedings have already started but can settle disputes about matters of fact or law as they affect occupational pension schemes.

The Pensions Ombudsman can also investigate and decide upon any complaint or dispute about the maladministration of a pension scheme. "Maladministration" is about the way that a decision is taken, rather than about the merits of the decision. Examples of maladministration would be unreasonable delay, neglect, giving wrong information and discrimination.

The Ombudsman's decision is final and binding for all parties, subject to any appeal made to the High Court on a point of law.

The Ombudsman can be contacted at:

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

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: <http://www.pensions-ombudsman.org.uk>

You can also submit a complaint form online:

www.pensions-ombudsman.org.uk/our-service/make-a-complaint/.

CONTACTING LGSS PENSIONS

Please contact LGSS Pensions if you:

- are not sure which benefits you are entitled to;
- have a problem with your benefits;
- need an explanation of a decision;
- need more information about the disputes process.

LGSS Pensions
One Angel Square
Angel Street
Northampton
NN1 1ED

Telephone: (01604) 366537

Email: pensions@northamptonshire.gov.uk

Website: <http://pensions.northamptonshire.gov.uk>

Time limits under the Internal Dispute Resolution Procedure

Your situation	To contact	Time Limit
You have received a decision on your benefits under the pension scheme from your employer, and there seem to be good grounds for a dispute.	The person specified to deal with disputes given in the original decision notice.	6 months from the date when you were notified of the decision ¹
You have received a first stage decision on your dispute from the adjudicator, but you are not satisfied.	LGSS Head of Pensions to escalate to a second stage dispute.	6 months from the date of the adjudicator's decision
You made your dispute in writing to the adjudicator, with all the information they needed but, 2 months after it was received, you have not received their decision on your dispute or any interim reply.	LGSS Head of Pensions to escalate to a second stage dispute.	9 months from the date when you submitted your dispute.
You received an interim reply to your dispute to the adjudicator, within 2 months of applying to them. Their reply promised you a decision by a specified date but the expected decision date has passed and you still have not received their decision.	LGSS Head of Pensions to escalate to a second stage dispute.	7 months from the date by which you were promised you would receive a decision
Your dispute is that your employer has failed to make any decision about your benefits under the pension scheme	The adjudicator – contact LGSS Pensions for details, if needs be.	6 months from the date when the employer or administering authority should have made the decision ¹ .
Your dispute went to the administering authority under the second stage of the procedure. You received their decision but you are still not satisfied.	The Pensions Ombudsman.	3 years from the date of the original decision about which you are complaining.
You have taken your dispute to the administering authority under the second stage of the procedure but, 2 months after your dispute was received by the authority, you have not received their decision on your dispute or any interim reply.	The Pensions Ombudsman.	3 years from the date of the original decision about which you are complaining.
You received an interim reply to your second stage dispute to the administering authority, within 2 months of applying to them. Their reply promised you a decision by a specified date but the expected decision date has passed and you still have not received their decision.	The Pensions Ombudsman.	3 years from the date of the original decision about which you are complaining.

¹ The adjudicator can extend the 6 month time limit for a reasonable period where there are special circumstances.

Local Government Pension Scheme
IDRP1E - STAGE 1 APPLICATION UNDER THE INTERNAL DISPUTE
RESOLUTION PROCEDURE

You should use this form to apply to the adjudicator at **stage 1** of the internal dispute resolution procedure if you want them to investigate a dispute concerning your pension.

Please write clearly in ink, and use capital letters in sections 1, 2 and 3.

Section 1 Member's Details

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this Section. You can then go straight to Section 4.

If you are the member's dependant (for example, their husband, wife or child), please give the member's details in this Section, and then go to Section 2.

If you are representing the person with the complaint, please give the member's details in this Section, and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Employer: _____ National Insurance No: _____

Section 2 Dependant's Details

If you are the member's dependant and the complaint is about a benefit for you, please give **your** details in this Section and then go to Section 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this Section and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Relationship to member: _____ National Insurance No: _____

Section 3 Representative's Details

If you are the member's or dependant's representative, please give your details in this Section and then go to Section 4.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____

Section 4 Your Complaint

Please summarise your complaint in this Section and then, on an attached sheet, give details of exactly why you are unhappy.

Section 5 Your Signature

I would like my complaint to be considered and a decision to be made about it.

I am a:

Scheme member / former member / prospective member *

Dependant of a former member *

Member's representative / dependant's representative *

* Tick one box and delete words as appropriate

Signed: _____ Dated: _____

Please enclose a copy of any notification of the decision you are complaining about which has been issued by the employer or administering authority.

Also enclose any other letter or notification that you think might be helpful.

The Northamptonshire Pension Fund is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit:

Northamptonshire Pension Fund - <http://pensions.northamptonshire.gov.uk/>

Local Government Pension Scheme
IDRP2E - STAGE 2 APPLICATION UNDER THE INTERNAL DISPUTE
RESOLUTION PROCEDURE

You should use this form to apply to the adjudicator at **stage 2** of the internal dispute resolution procedure if you want them to investigate a dispute concerning your pension, having been through stage 1 of the process.

Please write clearly in ink, and use capital letters in sections 1, 2 and 3.

Section 1 Member's Details

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this Section. You can then go straight to Section 4.

If you are the member's dependant (for example, their husband, wife or child), please give the member's details in this Section, and then go to Section 2.

If you are representing the person with the complaint, please give the member's details in this Section, and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Employer: _____ National Insurance No: _____

Section 2 Dependant's Details

If you are the member's dependant and the complaint is about a benefit for you, please give **your** details in this Section and then go to Section 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this Section and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Relationship to member: _____ National Insurance No: _____

Section 3 Representative's Details

If you are the member's or dependant's representative, please give your details in this Section and then go to Section 4.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____

Section 4 Your Complaint

Please summarise your complaint in this Section and then, on an attached sheet, give details of exactly why you are unhappy.

Section 5 Your Signature

I would like my complaint to be considered and a decision to be made about it.

I am a:

Scheme member / former member / prospective member *

Dependant of a former member *

Member's representative / dependant's representative *

* Tick one box and delete words as appropriate

Signed: _____ Dated: _____

Please enclose a copy of any notification of the decision you are complaining about which has been issued by the employer or administering authority.

Also enclose any other letter or notification that you think might be helpful.

The Northamptonshire Pension Fund is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit:

Northamptonshire Pension Fund - <http://pensions.northamptonshire.gov.uk/>