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

 **Information to Members and Communications Sub-Committee**

**26 September 2018**

**MINUTES**

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| **Present:** |  |  |
| Jerry Glazier (Acting Chair) | Member representative  | JG |
| David Butcher | Employer representative | DB |
| Julie Huckstep | Member representative | JH |
| Dave Wilkinson | Member representative | DW |
| Geoff Ashton (Guest) | Independent Pensions Specialist | GA |
| Neville Mackay (Guest) | Chair of TPSPB  | NM |
| Neil Crombie  | TP Head of Policy and Technical Team | NC |
| Matt McNaughton | TP Employer Portfolio Manager/MCR Project lead | MM |
| Anna Alderson | DfE Contract Manager  | AA |
| Karen Cammack | DfE Secretariat (minutes) | KC |
| Kathryn Symms  | DfE Policy & Governance team leader (observer) |  |
| Helen Fisher | DfE Secretariat (observer) |  |
| Mark Dutson | DfE Contract team (observer) |  |
| **Apologies:**  |
| David Trace (Chair) | Member Representative |  |
| Roy Blackwell | Employer Representative |  |
| Sue Crane | DfE Senior Contract Manager |  |

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|  | **Item** | **Action** |
| Agenda item 1 | **Welcome and Apologies:*** JG informed the sub-committee that the Chair was unable to attend today and had asked him to step in; sub-committee members were in agreement.
* The Chair welcomed all in attendance, including Helen Fisher the new member of the secretariat, and accepted apologies from David Trace, Roy Blackwell and Sue Crane.
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| Agenda item 2 | **Minutes:*** The minutes from the sub-committee meeting of 20 June 2018 were agreed.
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| Agenda item 3 | **Deep Dive : Monthly Contribution Reconciliation (MCR)*** MM explained that the purpose of the presentation was to provide more detail on the MCR project and on progress regarding engagement and communications in particular.
* He explained that at the end of the MDC project, TP had conducted a “lessons learned” exercise to inform the MDC2 project, aiming to achieve a smooth and effective implementation. This exercise took the form of multiple workshops with stakeholders, encouraging open discussion to identify what had gone well and not so well with the MDC project.
* As a result, the project was re-branded as MCR as there was a degree of “MDC fatigue” amongst employers; feedback from the workshops had suggested this would provide clarity to employers that MCR was a new project.
* TP carried out an initial exercise to test the contribution information provided as part of MDC. This exercise indicated some mismatches between the MDC data and the actual contributions received from employers. Whilst this does raise some concerns, the positive is that the exercise will help refine the MCR development and in the communications with employers.
* One of the lessons learned from MDC was that TP had spent a significant amount of time liaising with employers, when in reality employers were often acting as a ‘middle man’. The key lesson learned was to contact payroll and software providers direct.
* Therefore, TP have invested time at the start of the MCR project holding workshops with providers. Proposals were discussed and improved before sharing with Local Authority and non Local Authority groups for feedback from the administrative perspective. This process has worked very well.
* Next steps include scrutiny by TP’s Business Analysts with final workshops being held in January 2019; and the development of detailed technical guidance to support the introduction - planned to be delivered in January.
* There will be a 3-month on-boarding test phase for all employers initially providing MCR data during which data quality checks will be carried out and on-going support and guidance will be provided to employers. The on-boarding process will be sufficiently flexible to allow transition to the live environment to extend beyond 3 months should individual employer required additional time and support.
* During the MDC on-boarding process, TP had gathered a range of data. By utilising this data and working with payroll and software providers, a bespoke engagement strategy for MCR has been developed.
* In response to JG’s query, MM confirmed there has been a little resistance from payroll and software providers, but these had been in regard to costs. The engagement strategy aims to tackle this by setting out the longer-term gains that will be achieved through high-quality service and salary data, the removal of many low-level administrative tasks and the high-level validation routines.
* KTK agreed to share both the high level Engagement Strategy and some branding data (which gives information on visuals and verbatim commentary) with sub-committee members.
* JG thanked MM for an interesting and informative presentation.
 | IM1/260918 |
| Agenda item 3 | **Review of actions from 21 March 2018 sub-committee (Paper 3):****IM1/200618*** KTK advised the wording for the death benefit nomination form had been completed, and will share with the sub-committee via the secretariat.

**IM2/200618*** TP are conducting a 3-month webchat trial with members, scheduled to start in October this year. They completed some background research using contact centre reason for contact and call volume trends to identify the best times to make web chat available, and will monitor this during the trial. There will be the ability for operators to hold multiple conversations, and TP have also built in the ability to “switch off” operators if volumes dictate. This will enhance the member experience by preventing them from waiting in a ‘queue’ for a web chat operator. JG asked for confirmation that web chat would not be shown as an option if unavailable, KTK confirmed that this would be the case.
* JG asked how the impact will be evaluated; KTK explained that this is a new avenue of contact where there is no TP specific experience, however they will utilise the “reason for contact” element of the contact centre to define the web chat service in the initial trial period and will evolve the evaluation criteria as the initiative progresses. KTK to provide a further update at the next sub-committee meeting.
 | IM2/260918IM3/260918 |
| Agenda item 4 | **Deep Dive topics (paper 7):*** AA explained that DT had discussed the list with SC, and had agreed to add valuation and GMP communications plans.
* NM noted that ideally the list should balance strategic and day-to-day issues.
* JG suggested adding to the list consideration of the criteria for “a good standard of service”, in particular looking at how an individual’s needs are met and how TP provide a personalised service. He recognised that each individual member’s service is complex and provides a big challenge for TP to “unpick” - but felt there was value in the sub-committee understanding how TP do this.
* NM noted that the same issue had been discussed at the Service Delivery sub-committee and that an action from that was for DfE (together with TP) to draft a definition which sub-committees could use as a starting point for evaluating a good service. Once the definition had been agreed the sub-committees could determine how to apply it across all three.
* Sub-committee members to consider any other topics they wish to add to the list and contact the secretariat.
 | IM4/260918SD5/260918IM5/260918 |
| Agenda item 5 | **GMP Rectification (paper 10):*** NC explained that TP expected to be in a position to notify all affected members by March 2019, if they are affected by over/under payments; with the aim to ensure the right pension payments are in place by the next annual pension increase date.
* The sub-committee recognised the challenge in drafting the generic letter, providing complex technical information in plain language. However, they felt that it was worth TP reviewing the letter to try to prevent an increase in correspondence around the message and content.
* The consensus was that the letter emphasise that the issue is not of TP’s making and that all public sector schemes are affected (perhaps by considering including some facts/figures for emphasis) and should highlight the “good news” that individuals will not be required to repay any overpayments.
* NC confirmed that TP believe they will be in a position to send the letter in tranches between January and March. This will also mean that the potential increase in correspondence and call volumes is spread over a period of three months. TP plan to have a dedicated phone line to deal with queries.
* TP to provide an update for the next sub-committee meeting, as the plan for resources should be available at that point.
 | IM6/260918 |
| Agenda item 6 | **Valuation:*** Following the morning briefing, NC confirmed that the valuation project has various work strands, one of which is engagement, and a draft communications plan is currently under preparation. This includes joint working between TP and DfE with press office to develop “defensive communications”.
* He reported that the Scheme Advisory Board favoured reactive rather than pro-active communications, as it was felt that pro-active communications by TP would simply increase the volume of contact.
* The sub-committee agreed that policy-related communications should be delivered by DfE.   For example, there was consensus of opinion that responsibility should sit with the DfE where institutions were being informed or complaining about funding to cover the employer contributions increase in 2019-20, and that future funding will be determined in the Spending Review. DW commented that communications need to be aimed at both employers and members to dampen anxieties and provide information.
* The communications should also clarify that the short-term funding costs for 2019-20 will be met by the government and set out information regarding the consultation on funding arrangements that will take place soon.
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| Agenda item 7 | **Review of Papers (4,5,6,8):*** AA highlighted the strong performance against Engagement Outcome Measures 2 and 9 and noted the introduction of the webchat trials that are due to start on 15 October. Good progress this quarter has been made on MPO adoption. KTK noted the usefulness of the employer report in driving the increase.
* KC sought the sub-committee’s opinion on the new style report - there were mixed reactions; some felt the condensed report worked well and liked the themed approach, however DB commented that it required more finance related data. NM reminded the sub-committee that the driver had been to reduce the volume of papers and draw clearer distinctions between the sub-committees’ areas of focus.
* Sub-committee members to feedback to secretariat on any particular concerns or issues and report drafter(s) will reflect common themes in the next report.
 | IM7/260918 |
| Agenda item 8 | **Agree key issues to highlight to next TPSPB:*** It was agreed to raise the following to the TPSPB as key issues considered by this sub-committee:
* MCR and its developing communications plan
* The developing valuation communications plan
* The list of deep dive topics, including any additional items and the agreed order for discussing them
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| Agenda item 9 | **AOB (paper 9):*** A fellow Board member had highlighted the Pension Expert magazine article on TP and social media, for discussion.
* KTK considered it to be a balanced article and noted that in general the press on social media tends to reflect more negative than positive comments so TP need to ensure they are mindful of this in their engagement strategy and planning. However, it was felt that this was a useful communication channel at the current time.
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| The next meeting will take place on 12 December 2018, at Lingfield Point, Darlington. |

Minutes agreed (Chair):  Date: 01 October 2018

Confirmed by circulation to sub-committee members on 01 October 2018

To be ratified at sub-committee meeting on 12 December 2018