

Appendix 'A'

YPS Policies

Chasing and Tracing Scheme Members v3.1

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Chasing and Tracing Scheme Members

Version : 3.1

Owner : J Price

Author : D Lister

Date Last Updated 29 March 2016
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Status	Key facts/dates considered in policy	Trigger	How we record on ALTAIR	Tracing Policy	Responsibility
All statuses – Email only	email addresses should be treated with the same care and security level as home addresses.	Email returned as invalid, or not responded to within a reasonable timescale	If returned as invalid, remove email address from Altair.	Send letter/paragraph from EMAILCHK template letter to member's home address	Data Management Team (bulk emails) Individual staff (individual member emails)
Active Member (status 1)	<p>The majority of benefit statements are now online but members may request paper statements.</p> <p>If sending ad hoc estimates to home address we would check the address first.</p> <p>Monthly data cleaning from 1.4.2014. Addresses will be regularly checked with employers.</p>	Active paper benefit statement or other correspondence returned.	Tick the gone away box on the member address data view.	Employer should provide current address, or pension staff can contact employee direct at workplace.	<p>Data Centre to deal with returned statements.</p> <p>Processing teams to deal with other returned correspondence.</p>

Undecided leaver (status 2) and Frozen Refund (status 9) – chasing members details to pay refund	<p>The longer the refund is left in the fund, the more interest (at base rate + 1%) is payable;</p> <p>Regulations state that from 1.4.2014 a refund must be paid within 5 years of date of leaving or on the day before attaining age 75, if earlier.</p>	<p>Refund reminder letter (REF002)</p>	<p>If there is no response to the reminder letters, the cases remain in status 2 or 9</p>	<p>Bi-annual checks to make sure that there isn't a current employment with a new address, either on the Cumbria or Lancashire databases.</p> <p>A reminder should be sent to the member 4 years after date left.</p> <p>A further reminder should be sent at age 65.</p>	<p>Data Management team to do these jobs six monthly.</p>
Undecided leaver (status 2) and Frozen Refund (status 9) – tracing where address not known	<p>If the refund is paid after Age 75 it is an unauthorised payment – punitive tax is payable and the case needs to be included on the events report to HMRC.</p>	<p>Reminder letter returned "gone away"</p>	<p>If the letter is returned "gone away", all ALTAIR addresses are deleted and a free format "GON" memo is recorded with the members last known address included.</p>	<p>When the first gone away letter is returned, Processing teams to do a DWP trace.</p> <p>Further DWP trace at 4 years after date left, by systems team. This job to be done six monthly.</p>	<p>Processing teams</p> <p>Data Management Team</p>

				<p>Further DWP trace at age 65. This job to be done six monthly.</p> <p>No further traces to be made.</p> <p>Last known address to be kept on file.</p>	Data management team
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<p>Preserved pensioners (ALTAIR status 4)</p>	<p>YPS have a statutory obligation to provide annual benefit statements.</p> <p>Since 2013 these statements have been provided online. Members may request paper statements.</p> <p>If benefits are not paid at Eligible Retirement Date because the address is not known, they need to be backdated to that date and interest paid.</p>	<p>PP benefit statement or retirement option letter is returned;</p>	<p>All Altair member address records are deleted and a free format "GON" memo is created with last known address included.</p>	<p>Processing teams to do one DWP trace the first time correspondence is returned.</p> <p>Processing teams to do further DWP trace if/when retirement options are being sent</p> <p>Further chase at age 65 by Processing teams</p>	<p>Processing teams to do individual traces.</p>
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	<p>At State Pension Age you would expect DWP to be able to trace all cases because they should have applied for state pension.</p> <p>Payment after age 75 may be unauthorised.</p>				
<p>Pensioners (ALTAIR status 5 and 6)</p>	<p>Any death grant must be paid within two years of the administering authority becoming aware of the member's death (or when they should have been aware), otherwise payment may be unauthorised.</p> <p>Interest is payable on pension if more than 12 months late.</p>	<p>BACS payment returned;</p>	<p>Pension is suspended.</p> <p>All ALTAIR member address records are deleted and a free format "GON" memo is created including members last known address.</p>	<p>Enquiries are made through bank/next of kin.</p> <p>On an individual case basis, DWP tracing or specialist tracing agency could be used.</p> <p>If address is known but beneficiary does not want to take benefits, consult with line manager.</p>	<p>Processing teams</p>

Pensioners (ALTAIR status 5 and 6)		Correspondence returned "gone away".	QRETCOR task should be created for processing team	<p>If member also has an active record, contact the employer. If not, then write to the bank asking them to forward a letter onto member.</p> <p>If no response after 6 weeks do DWP letter forwarding.</p> <p>Consult with supervisor if no response or DWP hold same address as us before suspending pension.</p>	Processing teams
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When a letter is returned "gone away" all ALTAIR address records must be deleted and a "GON" free format memo created (except for active members) which includes details of the members last known address. When new addresses are found, it is very important that the "GON" free format memo is deleted. Log when you use an external company for tracing <..\Systems Folder\Address tracing\Non DWP traces.xls>

Version Control

Version No	Date	Author	Amendment
1.0	16 July 2010	J Price	Original
2.1 draft	15.10.2013	J Price	Policy revised and for discussion at MTM 15.10.2013. Introduced version control
3.0	11/11/2013	J Price	Clarify what to do with returned emails
3.1	29/03/2016	D Lister	Add reference to last known address on GON free format memo to be clear that this is current practice

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