



Teachers' Pensions – New Opt Out Process from 4th February 2019

Due to recent changes in legislation, there is a new opt out process for teachers electing to opt out of the Teachers' Pension scheme from **4th February 2019**.

Current Process

Currently, teachers who elect to opt out of the scheme can obtain a paper opt out form from their employer, returning the completed form to the school. The form is sent to Payroll, and we send this to Teachers' Pensions for processing; the employee is opted out on the payroll system once confirmation is received from TPS.

New Process

From 4th February, employees will have to complete the opt out form online using their My Pension Online account. If an employee does not have a My Pension Online account, they can easily register using the link below:

<https://www.teacherspensions.co.uk/members/member-hub.aspx>

Please note that Teachers' Pensions **will not accept** any previous versions of opt out forms from 4th February; these will be rejected and the employee will be required to complete the new form online, which could delay pension contributions being stopped and refunded (if applicable).

Once Teachers' Pensions have received the completed form, they will process and issue an opt out confirmation directly to the employer.

Opt out confirmations

For LEA / maintained schools, where the Council is the employer, the opt out confirmation from Teachers' Pensions will be sent directly to the Payroll & Pension Liaison Service, and we will process opt outs automatically.

For academies and voluntary-aided schools, where the employer is the academy trust or governing body respectively; business managers and administrators will be required to forward these to their payroll officer for processing. Please note that it is the date that we receive the form that will be used to verify the opt out window, so it is important that these are forwarded to us as soon as possible.

Opt out window

If the opt out confirmation is received by Payroll within three months of their contractual or auto enrolment into the scheme, the opt-out can still be backdated to the first date they were opted in and contributions refunded.

If the confirmation to opt out is received by Payroll outside of the three month window, the opt out will now take place from the date that we receive the TPS confirmation. The employee will then need to contact Teachers' Pensions to obtain a refund.

Any questions?

If you have any questions, please contact Mairead Brook-Magennis, Pension Liaison Officer on 01274 435623 or via email at PensionRequest@bradford.gov.uk