

WEST MIDLANDS FIRE AND RESCUE AUTHORITY

PENSION BOARD

27 SEPTEMBER 2018

PENSION SECTION SUPPORTING INFORMATION

1. WEST MIDLANDS FIRE SERVICE FIREFIGHTERS' PENSION SCHEMES MEMBERSHIP AS AT 31st AUGUST 2018

Active Firefighters 1,415
1992 Scheme members 274
2006 Scheme members 10
2015 scheme members 1,008
Non-members 123
Pensioners 2,146
Dependants 394

2. ANNUAL ACTIVITY LEVELS

2.1 During the last twelve months (01/09/2017 to 31/08/2018) the following levels of activity have been experienced:-

Age Related Retirements	52
Ill Health Retirements	0
Opt outs	29
Other leavers	0
New joiners	88
Applications to transfer in/out	32

- 2.2 The section has also processed the requests shown in the table below and achieved the levels of performance shown.

Request type	Received	Average Response time (days)
Benefit Estimate	139	38
CETV for Divorce	29	96
General Information	116	80

The average response time for divorce issues is higher than the 92 day target. This is primarily because of the increased number of cases where the member has benefits and therefore a CETV entitlement in more than one scheme.

3. **ANNUAL BENEFIT STATEMENTS**

Annual Benefit Statements were due to be issued by 31st August 2018. All statements were issued on time.

4. **INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)**

During the year being reported 4 cases were received under the Internal Dispute Resolution Procedure. The cases are described in detail below.

Case One – Dispute regarding Level of Widows Benefits

The beneficiary was the Widow of a Firefighter who died whilst in receipt of an Ill Health and an Injury Pension. At the date of death the Widow and the Firefighter were living apart. The Widows benefit in these circumstances is reduced. The Injury Pension does not generate a Widows benefit and ceases on death of the member. The Member had led his Wife to believe that the benefit would be half of both the pension in payment. The scheme regulations allow for an increase in Widows benefits to be paid at the discretion of the Fire Authority. The Scheme Manager decided that the Widows benefits should not be increased, having taken into account the recommendation of the Deputy Chief Fire Officer. The Widow appealed and the appeal committee upheld the Deputy's original decision.

Case Two – Dispute relating to non-provision of information regarding option to opt out

A member, having reached 30 years service prior to age 60, feels that the employer should have notified him that he could opt out of the scheme and defer his benefits until age 60. The Deputy Chief Fire Officer considered the original complaint and rejected the matter as information had been provided at various times during the members service. The Member appealed and the appeals committee upheld the Deputy's decision. The member took the matter to the Pensions Ombudsman who found against the member.

Case Three – Dispute relating to access to the scheme

The member has been redeployed on medical grounds into a non-operational role and as such is no longer eligible for membership of the 2015 Firefighters Pension Scheme. The member disputed this decision as they feel that they should be eligible to remain a member as the move was due to health reasons only. The Deputy Chief Fire Officer rejected the members complaint as the rules of the scheme do not allow any discretion. The member did not appeal this decision.

Case Four – Dispute regarding the provision of scheme information to member within three months of joining the scheme.

The member re-joined the 2015 Firefighters Pension Scheme on 1st December 2015 and subsequently opted out on 31st March 2017. His complaint centred on the fact that we did not provide him with information required under the Disclosure Regulations within three months of him becoming a member of the scheme. The Deputy Chief Fire Officer rejected this complaint on the basis that information had been provided via our Intranet site. The member submitted an appeal and the Deputy chose to review the situation himself prior to a formal appeal meeting. The review led the Deputy to decide that the Authority had breached the disclosure regulations and make a compensation offer of £250. The member rejected the offer and the case went to appeal. The appeal committee upheld the Deputy's revised decision but withdrew the compensation offer.

5. **OPT OUT LEVELS AND REASONS**

During the 6 months ending 31st August 2018, 18 members opted out of the Firefighters Pension schemes. Of those opting out 15 of these were male. The average age at opt out was 31 and the average length of service was 3 years 313 days. Of those choosing to opt out 8 did so within the first three months of joining the scheme.

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