

The Re-enrolment Assessment

For employer use only.

The re-enrolment assessment is an assessment of a group of your employees to identify whether any of them meet the criteria to be an eligible jobholder.

The assessment period is the pay reference period in which the re-enrolment date falls.

The process of the assessment is similar to automatic enrolment, which you run as part of the 'business as usual' monitoring process every pay reference period. You must make the assessment based on the employee's circumstances on the assessment date. You may be able to carry out the assessment ahead of time if you're confident the circumstances won't change.

Similarly, you could assess after the assessment date and refer to what the criteria were on that date. However you should be aware that this may result in reducing the amount of time you have to complete re-enrolment as this must be completed within six weeks of the re-enrolment date.

Who to re-enrol?

There are certain criteria an employee must meet in order for them to be re-enrolled.

They must:

- be an eligible jobholder during the pay reference period in which the re-enrolment date falls
- previously have been a member of one of your schemes on a qualifying basis
- not already be an active member in the scheme on a qualifying basis
- have opted-out or ceased membership of the scheme more than 12 months prior to the re-enrolment date

Who do you not need to re-enrol?

- Any employee who is an active member of a scheme on a qualifying basis that you provide on the re-enrolment date
- Any employee aged 21 or under on that date
- Any employee who is at state pension age or over on that date
- Any employee who has not yet had an automatic enrolment date on the date they are identifying the employees to be included in the assessment

Who do you have the discretion to enrol?

You have the discretion to enrol the following otherwise eligible employees:

- Any employee working their notice period e.g. resignations, dismissal or retirement

- Any employees with Fixed/Enhanced/Primary/Individual protection for their pension savings
- Any employee who has ceased active membership up to 12 months before the re-enrolment date

Post-assessment

The employee is an eligible jobholder if, after completing the assessment, you have identified that:

- The employee is aged at least between 22 and under state pension age
- They are working or ordinarily work in the UK under their contract
- Qualifying earnings are payable in the relevant pay reference period that are above the earnings trigger for automatic enrolment

You must then re-enrol eligible jobholders within the six week window.

The six week window (the joining window)

Before the end of the 'joining window' (the six week period from the re-enrolment date) you must make arrangements to achieve active membership for the eligible jobholder, effective from their re-enrolment date by making arrangements with the provider of a personal pension scheme or the trustees or managers of an occupational scheme, so that:

- the scheme is an automatic enrolment scheme, and
- the eligible jobholder is an active member of that scheme.

Although the assessment, eligibility criteria and re-enrolment date is the same as your BAU assessment, there is a key difference: where new hires and other employees being enrolled for the first time can be 'postponed', any employee being re-enrolled as part of the re-enrolment process has to be enrolled immediately without postponement.

If you're using Standard Life for your assessment, you can put all your employees to be assessed in one file. If you're using another party for your assessment, then their process may be different.

Source: The Pensions Regulator - Detailed guidance for employers no.11. April 2015.



For further information, please refer to The Pensions Regulator website www.thepensionsregulator.gov.uk/employers