

Communicating with your Workforce

Under automatic enrolment legislation employers must communicate the key details to their employees. This must include such matters as opting out rights. You should include a reminder that any worker who is to be auto enrolled and who has either Enhanced or Fixed protection must opt out within the opt out period in order to keep their protection – if they do not do so, their protection will be lost.

The information must be provided in writing. This can include information sent by email, but not merely signposting to an internet or intranet site or displaying a poster in the workplace.

Where the information includes personal or individual data, it will be necessary to communicate with workers individually.

You may wish to provide all the information in one communication, e.g., as part of a handbook or joining pack. Where you are using postponement for all workers, a general notice covering all workers is one of the information options available to you for the type of postponement notices to issue.

Step 1: Raise general awareness among the workforce

Time required: ongoing

It is a good idea to start communicating to workers as soon as possible, to raise general awareness about the arrival of automatic enrolment and how the workforce will be affected. Such communications can be general and public such as posters in the workplace and information on the staff intranet (if available). The Pensions Regulator has some templates that you can customise and sets of FAQs to help when explaining automatic enrolment to workers.

The pension provider will also offer appropriate materials to help you explain to the workforce how automatic enrolment will affect them, with certain information also issued directly to the worker by the pension provider.

Step 2: Write to each worker

Time required: Within six weeks of the staging date*

One of your duties is to write to each worker telling them how they have been affected, for example, whether they have been automatically enrolled, or that auto enrolment has been postponed for them. This must be done within certain time limits, usually within 5 of the staging date.

What you must tell them is different depending on the type of worker they are, and whether the employer has applied a postponement period.

The Pensions Regulator has produced some letter templates that will help you write to your workers. They include information on key topics that workers are most likely to ask about. The letter template tool asks a series of questions that should help employers find the right template for each of their workers' circumstances.

*The exception is for existing scheme members who must be contacted within two months.

It is the employer's duty to provide the right information, to the right individual, at the right time. The Pension Regulator has produced a table summarising the information that you may be required to provide to workers. This resource also collects together all the different information requirements that you are subject to. Providing the information **Eligible**

Jobholders – for jobholders being automatically enrolled they must be provided with information about their automatic enrolment, which it means for them and their right to opt out. For eligible jobholders already members of a qualifying pension scheme, they must be provided with information about the scheme.

Non-eligible jobholders – these workers must be provided with information telling them about their right to opt in to an automatic enrolment scheme. For non-eligible jobholders being enrolled after opting in they must be provided with information about enrolment, what it means for them and about their right to opt out. For non-eligible jobholders already members of a qualifying pension scheme with that employer, they must be provided with membership about their active membership.

Entitled workers – these workers must be provided with information telling them about their right to join a pension scheme.

All workers – if you use postponement to postpone the assessment of all your workers at your staging date, you will have to give a notice to all workers.

Review your pension provider's materials

Download the materials from your provider's website and read them through. If you have any concerns then call the provider for clarification.



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