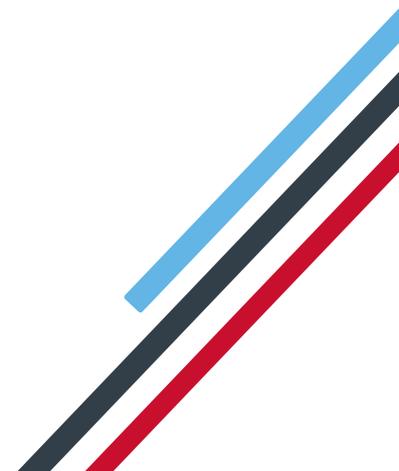




# Guide to Workplace Pension Reform

GP Payroll

April 2017



## Contents

<b>Guide to Workplace Pension Reform &amp; IRIS OpenEnrol .....</b>	<b>4</b>
<b>How your payroll software can help you with Workplace Pension Reform .....</b>	<b>5</b>
How do I manage Automatic Enrolment on a day to day basis? .....	6
Payroll Run.....	6
The payroll life cycle with Auto Enrolment.....	7
AE Assessment Details .....	8
Pension Dashboard .....	8
Pay Period Dashboard .....	9
Employee AE History .....	10
Create Pension output file.....	10
Print Pension reports .....	10
How do I opt an employee in? .....	13
Employee requests to Join your Pension Scheme.....	14
What if the refund period spans two tax years? .....	16
Automatic Enrolment - Examples.....	17
<b>Early Retirement Reduction Buy Out (ERRBO) .....</b>	<b>19</b>
ERRBO Contributions .....	19
To set up ERRBO Contributions: .....	19
<b>What is Re-enrolment? .....</b>	<b>20</b>
Declaration of Compliance.....	21
<b>What is IRIS OpenEnrol? .....</b>	<b>22</b>
What will IRIS OpenEnrol do for me? .....	22
How does IRIS OpenEnrol work? .....	23
How to set up IRIS OpenEnrol in the payroll software .....	24
Essential steps to setting up IRIS OpenEnrol .....	24
In order to use IRIS OpenEnrol, follow these steps: .....	25
How do I set up IRIS OpenEnrol online? .....	25
How are the auto enrolment letters created? .....	26
Reset.....	27
Refresh .....	27

Print .....	27
Delete .....	27
Publish.....	28
Republish .....	28
What letters are sent and when?.....	29
Examples of when Letters are created .....	30
<b>Quick Reference &amp; Definitions .....</b>	<b>34</b>

## Guide to Workplace Pension Reform & IRIS OpenEnrol

This guide will give you a general overview of **Workplace Pension Reform** and what it means for you as an employer.

It will also demonstrate how your payroll software can help you carry out your new responsibilities. The guide also gives detailed information relating to IRIS OpenEnrol, an element of the IRIS AE Suite™ which simplifies pension communications.

It will cover:

- How to prepare for Workplace Pension Reform and Automatic Enrolment
- How your payroll software can help you with:
  - Automatic Enrolment
  - Pension Funds
  - Pension Deductions
  - NEST
  - Other Pension output files
- What is the IRIS OpenEnrol element of the IRIS AE Suite™?
- How to use IRIS OpenEnrol
- **Glossary of Quick Reference & Definitions**

A Guide to the **AE Config Tool** is available from the main screen in GP Payroll.

A Nest Integration Guide can be accessed [here](#).

## How your payroll software can help you with Workplace Pension Reform

The IRIS AE Suite™ has been added to the payroll software to enable you to manage your new or existing **Workplace Pension Scheme** more effectively.

You are able to:

- Configure Auto Enrolment (including any postponement period) using the **Automatic Enrolment Configuration Tool**
- Hold detailed pension information in **Employee Details**
- Auto enrol employees during payroll calculation
- Manage opt ins
- Manage opt outs
- Print detailed pension reports
- Create pension files
  - to enrol workers
  - for a contribution schedule

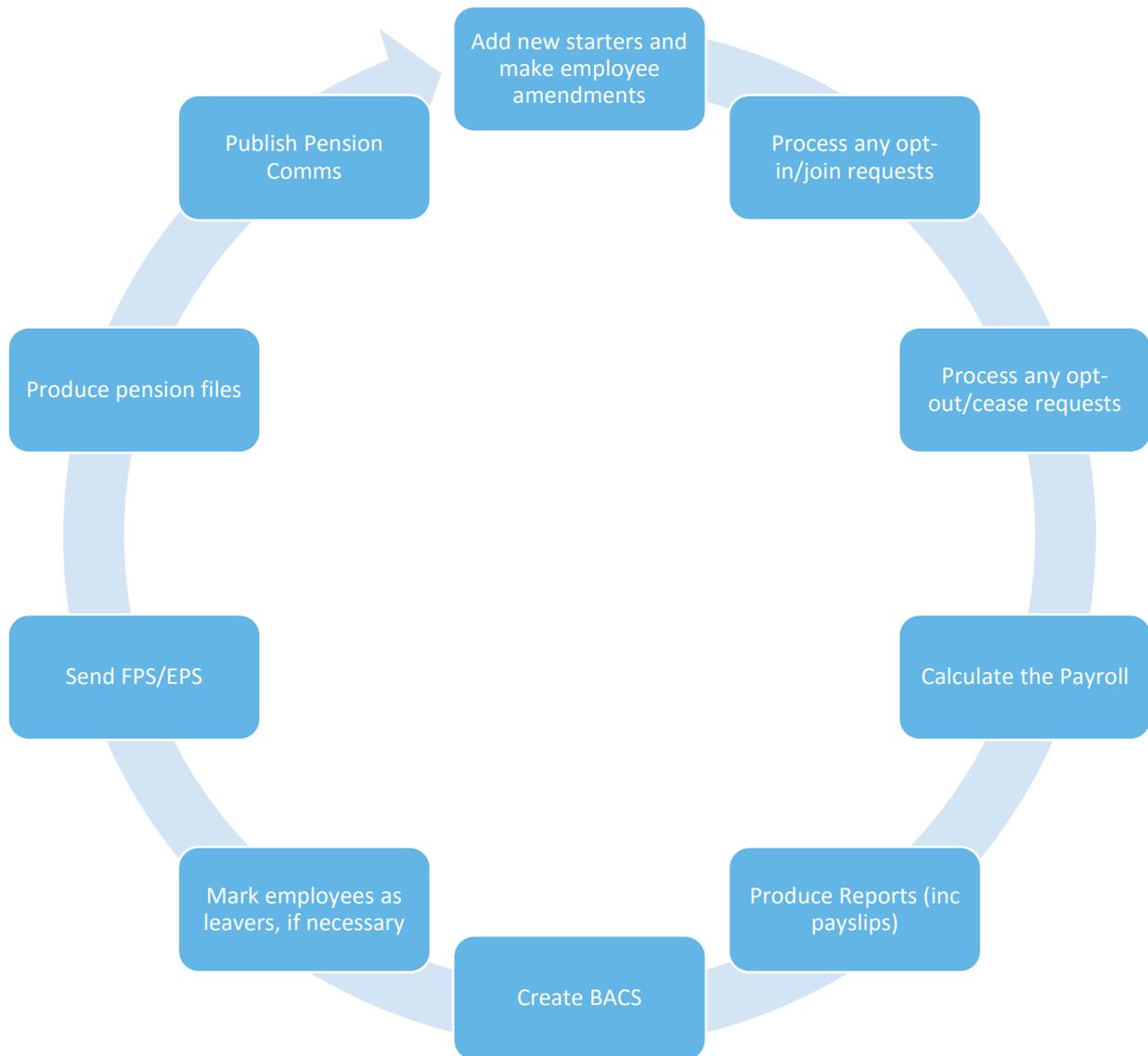
## How do I manage Automatic Enrolment on a day to day basis?

### Payroll Run

The software will run the Automatic Enrolment process for each employee individually when you calculate the payroll. It will check if the payroll date is on or after the practice's **Staging Date** and if so:

- If a **Postponement Period** is in operation, a **Deferral Date** is entered in **Employee Details**
- If the employee is identified as an eligible or non-eligible jobholder or an entitled worker the employee's **Worker Status** is set accordingly
- If the employee's **Worker Status** is set to **Eligible Jobholder** then the software assigns an **Automatic Enrolment Date** and adds the pension fund and pension deductions to **Employee Details | Pension Details | Auto Enrolment Details**
- Re-assesses any workers with a **Deferral Date** assigned, where that **Deferral Date** is in the pay reference period being calculated, to see if they need auto enrolling
- If any employees require an AE Date or Deferral date assigning in the current period the **Employees to be enrolled this period** screen will display the employees, their NI number, the default Pension Scheme for auto enrolment along with the standard Employee and Employer contributions for that scheme. From this screen, if required, you can change the Pension Scheme to be used and also select if an employee is full time or part time
- Click **OK** to set the details for the employees and assign the **Deferral Date** or **Auto Enrolment Date** where applicable
- Employees' and employers' pension deductions are calculated and the payroll process continues as normal; once complete it will move on to the next employee
- If an employee becomes eligible, the **Deferral Date** is removed, the **Automatic Enrolment Date** is set and the **Pension Fund** and pension deductions are assigned
- When you re-calculate the payroll, employees will be re-assessed. Remember this may result in an employee being auto enrolled or Auto Enrolment dates being removed
- Once employees have been processed, if any employees have been automatically enrolled a message will be displayed asking if you want to print an Auto Enrolment Summary outlining changes – Click **Yes** to print, you cannot access this report later

## The payroll life cycle with Auto Enrolment



## AE Assessment Details

From **Setup/ Options | 4 – Practice Pension Details | Auto Enrolment Details | AE History**, select the employee and click **OK**. Double click on the pay period, this screen displays the employee's AE Assessment status together with the information that the assessment is based on.

AE Assessment for Michaela MultiRole April 2015

**Employee is being Automatically Enrolled this pay period**

Pay Date:	30 April 2015	Start Date:	02 February 1992
Pay Reference Period Start:	01 April 2015	<b>Birth Date:</b>	<b>02 February 1972</b>
Pay Reference Period End:	30 April 2015	<b>Age at end of PRP:</b>	<b>43 Years 2 Month(s)</b>
<b>Qualifying Earnings:</b>	<b>2820.06</b>	Transitional Period:	No
Pensionable Earnings:	2820.06	Works Outside UK:	No
Worker Status:	Eligible Jobholder	Opt-In Date:	
<b>Automatic Enrolment Date:</b>	<b>01 April 2015</b>	Join Date:	
Pension Scheme:	AQPS	Opt-Out Date:	
<b>Automatic Enrolment Trigger:</b>	<b>833.00</b>	Information Provided Date:	
Qualifying Earnings Lower:	486.00	Ceased Contributions Date:	
Qualifying Earnings Upper:	3532.00	Deferral Date:	

Print  Cancel  Help 

The bold text highlights the factors that have triggered the assessment outcome.

## Pension Dashboard

To access the **Pension Dashboard** from **Setup/ Options | 4 – Practice Pension Details**, select **Auto Enrolment Details** then **Pension Dashboard**.

Pension Dashboard

Employees:  AE Status:  Pension Fund:

Name	NI Number	Worker Status	AE Status	Pension Fund
Nigel Samson		Eligible Jobholder	Already in a Scheme	NHS Pension Scheme
Nigella Pearson	NH010171A	Eligible Jobholder	Automatically Enrolled	AQPS
Mickey Archem		Eligible Jobholder	Already in a Scheme	NHS Pension Scheme
Michaela Mitchell	NH020272A	Eligible Jobholder	Automatically Enrolled	AQPS
Ronnie Redfern	NE030373A	Entitled Worker		AQPS
Rachael Relief	NE030373A	Entitled Worker		AQPS
Ricky Dinsdale	NE050575A	Eligible Jobholder	Already in a Scheme	
Elizabeth Entwistle	NE050575A	Eligible Jobholder	Automatically Enrolled	NHS Pension Scheme
Edna Stephens	NE010198A	Entitled Worker	Too Young for Automatic Enrolment	AQPS
Tina O'Hara	NE020298A	Entitled Worker	Too Young for Automatic Enrolment	AQPS
Paula Pickford	NE030398	Entitled Worker		AQPS
Fiona Fenton	NE050598A	Entitled Worker	Too Young for Automatic Enrolment	AQPS

You have unpublished pension communications

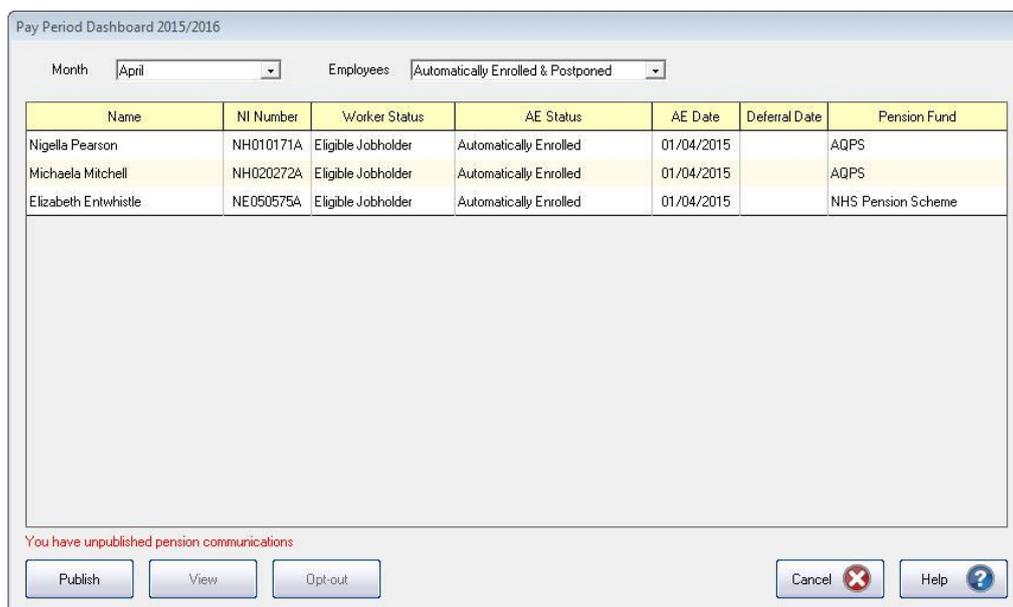
Publish

The dashboard displays a list of the employees in the practice according to the filters you select at the top of the screen.

- Double-click or highlight an employee and click **AE History** to open their **Employee AE History** screen
- Click **Publish** if you have communications waiting to be published to IRIS OpenEnrol
- Highlight an employee and click **Opt-in, Opt-out, Join** or **Cease** to open new screens enabling you to quickly carry out those tasks
- Changes made here will automatically be made within **Employee Details** for you

### Pay Period Dashboard

To access the **Pay Period Dashboard**, from **Setup/ Options | 4 – Practice Pension Details**, select **Auto Enrolment Details** then **Pay Period Dashboard**.



Name	NI Number	Worker Status	AE Status	AE Date	Deferral Date	Pension Fund
Nigella Pearson	NH010171A	Eligible Jobholder	Automatically Enrolled	01/04/2015		AQPS
Michaela Mitchell	NH020272A	Eligible Jobholder	Automatically Enrolled	01/04/2015		AQPS
Elizabeth Entwistle	NE050575A	Eligible Jobholder	Automatically Enrolled	01/04/2015		NHS Pension Scheme

You have unpublished pension communications

Buttons: Publish, View, Opt-out, Cancel, Help

This dashboard displays the pension status of any employees assessed in a particular pay period.

- Double-click or highlight an employee and click on **View** to open their **AE Assessment for...** screen for that period
- Click **Publish** if you have communications waiting to be published to IRIS OpenEnrol
- Highlight an employee and click on **Opt-out** to open a new screen enabling you to quickly opt an employee out of the Pension scheme
- Changes made here will automatically be made within **Employee Details** for you

## Employee AE History

This screen displays historic periods and tax years for the selected individual where the history is available. You can view the **Worker Status**, **AE Assessment**, **AE Date**, **Deferral Date** and whether the employee is **In Pension** for the relevant pay period.

- From **Setup/ Options | 4 – Practice Pension Details** tab, select **Auto Enrolment Details** then **Employee AE History**
- Highlight the employee and click **OK**
- To view the **AE Assessment for...** screen for a specific Pay Period, highlight the relevant pay period and click **View**

This screen is also accessible from **Setup/ Options | 4 – Practice Pension Details | Auto Enrolment Details | Pension Dashboard | AE History**.

## Create Pension output file

For guidance on how to create your pension output file, click [here](#). From this location select the pension provider you want to create your pension output for. You can send information online to NEST from within GP Payroll, for more information click [here](#).

Output files are available in the software for the following pension providers as standard:

- Aviva
- Friends Life
- NEST
- Now Pensions
- Peoples Pension
- Scottish Widows
- Standard Life G2G

## Print Pension reports

The payroll software has several pension reports to assist you in administering your pensions. These are available to print from **Print Output / Export Data | Pension Summaries | Print Auto Enrolment Reports** or **Print Output / Export Data | Pension Summaries for NHS Pension/Stakeholder Pension Reports**.

## Employee Pension Summary

This multi period report displays employees included in auto enrolment assessment and will include, for each employee, **Employee's pensionable pay** for the period(s) selected; **Employee** and **Employer Contributions** for the period(s) selected and **Employee** and **Employer Contributions YTD**.

### [Pension Summary for Period](#)

This report prints **Employee, NI Number, Notional Pay, Pensionable Earnings** and **Qualifying Earnings**.

### [Pension Remittance](#)

This report displays employer and employee contributions for the month selected. Workplace Pension Reform allows you to withhold contributions for an employee for up to three months after Auto Enrolment. This report gives you the option to exclude any employees you may wish to exclude for a maximum of three months from Auto Enrolment.

### [Pension Status](#)

This report contains the automatic enrolment information for each employee. This includes:

- Worker Status
- Member of Qualifying Scheme
- Employee and Employer contribution rates
- Scheme type and name
- Opted-in date
- Opted-out date
- Auto enrolled date
- Join Date

### [Pension Age Report](#)

This report will print current employees that will reach a key age for Workplace Pensions in the current pay period. Currently the key ages are 16, 22, State Pension Age and 75. This report includes **Employee Number, Employee Name, Gender, Birthday** and **Age on Birthday**.

### [Auto Enrolment Report for Period](#)

The **Auto Enrolment Report for Period** report can be printed for each period to see which employees have been auto enrolled in the selected period and which employees haven't, together with the reason why.

**Reasons not Automatically Enrolled** will be detailed as one of the following:

- Earnings too low
- Aged 16 – 21
- State Pension Age
- Age 75+
- Deferred

### Declaration of Compliance

This report includes most of the information required to complete your Declaration of Compliance. It includes **Pension Contact Details**, **Pension Scheme Details** together with the following:

- PAYE Reference
- Date of the last day of postponement (if applicable)
- Total number of workers employed at Staging (excludes employee types 4 & 6\*)
- Number of Eligible Jobholders auto enrolled at Staging or after the last day of postponement
- Number of workers who were in a qualifying scheme at Staging
- Number of Eligible Jobholders subject to the Transitional Period
- Number of workers who are not accounted for above (excludes employee types 4 & 6\*)

\* Employee types 4 & 6 are employed by the Health Authority and should therefore appear on the Health Authority Declaration of Compliance.

To assist you when completing your Declaration of Compliance, a checklist can be found [here](#).

### Pension Refunds Report

This report will display **Pension Fund**; **Period(s) Covered in Report**; **Members Name**; **Opt Out Date**; **Employee's Refund (£)** and **Employer's Refund (£)**.

From the **Select Fund** drop down you can select a specific pension fund if required, this will default to **All Funds**. This report will also, by default, be set to all employees.

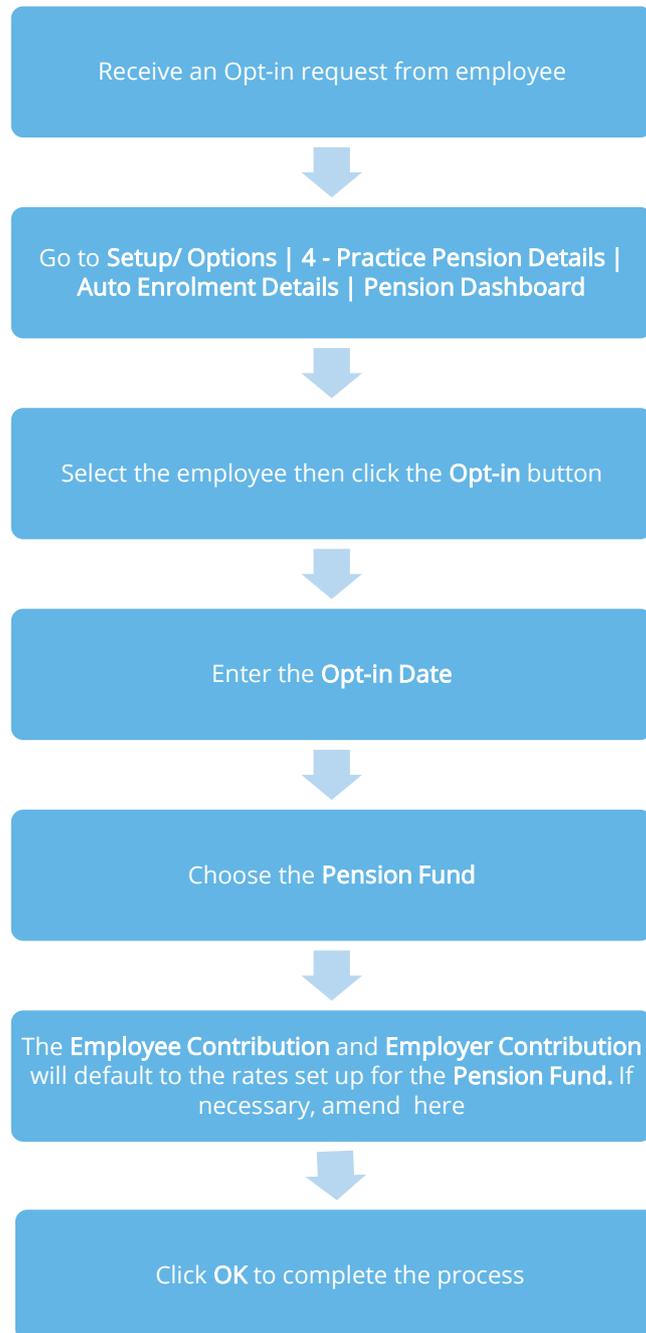
### Pension Fund Employees Report

This report will print the total number of employees that have an **Automatic Enrolment Date**, an **Opt-out Date**, **Opt-out Date** or **Join Date**.

### How do I opt an employee in?

An Opt-in request can be received from a non-eligible jobholder, or an eligible jobholder within a postponement period. **Note:** Entitled Workers cannot opt-in, they need to **Join**.

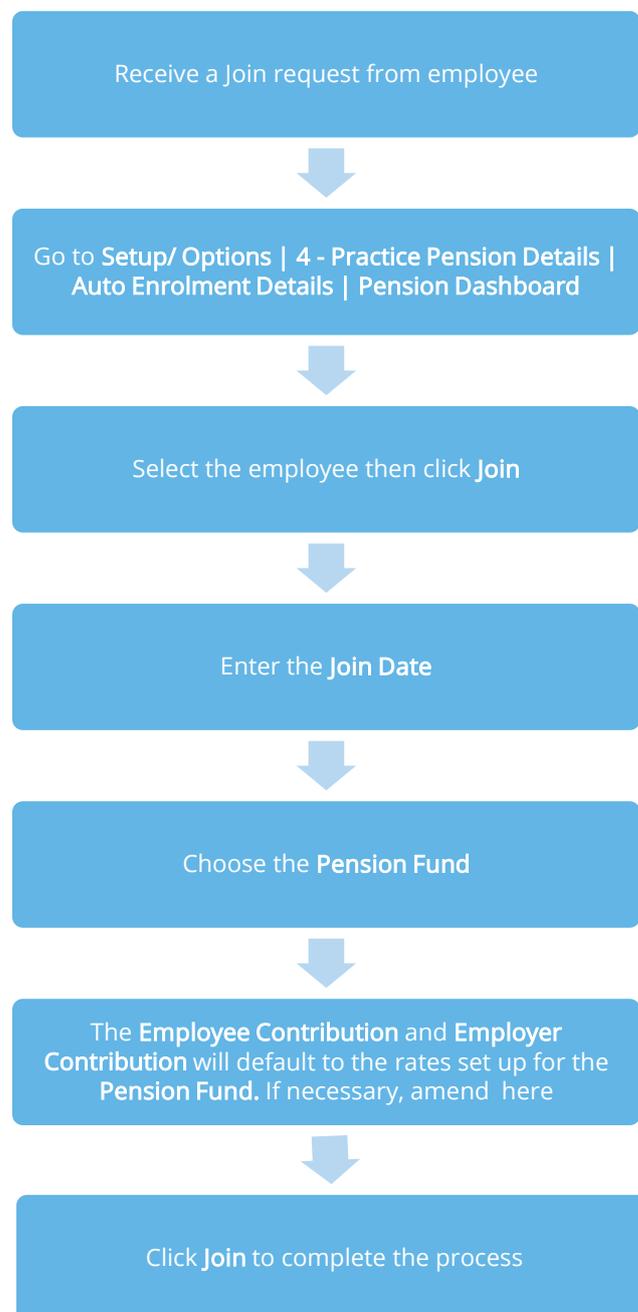
To enter an **Opt-in Date**:



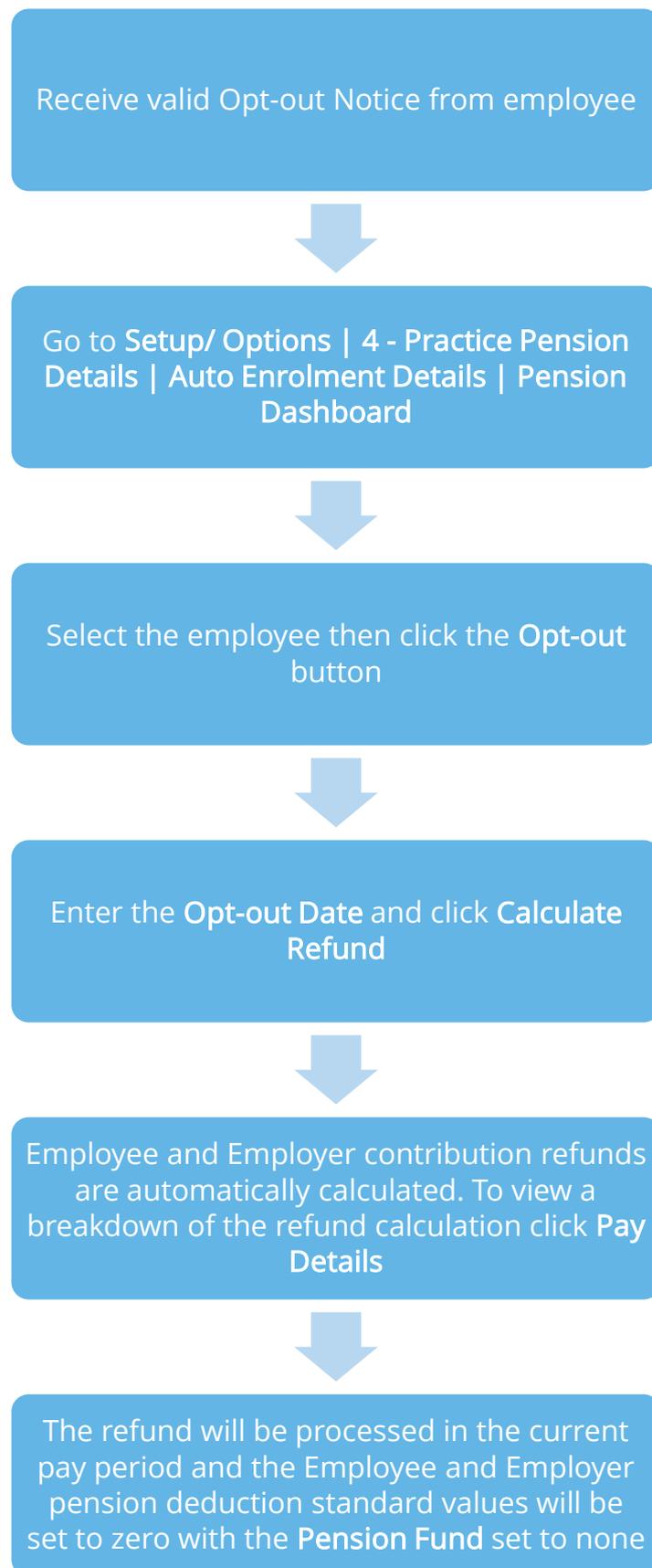
## Employee requests to Join your Pension Scheme

An employee can request to join your Pension scheme if they meet the following criteria:

- The employee's worker status was **Entitled Worker** when last assessed for Auto Enrolment
- The following fields in **Employee Details | Pension** are unticked:
  - Member of a Qualifying Scheme
  - Transitional Period
  - Works outside the UK



How do I opt-out an employee?



## POINTS TO REMEMBER

If you tick **Do not refund in payroll** no refund will be given and the year-to-date value will not be altered. If necessary, you can amend the refund values prior to calculating the payroll.

A **Pension Opt-Out Details** button can also be found in **Employee Details | Pension Details | Auto Enrolment Details**. When clicked this will display the **Pension Opt-Out** screen.

An employee with a **Join Date** is not entitled to opt out of a Pension Scheme. If the employee wishes to stop contributions, a **Ceased Contribution Date** should be entered in **Setup/ Options | 4 – Practice Pension Details | Auto Enrolment Details | Pension Dashboard | Cease**.

When a jobholder gives an opt-out notice, you must check that it is a valid notice. It must contain certain statutory information which can be found [here](#)

**Please Note:** If you receive a **NEST Opt-out Notice** from an employee, you must enter the **Opt Out Reference Number** in **Change Employee Details | Pension Details | Auto Enrolment Details** to ensure they are included in the file. If the employee has opted out directly with NEST and the **Opt Out Reference Number** is not present in **Change Employee Details**, the employee will not be included in the **NEST Contribution File**.

### What if the refund period spans two tax years?

If an employee opts out of the pension scheme following auto enrolment, they are entitled to a full refund of contributions which is reported via RTI to HMRC.

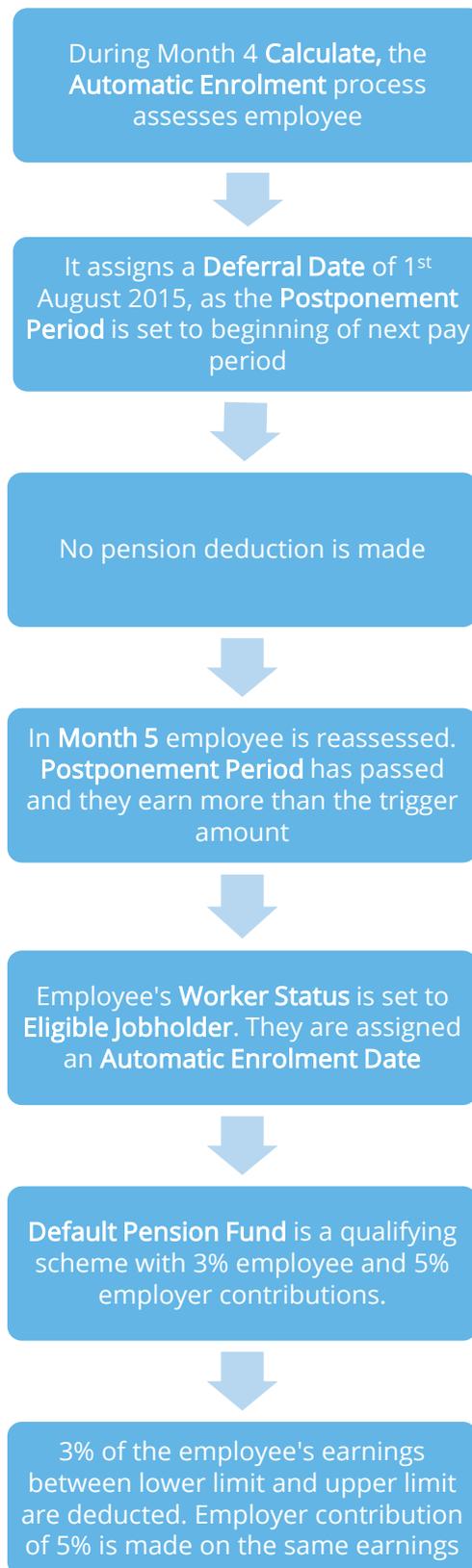
For contributions taken in the current tax year, this is reported via the Full Payment Submission (FPS).

For contributions that span tax years, you must report the refunds taken in the current tax year via the FPS and send an Earlier Year Update (EYU) for any refunded contributions taken in the prior tax year.

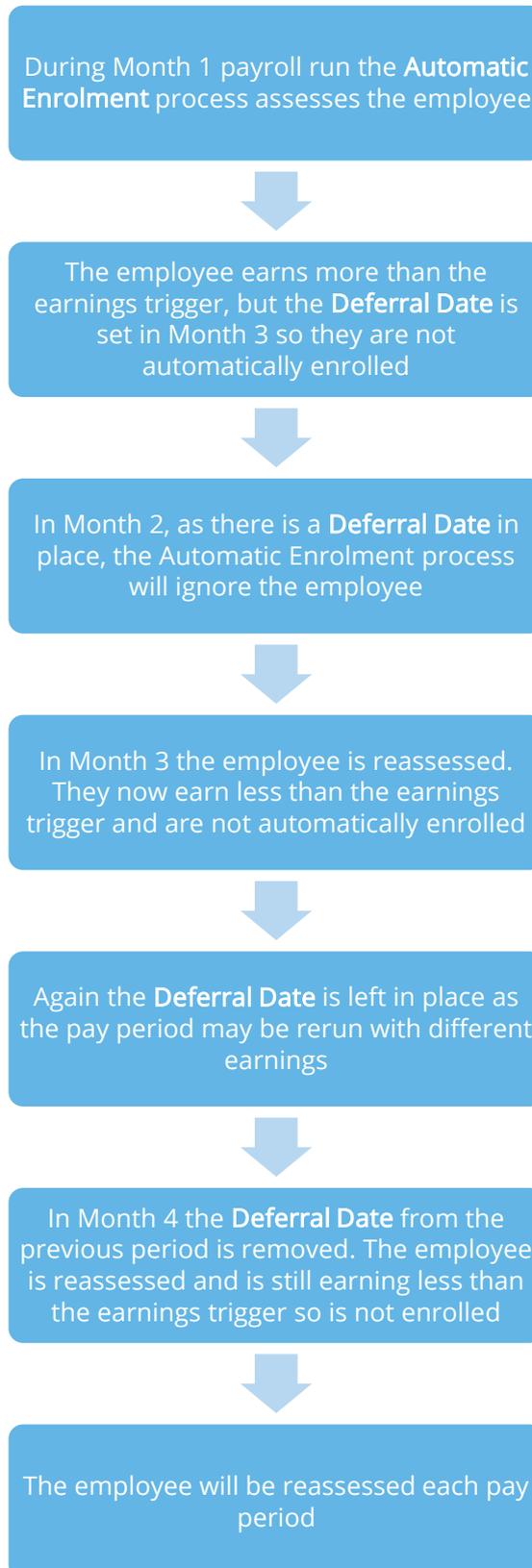
For details on how to send an EYU, see the [RTI Guide](#).

## Automatic Enrolment - Examples

**Example 1:** Employee aged 35 joins the practice on 7 July 2015 and earns £20000 per annum.



**Example 2:** Employee aged 42 with variable earnings, receiving more than the earnings trigger in month 1. Deferral Date is set in Month 3



## Early Retirement Reduction Buy Out (ERRBO)

From 1<sup>st</sup> April 2015, members of the NHS Pension Scheme and their employers can elect to pay extra contributions to reduce or remove the early retirement reduction if an employee retires after age 65 and before normal pension age. This is known as an ERRBO agreement.

An application for an ERRBO agreement must be made within three years of joining the 2015 Scheme for it to be effective from your first Scheme year. You can apply at the time but if this is not done within 3 months of joining, it will be effective from the following scheme year.

### ERRBO Contributions

To set up ERRBO Contributions:

1. Select **Employee Details | Pension Details**
2. Click **ERRBO Contributions**  
(This will show if **Include in NHS pension Scheme** and **Employee is a member of the NEW April 2015 NHS Pension scheme** are selected)
3. Enter here the Early Retirement Buy Out Contributions for Employee and Employer  
(either as a fixed monthly payment or extra percentage of salary)
4. Click **OK**

**Please Note:** The total Employee and Employer contribution cannot exceed 4.86%; this is the maximum ERRBO Contribution that can normally be used and is based on age. For details on the contribution rates click [here](#).

## What is Re-enrolment?

The process of automatically putting workers back into pensions is known as 'automatic re-enrolment'. Re-enrolment occurs approximately three years after staging and then every three years after that. At the **Re-enrolment Date**, Automatic Enrolment Assessment occurs for all the employees that previously opted out or ceased contributions more than a year before the **Re-enrolment Date**.

A re-enrolment employee cannot be postponed. If the re-enrolment employee is an eligible jobholder within the pay reference period when re-enrolment occurs, they will be automatically enrolled. If the individual is not an eligible jobholder within the relevant pay reference period, no further action will be taken until the next Re-enrolment Date.

For re-enrolment a new letter type L1R will be published to the IRIS OpenEnrol element of the IRIS AE Suite™.

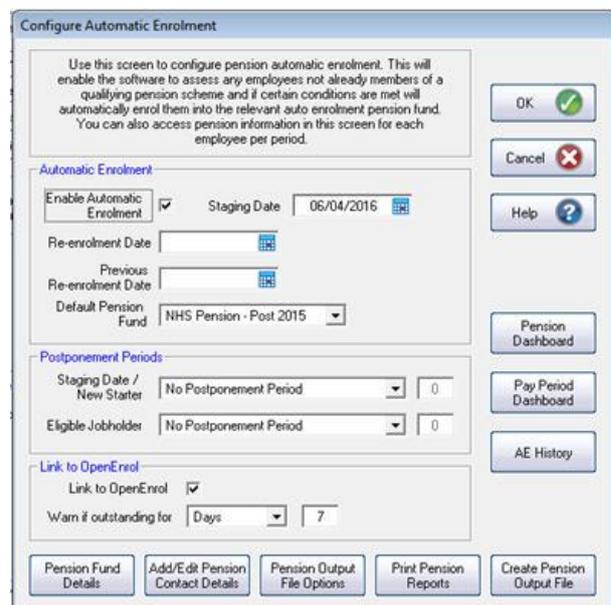
**Re-enrolment Date** and **Previous Enrolment Date** fields allow you to enter the required information. These fields are in the following location:

- Setup/ Options | 4 - Practice Pension Details | Auto Enrolment Details

If the **Staging Date** field is blank, the **Re-enrolment Date** and **Previous Enrolment Date** fields will be disabled.

If you run the end-of-year transfer process, more than 3 months after the **Re-enrolment Date**, the software will automatically move the **Re-enrolment Date** to the **Previous Re-enrolment Date** field.

You can set your **Re-enrolment Date** to be any time within the re-enrolment window, which is three months before and three months after the third anniversary of your staging date.



When logging into the system, if the re-enrolment window end date is approaching, a warning will be given that the **Re-enrolment Date** field is blank.

When attempting to calculate payroll, if the last possible date for re-enrolment is on the last day of the pay reference period or later, a warning will be given that the **Re-enrolment Date** field is blank. You will need to enter the **Re-enrolment Date** before you can proceed with calculation.

**Please Note:** The Pay Reference Period is the last calendar day of the month being calculated.

For re-enrolment a new letter type L1R will be published to the IRIS OpenEnrol element of the IRIS AE Suite™.

## Declaration of Compliance

If a re-enrolment or previous re-enrolment date is entered, this date will be used instead of the staging date to produce the details required. Employers are required to submit a new re-declaration of compliance within 5 months of the re-enrolment date.

As per TPR guidelines, the Declaration of Compliance will also no longer include employee types 4 and 6 in the **Total number of workers employed at staging** and **Number of workers not accounted for above**. These individuals are employed by the Health Authority and should therefore appear on the Health Authority Declaration of Compliance.

## What is IRIS OpenEnrol?

IRIS OpenEnrol is an element of the IRIS AE Suite™; a way to distribute workplace pension communications to employees. Letters that need to be sent to employees, in order to comply with legislation, will be created automatically when you run the payroll. They will then be published to a secure online portal. The letters are emailed directly to each employee, and once they have registered with the portal they will be able to quickly view all of their past automatic enrolment letters in an easy to access, secure area.

## What will IRIS OpenEnrol do for me?

- Employees receive pension communications directly via email
- Letters can be accessed anywhere an internet connection is available
- Quick and easy to setup with no software to install
- Increases Automatic Enrolment administration efficiency
- Reduces carbon footprint demonstrating an environmentally friendly solution
- Reduces communication distribution costs including printing, postage and processing
- Fully secure
- Allows employees immediate 24/7 access to their own pension communication information
- Free IOS, Android and Windows Phone apps available for employees to securely view their own pension communications on tablets or smartphones
- An Employer can log into the IRIS OpenEnrol portal and print communications if an employee does not have an email address
- All published communications are date stamped for audit purposes and a copy stored against the employee record

## How does IRIS OpenEnrol work?

Certain Automatic Enrolment triggers during the payroll run will cause a communication to be created, which you then need to publish to the IRIS OpenEnrol secure website. IRIS OpenEnrol takes that data and creates letters in the form of Adobe PDF files to be sent to your employees.

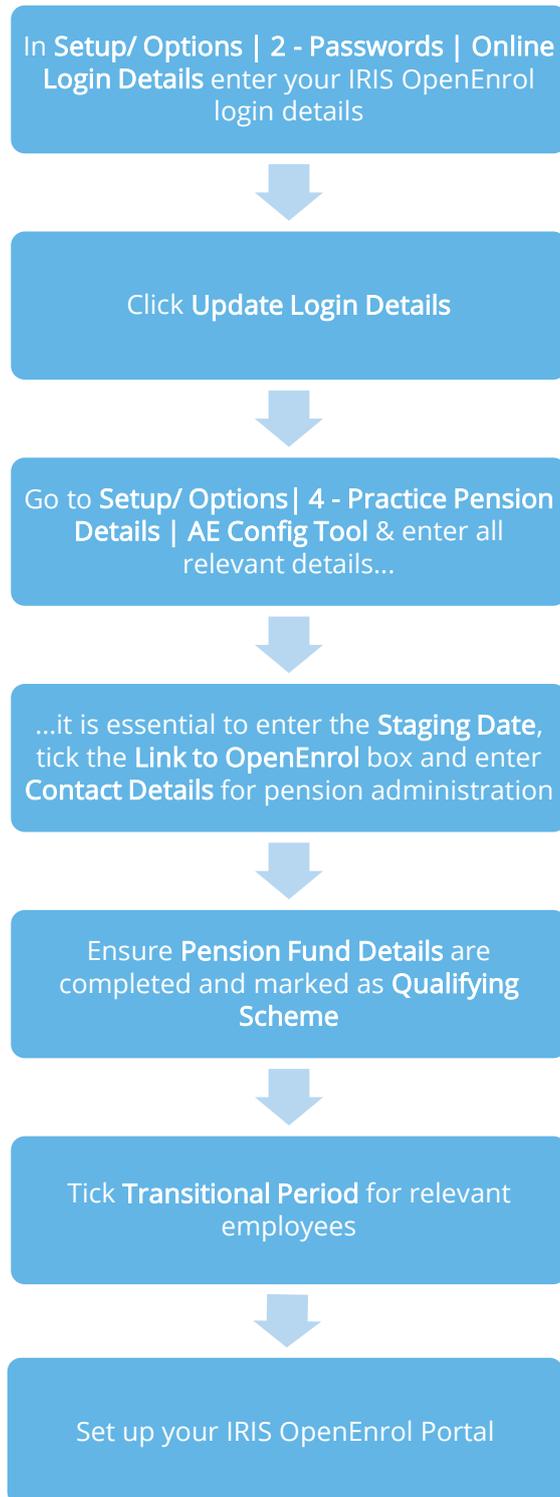
- If the employee has an IRIS OpenEnrol account the Adobe PDF will be emailed to the employee and stored online
- If the employee does not have an account but has an email address the letter will be emailed and the employee prompted to configure their account
- If the employee does not have an email address you can log onto IRIS OpenEnrol to print the required letter

When you Publish for a company for the first time, the company and employee details are created for you in IRIS OpenEnrol.

## How to set up IRIS OpenEnrol in the payroll software

When using IRIS OpenEnrol it is vital for your Pension configuration to be set up fully. The letters require certain information to be present in order to be produced correctly.

### Essential steps to setting up IRIS OpenEnrol



In order to use IRIS OpenEnrol, follow these steps:

1. Go to **Setup/ Options | 2 - Passwords**
2. In the **Online Login Details** section enter the **Email Address** and **Password** that you used to register on the IRIS OpenEnrol website (the login details are the same as IRIS OpenPayslips)
3. Click **Update Login Details**
4. Select the **4 – Practice Pension Details** tab and click **AE Config Tool** and complete all the required information
5. On **Step 3 - Practice Pension Scheme Administrator Details**, ensure the **Link to OpenEnrol** box is ticked
6. Ensure your practice contact details for pension administration have been entered in the **Contact Details** section, these are required for IRIS OpenEnrol communications
7. If required, click the **AE is coming** button to generate a letter for your workforce informing them that Automatic Enrolment is coming, (your Staging Date must have been entered in Step 1 of the **Auto Enrolment Configuration Tool** before you can generate this letter)
8. Click **Close**

### How do I set up IRIS OpenEnrol online?

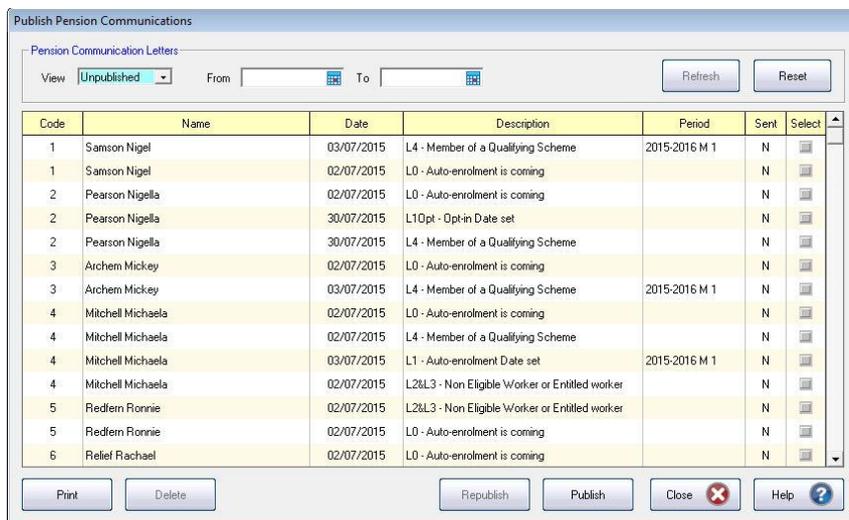
To see how to set up the IRIS OpenEnrol portal, click [here](#) to view the guide.

## How are the auto enrolment letters created?

After you have completed your payroll, follow these steps to Publish Pension Communications:

1. From the main menu select **Setup/ Options**
2. Select **4 – Practice Pension Details** then **Auto Enrolment Details**
3. Click **Pension Dashboard** then **Publish**

This can also be accessed via **4 – Practice Pension Details | Auto Enrolment Details | Pay Period Dashboard** or **4 – Practice Pension Details | Auto Enrolment Details | Print Pension Reports | Print Auto Enrolment Reports | Publish Pension Communications**.



The screenshot shows a window titled 'Publish Pension Communications'. At the top, there is a 'Pension Communication Letters' section with a 'View' dropdown set to 'Unpublished', and 'From' and 'To' date pickers. There are 'Refresh' and 'Reset' buttons. Below this is a table with columns: Code, Name, Date, Description, Period, Sent, and Select. The table contains 18 rows of data. At the bottom, there are buttons for 'Print', 'Delete', 'Republish', 'Publish', 'Close', and 'Help'.

Code	Name	Date	Description	Period	Sent	Select
1	Samson Nigel	03/07/2015	L4 - Member of a Qualifying Scheme	2015-2016 M 1	N	
1	Samson Nigel	02/07/2015	L0 - Auto-enrolment is coming		N	
2	Pearson Nigella	02/07/2015	L0 - Auto-enrolment is coming		N	
2	Pearson Nigella	30/07/2015	L1Opt - Opt-in Date set		N	
2	Pearson Nigella	30/07/2015	L4 - Member of a Qualifying Scheme		N	
3	Archem Mickey	02/07/2015	L0 - Auto-enrolment is coming		N	
3	Archem Mickey	03/07/2015	L4 - Member of a Qualifying Scheme	2015-2016 M 1	N	
4	Mitchell Michaela	02/07/2015	L0 - Auto-enrolment is coming		N	
4	Mitchell Michaela	02/07/2015	L4 - Member of a Qualifying Scheme		N	
4	Mitchell Michaela	03/07/2015	L1 - Auto-enrolment Date set	2015-2016 M 1	N	
4	Mitchell Michaela	02/07/2015	L2&L3 - Non Eligible Worker or Entitled worker		N	
5	Redfern Ronnie	02/07/2015	L2&L3 - Non Eligible Worker or Entitled worker		N	
5	Redfern Ronnie	02/07/2015	L0 - Auto-enrolment is coming		N	
6	Relief Rachael	02/07/2015	L0 - Auto-enrolment is coming		N	

This screen displays the pension communications that are to be sent or have already been sent to IRIS OpenEnrol, depending on the options selected in the **View** box at the top of the screen.

By default the screen shows all the currently available unpublished data. You can also view previously published data if you need to. The data is sorted alphabetically, by surname and forename.

You can reorder the grid by clicking on a column heading. Clicking again will toggle the order ascending to descending etc.

If there is no unpublished data the screen will display the first page of the most recent published data in alphabetical surname/forename order.

- **Code** – the employee code
- **Name** – the surname then forename
- **Date** – the date the communication was created
- **Description** – describes the type of letter to be sent

- **Period** – the year, frequency and pay period e.g. tax year 2014/2015 Month 3 would appear as 2014-2015 M 3
- **Sent** – tick box showing whether a communication has been published to IRIS OpenEnrol
- **From Date** and **To Date** - these can both be blank or either can be blank or both can be populated:
  - If both dates are blank, all data matching the criteria in the **View** box will be displayed
  - If the **From Date** is blank all data up to the **To Date** will be displayed
  - If the **To Date** is blank all data from the **From Date** will be displayed
  - If the **From Date** and **To Date** are both populated only data in that date range will be populated
  - The **From Date** and **To Date** can be the same day

### Reset

Click this button to reset the screen to its initial state. Both dates will become blank. The **View** field will be reset to **Unpublished** or **Published** depending on what was set when the screen was first opened. The grid display will be refreshed and the **Refresh** button will be disabled.

### Refresh

The **Refresh** button is disabled until you change the **View** selection or enter a date range. The text, **Click Refresh to update view**, will appear when the **Refresh** button is enabled. After clicking **Refresh** the button will be disabled and the text, **Click Refresh to update view**, will not be visible.

You need to click the **Refresh** button if you make changes to the **View** selection or the **From** and **To** dates

### Print

Click **Print** for a printed listing of pension communications. You can choose to print **All**, **Unpublished** or **Published**, a **Date Range** and selected employees using the **Selection** button.

This prints a summary of the communications, not the actual letters

### Delete

Each single row in the grid can be highlighted. Multiple rows can be highlighted using standard windows functions e.g. CTRL & click or SHIFT & click. Highlight the rows you want to delete then click the **Delete** button.

### Publish

When you are ready to send the unpublished pension communications to IRIS OpenEnrol you need to click the **Publish** button. **Publish** will always send all unpublished data for the current company. This will send the communications to the IRIS OpenEnrol portal and directly to employees with email addresses in their **Employee Details**.

### Republish

This option allows you to republish data that has already been published previously, for a date range you select.

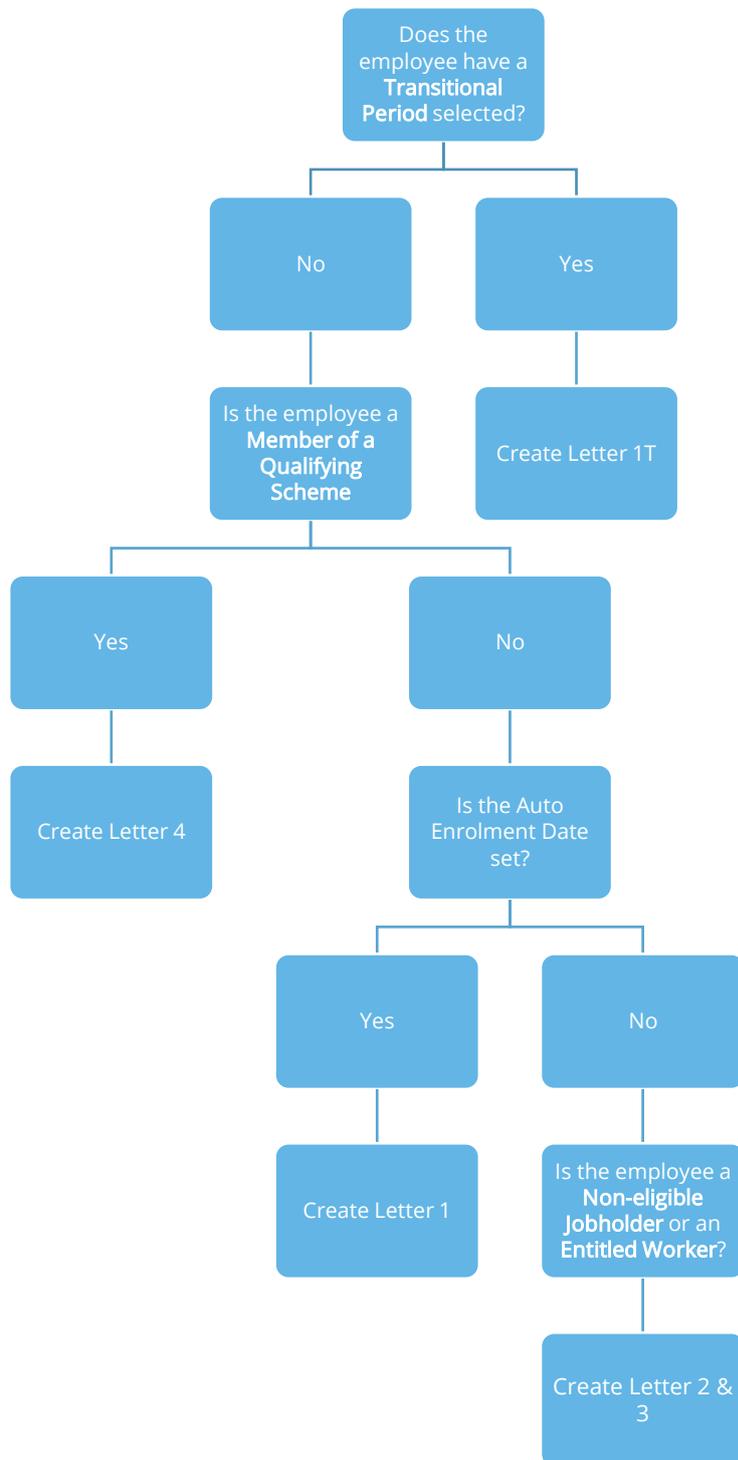
Recalculating the payroll will re-assess any actions relating to Automatic Enrolment or IRIS OpenEnrol. If a payroll is recalculated, employees will be reassessed, if communications have not been sent, they can be amended or deleted before the pay period is complete.

## What letters are sent and when?

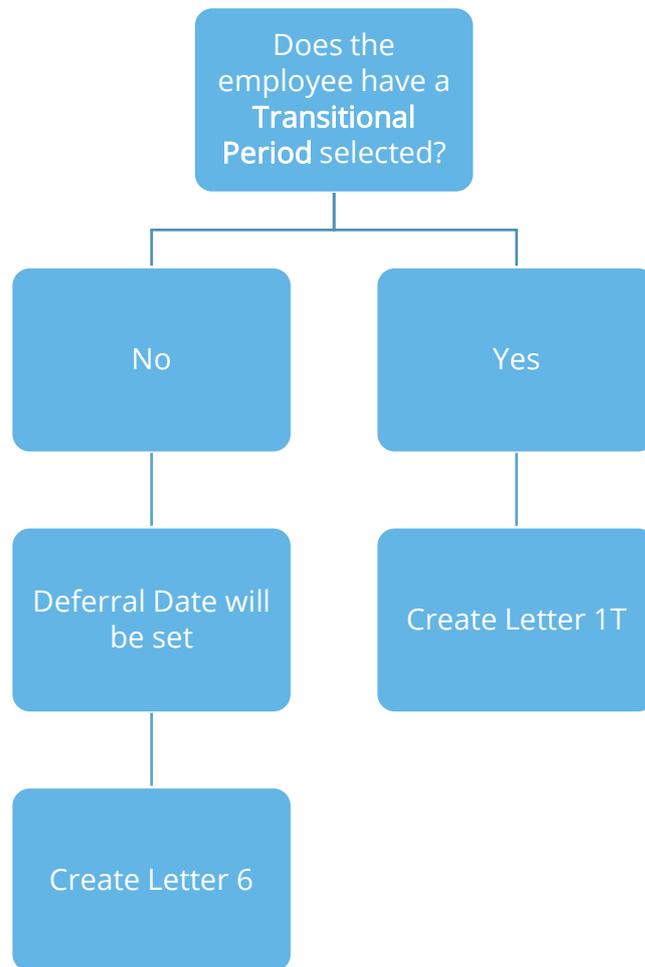
L0	<p>IRIS 'Staging Letter' – This letter is optional and lets employees know Auto Enrolment is coming and is sent once to all employees, except employees who are:</p> <ul style="list-style-type: none"> <li>▪ 75 and over</li> <li>▪ Worker Status 'Exclude from auto enrolment'</li> <li>▪ Works outside of UK box ticked</li> <li>▪ Leavers</li> </ul>
L1	Issued when Auto Enrolment Date is assigned
L1T	Issued at Staging to employees with the Transitional Indicator set
L1P	Issued after Staging Date, each time a Deferral Date is assigned and the employee is an Eligible Jobholder
L1Opt	Issued when an Opt-in Date is entered for an employee who is an Eligible Jobholder or a Non Eligible Jobholder, or when a Join Date is entered for an Entitled Worker
L2 & L3	Sent to Non Eligible Jobholder or to Entitled Worker when assessed and a Postponement Period is not used. This letter is only sent once
L4	Sent to employees where they are a Member of a Qualifying Scheme at staging when no Postponement Period is used
L6	Issued to all employees at staging if Postponement Period is in use (apart from employees receiving Letter 1T). Also sent to new starters after staging if Postponement Period is in use and their Worker Status is Non-Eligible Jobholder or Entitled Worker
Excluded Employees	<p>The following employees will not receive Auto Enrolment Communications:-</p> <ul style="list-style-type: none"> <li>▪ 75 and over</li> <li>▪ Worker Status 'Exclude from auto enrolment'</li> <li>▪ Works outside of UK box ticked</li> </ul>

## Examples of when Letters are created

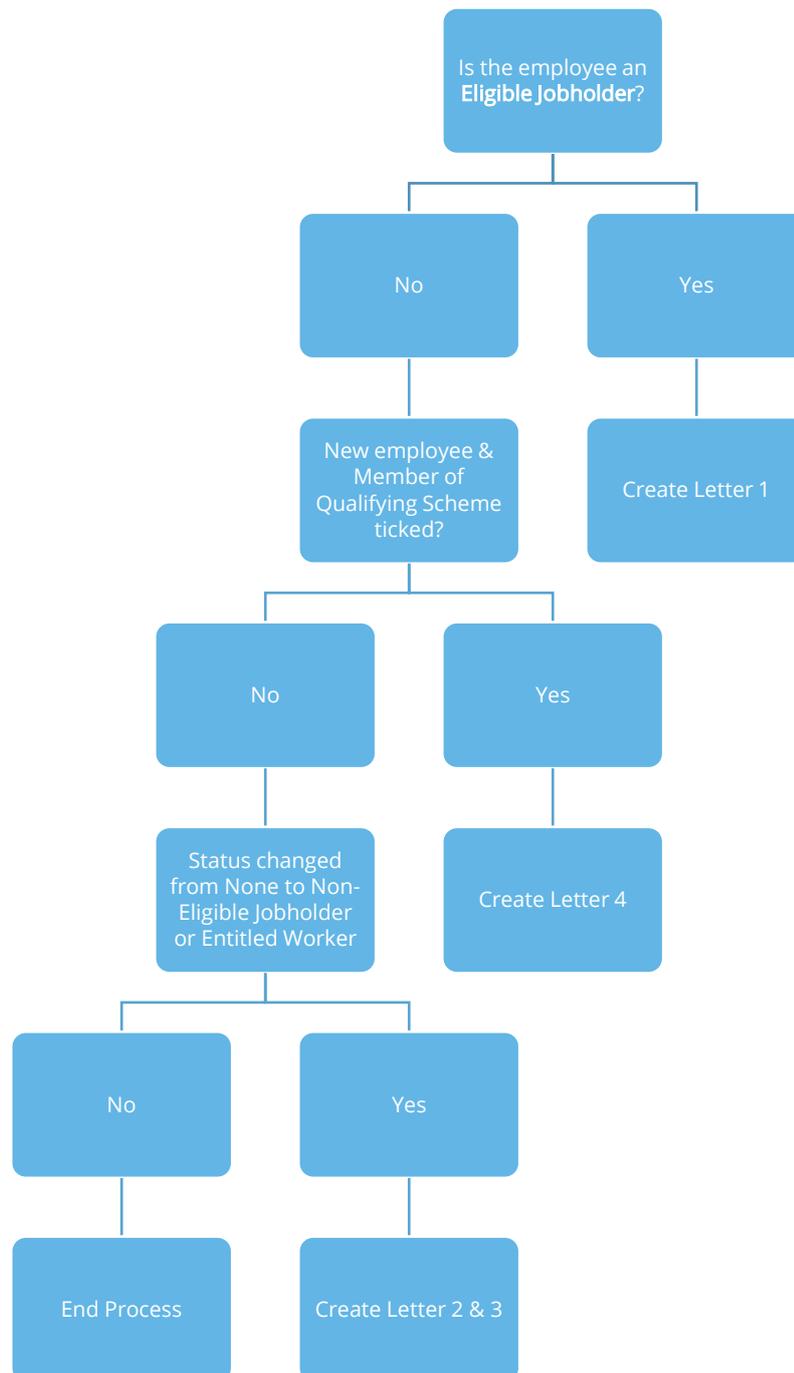
At Staging without Postponement



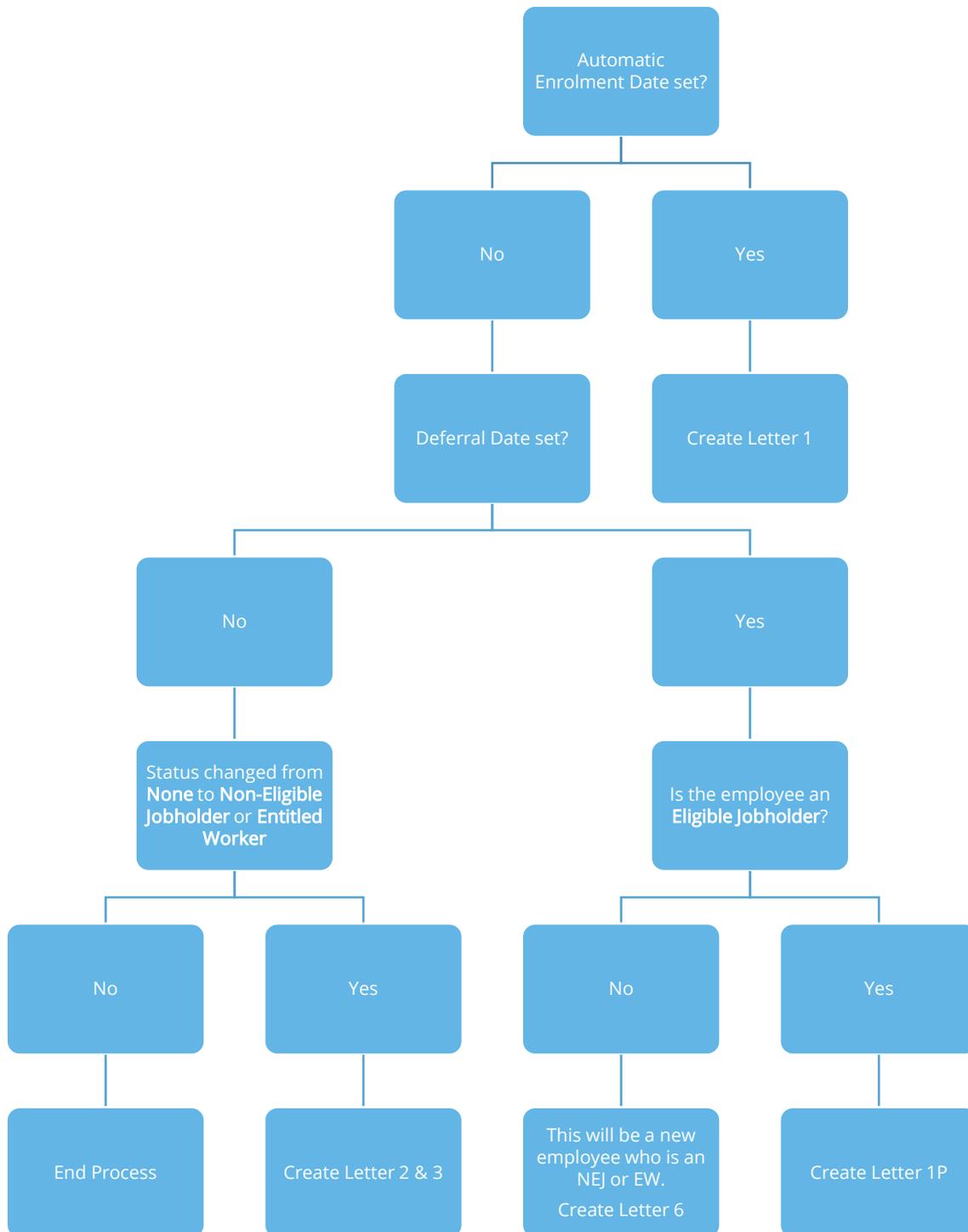
## At Staging with Postponement



After Staging without Postponement



## After Staging with Postponement



## Quick Reference & Definitions

### Pensions FAQ

An IRIS webpage designed to help you with Auto Enrolment/Pensions frequently asked questions

[www.iris.co.uk/WPRFAQ](http://www.iris.co.uk/WPRFAQ)

### Department of Work & Pensions (DWP)

Policy owner and responsible for enabling and coordinating activity for the programme – and for communications to workers

[www.dwp.gov.uk/policy/pensions-reform](http://www.dwp.gov.uk/policy/pensions-reform)

### The Pensions Regulator (TPR)

The UK regulator of work-based pension schemes (any scheme that an employer makes available to employees, including occupational, stakeholder and personal)

[www.tpr.gov.uk](http://www.tpr.gov.uk)

### NEST

a pension provider available to all employers who want to use it. NEST is a workplace pension scheme designed for automatic enrolment that is available to any UK employer regardless of the organisations' size

[www.nestpensions.org.uk](http://www.nestpensions.org.uk)

### The Pensions Advisory Service

an independent non-profit organisation that provides free information, advice and guidance on the whole spectrum of company, personal and stakeholder schemes

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

## Eligible jobholder

a worker:

- who is aged at least 22 and not yet reached SPA
- earnings are above the earnings trigger for automatic enrolment (£10000 in tax year 2015/2016)

## Non-eligible jobholder a worker:

- who is aged between 16 and 74 and
- earns above the lower earnings level for qualifying earnings but below the earnings trigger for automatic enrolment

or

- who is aged at least 16 and under 22 or between SPA and under 75  
and
- earns above the earnings trigger for automatic enrolment

## Entitled worker

a worker:

- who is aged at least 16 and under 75 and
- earns **below** the lower earnings level for qualifying earnings

## Qualifying Earnings

Includes all of the following pay elements (gross):

- Salary
- Wages
- Commission
- Bonuses
- Overtime
- SSP, SMP, SPP, ShPP, SAP

These earnings are used to identify whether an employee is an eligible jobholder or a non-eligible jobholder and their level of contributions

- When a worker is paid in arrears, the employer considers what is due to be paid in this period regardless of what period it is earned

## Automatic Enrolment

**Eligible jobholders** who are not already a member of a **qualifying scheme** on the employer's **Staging Date** must be automatically enrolled into an automatic enrolment scheme. The employer will choose the scheme for automatic enrolment

<b>Staging Date</b>	The date when the new law is 'switched on' for a business
<b>Qualifying Scheme</b>	<p>To be a <b>qualifying scheme</b>, minimum contributions must be made or it must provide a minimum rate at which benefits will build up. A scheme suitable for automatic enrolment must also <b>not</b>:</p> <ul style="list-style-type: none"><li>▪ impose barriers to joining the scheme, such as probationary periods or age limits for members</li><li>▪ require staff to make an active choice to join or take any other action prior to joining</li><li>▪ require the provision of extra information in order to stay in the scheme</li></ul>
<b>Postponement Period</b>	Postponement is an additional flexibility for an employer that allows them to choose to postpone automatic enrolment for a period of their choice of up to three months
<b>Deferral Date</b>	This is the last day of the <b>Postponement Period</b> and the date employees will be re-assessed for auto enrolment.
<b>Opt-out</b>	<b>Eligible jobholders</b> may choose to opt out after they have been automatically enrolled. <b>Non-eligible jobholders</b> who have opted in may choose to opt out after they have been enrolled. Workers who have been enrolled under contractual enrolment (e.g. under their contract of employment) and <b>entitled workers</b> who have asked to join a scheme do not have the right to choose to opt out. If they want to leave the scheme, they must cease membership in accordance with the scheme rules.
<b>Opt-in</b>	<p>A jobholder has the right to opt in to an automatic enrolment scheme, unless they are:</p> <ul style="list-style-type: none"><li>▪ an active member of a qualifying scheme with that employer</li><li>▪ an eligible jobholder for whom the employer has an automatic enrolment duty or</li><li>▪ an eligible jobholder for whom the employer has a re-enrolment duty</li></ul>
<b>Pay Reference Period</b>	This is the period an employee's auto enrolment assessment is based on. For further information please see our <a href="#">Pension FAQs</a>

## Additional Software and Services Available

### IRIS AE Suite™

The IRIS AE Suite™ works seamlessly with all IRIS payrolls to easily manage auto enrolment. It will assess employees as part of your payroll run, deduct the necessary contributions, produce files in the right format for your pension provider\* and generate the necessary employee communications.

### IRIS OpenPayslips

Instantly publish electronic payslips to a secure portal which employees can access from their mobile phone, tablet or PC. IRIS OpenPayslips cuts payslip distribution time to zero and is included as standard with the IRIS AE Suite™.

### IRIS Auto Enrolment Training Seminars

Choose from a range of IRIS training seminars to ensure you understand both auto enrolment legislation and how to implement it within your IRIS software.

### Useful numbers

HMRC online service helpdesk	HMRC employer helpline
Tel: 0300 200 3600	Tel: 0300 200 3200
Fax: 0844 366 7828	Tel: 0300 200 3211 (new business)
Email: <a href="mailto:helpdesk@ir-efile.gov.uk">helpdesk@ir-efile.gov.uk</a>	

### Contact Sales (including stationery sales)

For IRIS Payrolls	For Earnie Payrolls
Tel: 0844 815 5700	Tel: 0844 815 5677
Email: <a href="mailto:sales@iris.co.uk">sales@iris.co.uk</a>	Email: <a href="mailto:earniesales@iris.co.uk">earniesales@iris.co.uk</a>

### Contact support

Your Product	Phone	E-mail
IRIS PAYE-Master	0844 815 5661	<a href="mailto:payroll@iris.co.uk">payroll@iris.co.uk</a>
IRIS Payroll Business	0844 815 5661	<a href="mailto:ipsupport@iris.co.uk">ipsupport@iris.co.uk</a>
IRIS Bureau Payroll	0844 815 5661	<a href="mailto:ipsupport@iris.co.uk">ipsupport@iris.co.uk</a>
IRIS Payroll Professional	0844 815 5671	<a href="mailto:payrollpro@iris.co.uk">payrollpro@iris.co.uk</a>
IRIS GP Payroll	0844 815 5681	<a href="mailto:gpsupport@iris.co.uk">gpsupport@iris.co.uk</a>
IRIS GP Accounts	0844 815 5681	<a href="mailto:gpaccsupport@iris.co.uk">gpaccsupport@iris.co.uk</a>
Earnie or Earnie IQ	0844 815 5671	<a href="mailto:earniesupport@iris.co.uk">earniesupport@iris.co.uk</a>