**Newcastle**

University



Summary of Universities

Superannuation Scheme

Effective January 2025

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9. **Purpose**

The purpose of this guide is to provide a basic understanding of the benefits available from the Universities Superannuation Scheme (USS).

An overview of the main benefits of the scheme can be fo[und here. You c](https://www.uss.co.uk/for-members/youre-a-new-joiner)an also download your Guide to USS.

Once your first salary has been processed, USS will be notified of your membership and they will issue us your ‘Welcome letter’ and your membership number so you can register for MY USS.

The scheme may vary from time to time and members are consulted over an[y proposed](https://www.uss.co.uk/news-and-views/member-news) changes. Details of the most recent changes can be found on the USS website here.

1. **New Appointments**

Subject to the exceptions referred to below, and to the conditions of their employment, new members of staff will be automatically enrolled, immediately on starting their employment, into the USS. You may withdraw from the scheme within the first three months of joining and receive a refund of your contributions, but it will not be possible to opt out of the scheme prior to your start date. Contributions will be deducted from your salary accordingly. If you were a member of the NHS Pension Scheme immediately prior to joining the University and wish to continue in membership of the scheme, you will be given this option when you complete your record on the onboarding portal and an Application to Continue form will then be issued to you by the Payroll Office, this will be shortly after you commence your employment with us.

Alternatively, if you are a Teaching Assistant on a variable time, hourly paid contract, you will be assessed under the auto-enrolment criteria. If you meet the criteria to be automatically enrolled, this will be postponed for three months.You will be eligible to opt in to the USS within the three-month postponement period.

You may also be able to opt in if you do not meet the auto-enrolment criteria; further information will be provided after the auto-enrolment assessment.

Should you decide to withdraw from membership of USS your decision will not be irrevocable. Subject to certain conditions, you can join or re-join USS at a later date. Statutory regulations require the University to periodically re-enroll employees into a pension scheme; however, we will notify you of this requirement at the appropriate time.

1. **Exceptions**

If you are already in receipt of a USS or NHS retirement pension, please notify us of this prior to commencing with us at pensions-enquiries@ncl.ac.uk. You will not be eligible to re-join the USS but will be automatically enrolled into the National Employment Savings Trust (NEST) if you are under state pension age and your earnings reach the auto-enrolment earnings trigger (currently £833 per month). You will receive further information regarding the scheme and the opt- out arrangements shortly after enrolment into the scheme. You can opt-out, but only after you have been enrolled and you will need to contact NEST either online or by phone to activate the opt-out process If you are currently receiving a USS Incapacity retirement pension, you should inform USS Ltd of your employment as they may need to withdraw or suspend your pension. In those circumstances, you will be automatically enrolled into the USS however, terms and conditions may be imposed by the USS.

1. **Extensions of Contract / Re-Appointments**

If you are already a member, your membership will be continued. If you are not currently, a member you may wish to consider applying to join now. Please contact pensions- enquiries@ncl.ac.uk (or ext. 86487) to request an Application to join form.

1. **Withdrawing from the scheme**

You may subsequently decide to withdraw from the Scheme, in which case you will cease to enjoy any of the benefits. If you opt out within three months of the date of the commencement of your employment, your withdrawal from the Scheme will have retrospective effect to that date and you will be deemed never to have been a member of USS. In that event any contributions you have made to USS will be refunded less a deduction in respect of tax relief you received on your contribution whilst a member of USS.

If you decide to withdraw from USS later than three months after the date of commencement of your employment, you may do so by completing the appropriate withdrawal form available from the Payroll and Pensions Office. If you withdraw with less than two years pensionable service you may be eligible for a refund of your own contributions, subject to a deduction of tax and national insurance contributions. This does not apply if you join as a Pensions+ member – see below.

1. **Pensions+**

You will join USS initially on a contributory basis. After three months membership with our University (previous periods of membership with USS is not taken into consideration) we will review your situation. If your contract is for 2 years or more you will be contacted regarding Pensions+ (salary sacrifice). This is designed to ensure that you and the University gain from the maximum National Insurance relief that is available. As a Pensions+ member, the University will pay contributions on your behalf directly into the USS. In return, you agree to a corresponding reduction in your salary. Your pension benefits will be calculated using your Reference Salary, which is your pay before any salary sacrifice for Pensions+.

If you wish to be a non-contributory member of Pensions+ from the start of your employment, please request the Pensions+ leaflet and a Pensions+ opt-in form from pensions-enquiries@ncl.ac.uk.

1. **What to do next**

If you wish to take advantage of the very substantial benefits provided by the USS, you need do nothing at this stage.

1. **Further information on USS Benefits**

Please note that this summary is no more than a guide to the principal benefits provided by the USS and is not, in any way, definitive. The only source of definitive information on the benefits provided by the USS is in the USS rules. The USS provides much more information on the scheme on their website, which may be found at [www.uss.co.uk](http://www.uss.co.uk). Alternatively, you may contact the University Payroll and Pensions Office, either by telephone: +44 (0)191 208 6487 or email pensions- enquiries@ncl.ac.uk.

1. **Associated Documentation**

[USS Website](https://www.uss.co.uk/)

[Introducing Pensions+ Leaflet](https://newcastle.sharepoint.com/hub/people-services/Documents/Pay%20Progression%20and%20Benefits/Pensions/Introducing%20Pensions%2B%20November%202022.pdf)

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