**Teachers’ Pension Scheme Pension Board (TPSPB)**

**Service Delivery and Maintenance of Data Sub-Committee**

**10:15 till 12:00 on 19 June 2024**

**Held in person at DfE, Bishopsgate House, Darlington**

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| **Present:** |  |
| Simon Lowe  | Employer Representative (Chair) |
| John McGill | Member Representative |
| Heather McKenzie | Member Representative |
| Susan Anyan | Independent Pension Specialist |
| Yvonne Moult | Employer Representative (via Teams) |
| Alyson Collingwood | TP Head of Operations |
| Anna-Marie Alderson | DfE Senior Contract Manager  |
| Zaheer Patel | DfE Contract Manager |
| Helen Cowan | DfE Secretariat Team Leader |
| Loraine Dodds | DfE Secretariat Team |
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| **Observers** |  |
| Michael Collier | Member Representative |
| Abbie Myles | Secretariat |
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| **Apologies** |  |
| Peter Strike | Member Representative |
| Amy Gibbs | TP Head of Governance and Risk |
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|  | **Item** | **Action** |
| Agenda Item 1 | **Welcome and Apologies:*** All those in attendance were welcomed to the meeting. Michael Collier, new Member Representative, and Abbie Myles from the DfE Secretariat Team were introduced and welcomed as observers.
* Two apologies were received from Peter Strike and Amy Gibbs.
* The minutes from 20 March 2023 were ratified.
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| Agenda Item 2 | **Open Actions from March’s meeting:*** **SD1/200324** *(TPARG re Long Covid)* – It was explained to the sub-committee that the England and Wales pension schemes don’t recognise Long Covid as a medical condition, whereas the Scottish schemes do. The Scheme Advisory Board (SAB) has confirmed they have this topic on their agenda, however as the English and Wales Medical Councils haven’t recognised Long Covid as a condition for ill health, that the Department continue to follow this guidance.
* SDMoD asked if there was a plan to review the decision periodically? It was confirmed that the General Medical Council has not changed position, however the board was assured that the Department is in a good position to respond if that decision changes. Currently, the Department are rejecting applications where Long Covid is given as the primary reason for retirement.
* SDMoD queried communications to members and whether GPs were aware of that decision, DfE reiterated Long Covid is not a recognisable medical reason in England and Wales and GPs will follow the same rules and regulations.
* SDMoD asked if there was some anonymised data where applications had been rejected where the primary reason was Long Covid. TP took this as an action.
* ***SD2/200324 and SA3/200324*** *(provide examples of opt outs)*
* SDMoD received an update from the department relating to information being shared with scheme members via social media. The department and TP confirmed they are aware of such forums and monitor against member activity.
* *TP* reported there had been an increase in opt-outs - TP had received 1,305 in April and 952 in May, compared to 2023 where there were 1,086 opt-outs in April and 830 in May. 309 related to independent schools, 296 to academies.
* Reasons for opting out were discussed to ascertain whether any trends or patterns had emerged.
* The subcommittee requested, the opt out figures for September’s meeting
* DfE re-iterated that the Scheme is not able to provide financial advice, therefore the modellers that are available on the TP website are indicative only, and members should seek independent financial advice which is tailored to their individual circumstances.
* SDMoD asked if a warning could be added to the website or at the application stage. DfE confirmed that the website has wording that gives information about opting out of the scheme and what this means for members.
* It was agreed that TP would review the wording to strengthen the message to members.
* **SD4/200324** *(ill health)* – to be discussed at Item 11.
* **SD5/200324** *(output of GIAA GAD audit)* – DfE reported that it had commissioned GAD and GIAA to complete an audit of the dataset held in TPS in readiness for transfer to TCS in 2025.
* A draft report has been received; however, detailed findings have not been shared with TP colleagues. TP were given the headlines at the Data Strategy Working Group held last week. The final report will be shared with TP and the sub-committee will receive a further update in September.
 | SD1/190624SD2/190624SD3/190624SD4/190624 |
| Agenda Item 3 | **Transitional Protection (TrP):*** Agreed that this standing agenda item would be discussed as part of the Quarterly Report update.
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| Agenda Item 4 | **CEM Benchmarking – Paper 8*** DfE explained that the full report had been shared with Board members to give them deeper insight into the benchmarking process and how the scores are arrived at.
* DfE discussed the executive summary and highlighted:
* That benchmarking is an annual process and carried out by an external company, CEM Benchmarking.
* The TPS is one of the big 4 pension public sector schemes, others being NHS, Armed Forces and Ministry of Justice. The peer group consists of 12 public sector schemes.
* Pension administration costs in this Scheme are £10.98 per member, less than peer average and shows TPS is very efficient due to the benefits of using continuous improvement.
* The above includes project costs such as Transitional Protection (TrP) and other projects that form part of the legislative work.
* Business As Usual (BAU) costs are £8.76 per member, less than peer average.
* Page 8 shows total member score which is 78 out of 100. Peer medium is 67 showing digitalisation and improvements, i.e. omni-channel, enhanced web service etc. to support members to interact with TP.
* Page 12 shows TPS is positioned as high member service/low cost on the effectiveness graph. This has been the case for several years.
* SDMoD made reference to a group of members who are still waiting for their Cash Equivalent Transfer Values (CETV) which don’t appear to be resolved, resulting in major problems with data. It was asked whether there is capacity to clear the backlog.
* DfE reported that an automated process was developed, in readiness for policy confirmation from HMT. This has been received and TP are working through the backlog of CETV cases at pace; it is anticipated these will be cleared in the next two months.
* Member and employer feedback highlights members are happy with the service they receive. However, there are known challenges in specific areas of the service and the report considers the full suite of interactions and gives an unbiased view.
* TP explained there had been an embargo, plus other complexities which affected the CETV process. However, they provided reassurance that progress in now underway and people in vulnerable situations are prioritised.
* SDMoD indicated it knows members who are told it will take six months for retirement applications. The sub-committee agreed that this may be a request of TP to submit retirement applications rather than a requirement. This is to support members who are impacted by Transitional Protection.
* SDMoD acknowledged that two schemes had moved into the high service/low cost. DfE advised that they attend a cross-government pension scheme group, which is represented by members of other public sector pension schemes such as the Civil Service Pension Scheme (CSPS) and the NHS, Armed Forces and Ministry of Justice, where the aim is to share best practice. The movement of schemes across the quadrants is demonstrative of the improvements in delivery they have made.
* DfE assured the sub-committee that they work with TP for continuous improvement reviewing lessons learned.
* SDMoD expressed concern regarding staffing resource to deliver the service needed.
* The sub-committee was assured that the scheme is valuable for members in offering high service/low cost.

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| Agenda Item 5 | **Forward Workplan – Ombudsman Cases – Annual Review****Casework and Correspondence:*** The sub-committee were given an update on how the Department monitors progress of the complaints process.
* At the last sub-committee, it had been agreed that monthly root cause analysis of complaints was undertaken. However, due to resource issues in the correspondence team and unprecedented levels of correspondence being received had to pause this analysis.  Nonetheless, analysis does take place but on a much more informal basis. Large volumes of correspondence are being received on TrP issues, CETV and RSS issues.  These are currently being discussed as part of a larger project.
* The Regulatory and Technical (RTI) meeting between the Department and TP’s technical team discuss Ombudsman high-court cases, preliminary findings and whether they should be accepted/challenged, and any lessons learned from the outcomes.
* Where cases are identified as having wider impact are escalated to Service Delivery Board or Service Delivery sub-committee.

**Ombudsman cases:*** DfE outlined that the determination cases for 2023 consisted of 15 case conclusions from the Ombudsman, eight were upheld/partially upheld - Table A refers.  Seven cases were not upheld and were included in the paper circulated.
* Seven of the eight cases partially upheld are shown on Page 8.  These relate to incorrect information that was provided by TP to the member and TP were instructed to pay D&I compensation alongside applying the regulations correctly.  For the other partially upheld cases these related to overpaid pension and TP were instructed to pay D&I compensation alongside recovery of the overpayment. There is a lesson learned log and relevant teams being informed of the decision and reasons to continually improve customer experience.
* Sub-committee members were referred to Case 1 and the only fully upheld complaint.  The Department liaised with Government lawyers to get support for the stance to be taken by the Department and TP.
* SDMoD referenced CETV issues being referred to the Ombudsman and questioned their priority.  TP is confident that priority is being given to this issue and stressed that delays were due to TrP and delays with HMT.  TP assured SDMoD that the numbers are starting to decrease.
* SDMoD queried how TP will deal with a member who is unable to repay overpayments. TP confirmed that it always works with members on an individual basis, their payment plan etc. and the finance team at TP do this in a sensitive manner.
* The department referred to the overpayment plan, and the lessons learned from previous Ombudsman determinations where the repayment period length should match with the original overpayment length. This is an example of applying lessons learned to the IDRP process.
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| Agenda Item 6 | **TPARG*** DfE advised that activity has been paused due to the election and social media interactions have also been paused for non-legislative activity. This is a government-wide approach.
* SDMoD asked if members had been made aware. DfE advised they had.
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| Agenda Item 7 | **Review Dashboard and supporting papers:****Quarterly Report (Paper 5)*** It was recognised that TP had successfully delivered the Easter Retirement Exercise (ERE) despite a 28% uplift in volumes in applications compared to last year. Trend analysis is being undertaken around the retirement calendar due to a change in member behaviour. The sub-committee congratulated TP on this achievement.
* The Summer Retirement Exercise (SRE) indicates 3,000 applications have been received at end of April and therefore high volumes are expected over summer.
* SLA performance is generally good. There are pockets of challenges in SLA3 (re-employment) but, as mentioned, trend analysis is underway.
* SLA4c (death benefit) reported a performance dip due to an administrative error of a new member of staff.
* SDMoD asked if it was one case affecting the SLA or the service level generally. TP confirmed it was six cases in total and lessons have been learned.
* DfE advised Outcome Measures (OM) generally are good. There are difficulties in OM5 and 6 where members only provide feedback when they are not satisfied; feedback mechanisms are being reviewed.
* Page 10, OM16 relates to partnership and is scored on a quarterly basis. There were challenges on both sides around implementation of TrP where there were problems with policy interpretation leading to delays, however, rectifications are now in place.

Page 11, telephony, shows the contact centre and webchat being very busy. TP has wraparound measures in place to ensure bereavement and ill health calls are prioritised. The department also reported that opening times for the contact centre are being looked at for the benefit of members.* SDMoD asked if there was always a spike in calls during April. TP confirmed that they expected the challenge due to end of year and TrP.
* Page 13, customer satisfaction, has the highest number of complaints in the quarter and is linked to CETV.
* Page 14 and 15, TrP currently sits with HMT around tax treatment for any final salary lump sum and may be impacted by the election.
* MCR – the Department has signed the commercial arrangement with Capita for delivery of the dual running strategy for MDC and MCR- those employers on MCR will stay and those on MDC will stay on MDC. Where MDC employers do move to MCR they will be supported on that journey. Next priority is to reduce cases in the suspense account.
* SDMoD referenced three known payroll providers struggling with MDC/MCR. DfE advised that contact has been made with payroll providers and employers that are having problems with both MDC and MCR.
* SDMoD asked if a deep dive would be appropriate. DfE agreed a deep dive on MDC/MCR delivery would be beneficial.
* SDMoD suggested that the MRIC sub-committee could take the deep dive, thereby covering risks as well. DfE suggested a review point in December’s sub-committee to check on the output from the dual running process.

**Issues Log – Paper 6*** DfE confirmed that there is one issue relating to ill health cases and would be discussed at item 11.
 | Sec to add this deep dive to MRIC fwp for next yearSD5/190624 |
| Agenda Item 8 | **Agree items to be discussed at TPSPB:-** * ERE – well done
* CETV
* Ill health
* MDC/MCR

The sub-committee thanked TP for their continued hard work. |  |
| Agenda Item 9 | **Agree whether any individual papers should be shared with the Board:-**Paper 8 - CEM benchmarking Paper 9 - Ombudsman  |  |
| **TP colleagues left the meeting** |
|  Agenda Item 10 | **Transition Sub-Committee Update**The remainder of this section has been removed to ensure commercial sensitivities are maintained. A full set of minutes (and actions) will be produced from the sub-committee meeting, which took place on the morning of 19 June 2024 and will be shared with the Board Members  |  |
| Agenda Item 11 | **Ill Health Cases, Volumes – Forward Workplan**The remainder of this section has been removed to ensure commercial sensitivities are maintained. A full set of minutes (and actions) will be produced from the sub-committee meeting, which took place on the morning of 19 June 2024 and will be shared with the Board Members  |  |
| Agenda Item 12 | **AOB** * There wasn’t any other business.
* All in present were thanked for their attendance and for work the department had undertaken in preparation for the sub-committee meeting.
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| Next meeting | 18 September 2024 – to be held face via Teams |  |

Minutes agreed by Chair:  Date: 11/07/2024

Confirmed by circulation to sub-committee members on: 11 July 2024

To be ratified at sub-committee meeting on 18 September 2024