



COMMUNICATIONS PLAN

PROJECT TITLE

Pensions

DATE 2 7 0 1 2 0 2 3

OVERVIEW

Changes to pensions following McCloud / Sargeant age discrimination court case

When the Government reformed public service pension schemes in 2014 and 2015, they introduced protections for older members. In December 2018, the Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension schemes have been discriminated against because the protections do not apply to them.

The Government has confirmed that there will be changes to all main public sector schemes, including the Local Government Pension Scheme (LGPS) and the Fire Pension Schemes, to remove this age discrimination. This ruling is often called the 'McCloud judgment' after a member of the Judges' Pension Scheme involved in the case. There are different approaches to the LGPS and the Fire Pension Schemes.

The Fire Pensions Board recognises the volume of activity. Some of the complexities are:

For Fire Pensions, there are 3 final salary schemes, the 1992, the 2006 and the 2006 Modified schemes. Members had different amounts of protection applied to them based on age and this determined when they would move to the 2015 CARE scheme. The Public Service Pension Scheme and Judicial Offices Act 2022 closed the final salary schemes on 31 March 2022 and any remaining members were all moved to the only remaining scheme of the 2015 Scheme.

The McCloud remedy implementation period will commence on 1 October 2023 and will take up to 18 months to implement fully for all affected members. All members will be given a choice of whether to receive legacy scheme or reformed scheme benefits for the remedy period (1 April 2015 to 31 March 2022). This means for retired and deceased members they will need to make an Immediate Choice and their benefits may need to be amended. For active and deferred members they will make their choice at their retirement.

To enable rollback to the legacy schemes, there will be employee pension contribution adjustments, including tax relief and interest to be applied; there will be recalculations of the 7 years of Annual Allowance calculations; there will be difference in pensionable pay for the different schemes; there are differences in ill health and death benefit entitlements, and all of this has to be communicated to the member.

In addition, there is the Matthews remedy which will apply to on-call firefighters only. The challenge with this remedy is that it will apply to members who may never have had a pension previously and may have left the service 20+ years ago. Depending on their service and their choices for Matthews remedy this could alter or bring them into scope for the McCloud remedy.



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RISKS AND CONSIDERATIONS

Complexity of Information

Messages need to explain clearly the different options for different individual circumstances

Volume of comms activity required

Low take up of registration on ESS lite and Pension Member Portals may mean individuals do not receive personal updates

Information will potentially be shared during a period of industrial action

OBJECTIVES

OBJECTIVES – what is the Service trying to do?

Provide clear advice for employees so they understand what action (if any) they need to take immediately or in the future.

Colleagues feel informed and know where to seek information about pensions.

Encourage colleagues to register for Pension Member Portal and ESS Lite so that their personal information is up to date for any direct communications to home address or by email regarding their pension.

Give colleagues the opportunity to take part in the Government consultation.

Manage the expectations of colleagues regarding when they will receive pensions information about remedy, including those nearing retirement, once the legislation is in place from 1 October 2023.

For Matthews – contact or get messages out to those that have left the service.



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AUDIENCE INSIGHT

DATA OR AUDIENCE INSIGHT – who are we targeting and why?

All colleagues – pension changes are coming
 Grey Book – changes to Firefighter pension schemes including options to re-join previous scheme/ pay lump sums or staged payments into the scheme for on-call colleagues.
 Green Book – changes to LGPS less complex and will be targeted with separate messages later.
 Ex-service colleagues – for Matthews remedy, we may not have up to date contact details and need to reach out as far as possible

AUDIENCE INTENDED OUTCOME

AUDIENCE GROUP	THINK	FEEL	DO
All Grey Book	Awareness and understanding Manage expectations for those in last few years		
On call (could be WT) Joined before 2006 Matthews scheme	Understand they have entitlement to buy back years Could take it off final pension (affects life)	Pay back Benefits (Q&A)	
Some affected by both (joined the Service before 2015)			
Green Book/Members of LGPS			



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STRATEGY

OUR APPROACH

Communicate more regularly in line with a timeline of activities – drip feed messages to audiences

Explain in clear steps what will be happening and how it fits with what is going on

Help people understand what decisions they need to make now

Signpost people to the SharePoint site and Pensions Member portal

Encourage sign up to ESS lite as specific updates to home addresses will use the personal data from here – promote other benefits of this (example – they need to go to the site for their P60 and payslips)

Provide posters to be put up in stations for Matthews remedy

KEY THEMES FOR MESSAGING

All public pension schemes (Firefighter and LGPS) will be affected by new legislation which will be introduced in October 2023

Complex changes mean Individuals will be required to take differing actions depending on their pension and contract type.

Different rules will apply to different people

Make sure your personal information is up to date. Register on the relevant pension member portal and ESS lite to ensure you receive personal updates



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Remedy in place from 1 Oct, but updates for individual cases will not become available straightway, do not bombard Pensions team.

Signposting: Check the Pensions SP site/Members portal for the latest updates



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WRAP

WHATS HAPPENING?

Significant changes to pension schemes expected in 2023 due to McCloud/Sargeant discrimination case.
 There will be changes to LGPS and Firefighter pension schemes benefits following the outcome of a consultation in 2023, expected in October 2023.
 Changes for members of the Firefighters Pension Schemes will be more complex with different rules for different staff groups.

REASONS WHY?	
1.	Government changes to public sector pensions following McCloud/Sargeant discrimination case
2.	Consultation on new legislation begins in Feb/March 2023
3.	Outcome/solution expected October 2023, which will affect all public sector pensions

ACTIONS OR ACTIVITIES	
1.	Members of Firefighter pension schemes need to understand complex changes and how they are individually affected
2.	On call firefighters will have opportunity to re-join old scheme or make payments into scheme as appropriate
3.	All colleagues required to sign up for ESS Lite/Pensions Member portals and ensure their details up to date

PAYOFF OR BENEFITS?	
1.	Colleagues understand changes and make informed decisions about their pension
2.	Colleagues' expectations are managed, they understand timescales and implications of changes on their pension
3.	Pensions team does not become overwhelmed with enquiries



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IMPLEMENTATION

CHANNEL MIX

Routine notice, SharePoint pensions page* and homepage, email, Drill night download, talking head short videos by Pensions Board, input by pensions board members at Managers and Group Managers Forums

Posters in stations and PMA for Matthews

*Regular numbered updates on the pensions portal page, so people can easily catch up with any updates they have missed

DATE	MILESTONE	AUDIENCE	ACTIVITY
early Mar (CN)	Consultation on legislation opens	Grey book	Portal homepage update RN/DND article
April (TBC)	Warm-up comms on in scope of Matthews	Grey book	RDS/ex RDS plus RDS to WDS - Portal homepage update RN/DND article
May 2023 (tbc)	Reminder of consultation closing date	Grey book	Portal homepage update RN/DND article
Early Summer (tbc)	Share remedy timetable	Grey book	Portal homepage update RN/DND article
Summer	How remedy will affect members of Firefighters pension scheme	Grey Book	Pensions Board webinar
Summer	How remedy will affect members of LGPS	Green Book	Pensions Board webinar
1 October	Start of implementation period	Grey book	Portal homepage update RN/DND article



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ACTIVITY SCHEDULE

EVALUATION

HOW WE INTEND TO MEASURE OUR SUCCESS

Good understanding throughout HIWFRS and ex members on their options and take up.

OUR SCORING - what happened as a result of our plan?

INPUTS	OUTPUTS	OUTAKES	OUTCOMES	ORGANISATION IMPACT
e.g., Content Development	e.g., analytics & reach	e.g., awareness	e.g., advocacy & Action	e.g., reduction in incidents



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