



# Derbyshire Pension Fund

## Local Government Pension Scheme Employer Newsletter

Issue 186

July 2022

### In this issue:

- Ill health retirement and employees with limited life expectancy
- Do your employees know about the 50/50 Section?
- My Pension Online



## Ill health retirement and employees with limited life expectancy

If you learn that one of your employees in the LGPS is seriously or terminally ill and life expectancy is limited, you should [seek guidance from us](#) urgently. We can help you assess the financial impact of your employee retiring on the grounds of ill health before death or dying “in service”.

Where the member has a limited life expectancy, you can find the “Redundancy, flexible retirement and serious ill health estimate request” form on our [Forms for employers page](#).

More information and a guide to the ill health process, can be found in our [Employer guides and resources](#) section of our website. We also offer employer training about ill health retirement and appeals: [Employer training page](#)

### Potential impact of taking no action

Inactivity or delay at this crucial time can significantly impact on the pension benefits which may be payable to your employee, their family, or other beneficiary. Where an employer does not support their employee in providing information about their pension options, an employee or their family/beneficiary would have a right to [appeal](#) against the employer's inaction.

## Do your employees know about the 50/50 section?

Many people in the UK are struggling due to the ongoing cost-of-living crisis, and because of this, we anticipate that you may start to receive a higher number of opt out forms. Did you know that the LGPS has an option to help your employees pay less towards their pension during times of financial difficulty? This is known as the 50/50 section.

### The benefits

The 50/50 section allows your employees to flexibly pay 50% of their normal contributions and build up 50% pension benefits for the period they're in it. Regardless of which section of the scheme an employee is in, they retain full life assurance cover and remain fully protected under ill-health retirement regulations.

If any of your employees ask about opting-out of the LGPS, please let them know about the 50/50 option by sharing our [Contribution flexibility page](#) with them.

### How to apply

Employees can opt into the 50/50 section by completing our 'Pension option form' and returning it to your payroll or HR team. This form is available on our [Forms and guides page](#) for members.

### What you need to do

You must re-enrol your employees who are in the 50/50 section back into the main section at each auto re-enrolment date. You'll also need to let them know when this is happening. They can re-join the 50/50 Section easily by completing another 'Pension option form'.

## My Pension Online

We'd like to thank the employers that have already shared information with their employees about My Pension Online, our service for Local Government Pension Scheme (LGPS) members.

### Getting started

If your employees enquire about My Pension Online, you can direct them to our website where the [My Pension Online homepage](#) offers guidance on the registration process.

### Promotional resources

To assist you with any questions about My Pension Online, we've created some promotional resources to support you. On our [My Pension Online resources page](#), you'll find images that can be used for:

- Newsletters
- Emails
- Intranet pages
- Printed materials

If you have employees in other pension schemes, please add into your communications that My Pension Online is for LGPS members only.

## Employee details changes

It's important that you let us know as soon as possible when an employee's details change, for example, title, name, address. This helps us to minimise the risk of data breaches occurring.

If you're not using i-Connect yet, please remember to notify us using the C1 Form when any of your LGPS members change their personal and contact details. The C1 Form is available on the [Forms for employers](#) section of our website.

## Email addresses

A quick reminder of our email addresses and what they should be used for:

[dpf.employers@derbyshire.gov.uk](mailto:dpf.employers@derbyshire.gov.uk) - For submitting member notification forms such as the S1, L1, C1 and estimate requests. [All found here](#).

[pensions.tech@derbyshire.gov.uk](mailto:pensions.tech@derbyshire.gov.uk) - For submitting contribution returns (CR1), data and payment queries.

[pensions.regs@derbyshire.gov.uk](mailto:pensions.regs@derbyshire.gov.uk) - For queries relating to LGPS regulations, employer training, events and communications.

[pensions@derbyshire.gov.uk](mailto:pensions@derbyshire.gov.uk) - For queries and requests from members of the LGPS.

[pensions.iconnect@derbyshire.gov.uk](mailto:pensions.iconnect@derbyshire.gov.uk) – For employer queries about i-Connect.

If you have any queries about the information provided in this Newsletter,  
or about the LGPS in general, please contact us at:

Derbyshire Pension Fund, County Hall, Matlock, DE4 3AH

Tel: 01629 538900

Email: [pensions.regs@derbyshire.gov.uk](mailto:pensions.regs@derbyshire.gov.uk)

Website: [www.derbyshirepensionfund.org.uk](http://www.derbyshirepensionfund.org.uk)



Local Government  
Pension Scheme