

Joanna Matthews  
Chair, Royal Mail Pensions Trustees Ltd

Email: [rmppchair@royalmail.com](mailto:rmppchair@royalmail.com)

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## A change in Administration for your pre 2012 benefits from the Pensions Service Centre (PSC) to Capita

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### Dear Member

I am writing to you to inform you of an important decision taken by the Cabinet Office that affects the administration of some of the pension benefits you have in respect of your employment with Royal Mail Group or Post Office.

**Please note...** This letter is for information and you do not need to take any action. The amount of your pension benefits is not affected by this change, nor is the security of those benefits.

### The 2012 Pension Transfer

In 2012 the government took over the responsibility for the benefits built up in the Royal Mail Pension Plan (RMPP) by current and former employees up to 31 March 2012 and transferred them to the Royal Mail Statutory Pension Scheme (RMSPS). All benefits built up from 1 April 2012 remain in the RMPP.

The Pensions Service Centre (PSC) were appointed by the government to administer this scheme, with the aim of ensuring a 'seamless service' for members of both RMSPS and RMPP - for example, by providing combined benefit information in letters, booklets and annual statements in much the same way as before the government transfer took place. I am writing to you because you have benefits in both the RMPP and RMSPS.

### A new administrator for RMSPS

The Cabinet Office (the government department now responsible for the management of the RMSPS) recently carried out an exercise to choose an administrator for the RMSPS for a new contract period. The successful bidder was Capita Employee Benefits Ltd (Capita) and the new contract will become effective from 1 October 2018. Capita will therefore be responsible for the day-to-day activities involved in looking after your benefits earned before 1 April 2012.

## What about the Pensions Service Centre?

The Pensions Service Centre (PSC) is a department within Royal Mail Group that is responsible for the administration of the RMPP. The PSC, in one form or another, has been looking after the pensions of current and former members and their families for over fifty years.

The Trustee remains committed to the PSC providing the administration of the benefits you have earned in the RMPP from 1 April 2012 onwards - this includes the recent changes made to introduce 'Defined Benefit Cash Balance' for employees still contributing. As such, the Trustee has a continuing contract with the PSC and they value the excellent service provided by the employees who work within the PSC to members of the RMPP.

## What does this mean for me?

You do not need to take any action. Until October 2018 the PSC will continue to administer both the RMSPS and RMPP benefits for all members, as they have since 2012. Members will continue to receive correspondence from and be able to contact the PSC and the Pensions Helpline just as before. From 1 October 2018 you should still contact the PSC about any benefits that you may have built up in the RMPP (those benefits **from** April 2012).

By email: [pensions.helpline@royalmail.com](mailto:pensions.helpline@royalmail.com)

By phone: **0114 241 4545**

By post: **Pensions Service Centre, PO Box 5863, Pond Street, Sheffield, S98 6AB**

For your RMSPS benefits (those benefits built up **before** April 2012) you should contact Capita at:

By email: [enquiries@rmsps.co.uk](mailto:enquiries@rmsps.co.uk)

By phone: **0333 222 0078**

By post: **Royal Mail Statutory Pension Scheme, 11b Lingfield Point, Darlington, DL1 1AX**

The Cabinet Office is also writing to you to explain these changes, and from October 2018 you will begin to notice some changes in communications you receive, as Capita take over looking after your pre-April 2012 benefits from the PSC. In future, information about your pension benefits will be provided by both Capita and the PSC, as each will be responsible for providing information about the benefits they look after. I have provided some more information and examples on this in the enclosed Q&A.

## The government's procurement process

The RMSPS is a statutory scheme, managed by the government. As such, the Trustee of RMPP was not involved in the decision to undertake a procurement review for the RMSPS, and was not a party to the decision by the Cabinet Office to select Capita from October 2018. What the Trustee did do throughout the period of the procurement was represent the interests of RMPP members, with the aim of limiting any disruption in the service you receive now and in the future.

The PSC have also worked closely with Capita to ensure your benefits continue to be paid in line with the rules of the RMPP and RMSPS.

### **Data protection**

The information that the Trustee (through the PSC) holds on you, to provide you with your RMSPS pension benefits will be transferred to Capita in order that they can provide the new administration services. We have entered into an agreement with the Cabinet Office to share this data and which ensures each party complies with the General Data Protection Regulation – new legislation (effective 25 May 2018) which has the purpose of protecting all European Union citizens from privacy and data breaches.

### **Finally...**

I understand that change can be unsettling; however, please do not be concerned. This change will have no impact on the value or security of your benefits. The Trustee retains legal responsibility for the management of the RMPP and payment of those benefits earned since April 2012. The benefits built up before April 2012 and held in the RMSPS continue to be underwritten by the government. The money to pay for your RMSPS benefits will continue to come from HM Treasury.

Yours sincerely,



**Joanna Matthews**

Chair, Royal Mail Pensions Trustees Limited