



Got a question? Contact the office on 01372 231007 or e-mail admin@Care101.co.uk

Workplace pensions law changed in August, 2017 and companies are now required by law to enrol anyone over the age of 22 who is directly on the payroll and earning a qualifying amount per fortnight into our workplace pension that meets new legal standards. Likewise, if you're under 22 you have the right to opt in.

Am I automatically enrolled in a pension scheme?

If you are aged 22 or over and earn the qualifying amount, you will automatically be enrolled into the pension scheme. If you are under 22, you have the option to be put in (opt in), but you won't be enrolled automatically.

What if I don't want to be enrolled?

By law you must be enrolled. However, once you've been contacted by the pension provider to can tell then you wish to opt out. Every 3 years you will be required to opt out again, should you wish to remain out of the pension scheme.

Remember that every time you contribute, so does your employer. If you opt out or stop contributing yourself, your employer is under no obligation to make payments either.

Which scheme do you use?

There are a number of auto enrolment pension schemes available. We use the government backed NEST scheme - <https://www.nestpensions.org.uk/>.

What does it cost?

Payments or contributions are made by you and by your employer every time you are paid, assuming you earn above the minimum limit.

Currently you will contribute 4% of your qualifying earnings to your pension automatically. Your employer also contributes (typically 3%) and you get tax relief on a further 1%.

How do I pay?

You don't have to do anything to contribute. Part of the payroll system automatically deducts the appropriate amount and pays it to your pension provider.

Stopping your contributions

Once you're a member of your employer's pensions scheme and the opt-out period has ended you might want to stop making contributions or take a break from contributing later on. Many providers let you do this. If you wish to stop your contributions, or restart them, contact your pension provider and let your employer know.

Questions & issues

If you're working for Care101 and have any questions about workplace pensions or your involvement with our pension scheme, please don't hesitate to contact the office.