



INTERNAL DISPUTE RESOLUTION PROCEDURE POLICY STATEMENT

JANUARY 2024



West Midlands Pension Fund

As administering authority for the West Midlands Pension Fund (the Fund), the City of Wolverhampton Council is required under the pension scheme regulations to have a Fund process for dealing with internal disputes regarding members' pension benefits.

The IDRП is a two-stage procedure and covers decisions made by both employers and the Fund.

This document sets out the policy on how the Fund will work with employers in managing the internal dispute resolution process to the benefit of both employers and members. It covers:

- Who can raise a dispute through the procedure
- Types of dispute
- Roles and responsibilities
- Key stages and steps of the procedure
- Reporting and monitoring

All employers within the Fund are required to adhere to this document when undertaking their role in this process.

Information should be sent via email to wmpflDRP@wolverhampton.gov.uk

WHO CAN USE THE DISPUTE PROCEDURE?

An individual can use this procedure if they fall into any of the categories below:

- **A member:** an individual paying into the Fund, or have retired and draw a pension from the Fund, or have left benefits 'on hold' with us
- **A prospective member:** not a member yet, but could become one if their employer brings them into the scheme, or they ask to join
- **A dependant:** the widow, widower, surviving civil partner, eligible cohabiting partner or child of a member or prospective member
- It can also be used by someone who believes they fall into one of the above categories or did so during the last six months.

TYPES OF DISPUTE – FIRST INSTANCE DECISIONS

From the day a member joins the pension scheme, various decisions are being made about their pension – both by the employer, and by the Fund. If the individual disagrees with a decision, they can dispute it.

Examples of decisions made by the employer include:

- Deciding whether an individual can retire on ill health
- Deciding the level of pay used to work out the individual's benefits
- Discretionary decisions

Examples of decisions made by the Fund include:

- Application of any discretions the Fund is permitted to enact - for example, whether or not to accept a transfer from another scheme
- Explaining how an individual is affected by the various scheme rules
- Calculation of benefits

Whenever a decision is made about an individual's pension, they should be informed about it in writing.

Other disputes

An individual can also dispute about other aspects of their pension, for example, if they feel that they haven't been given the information they need.

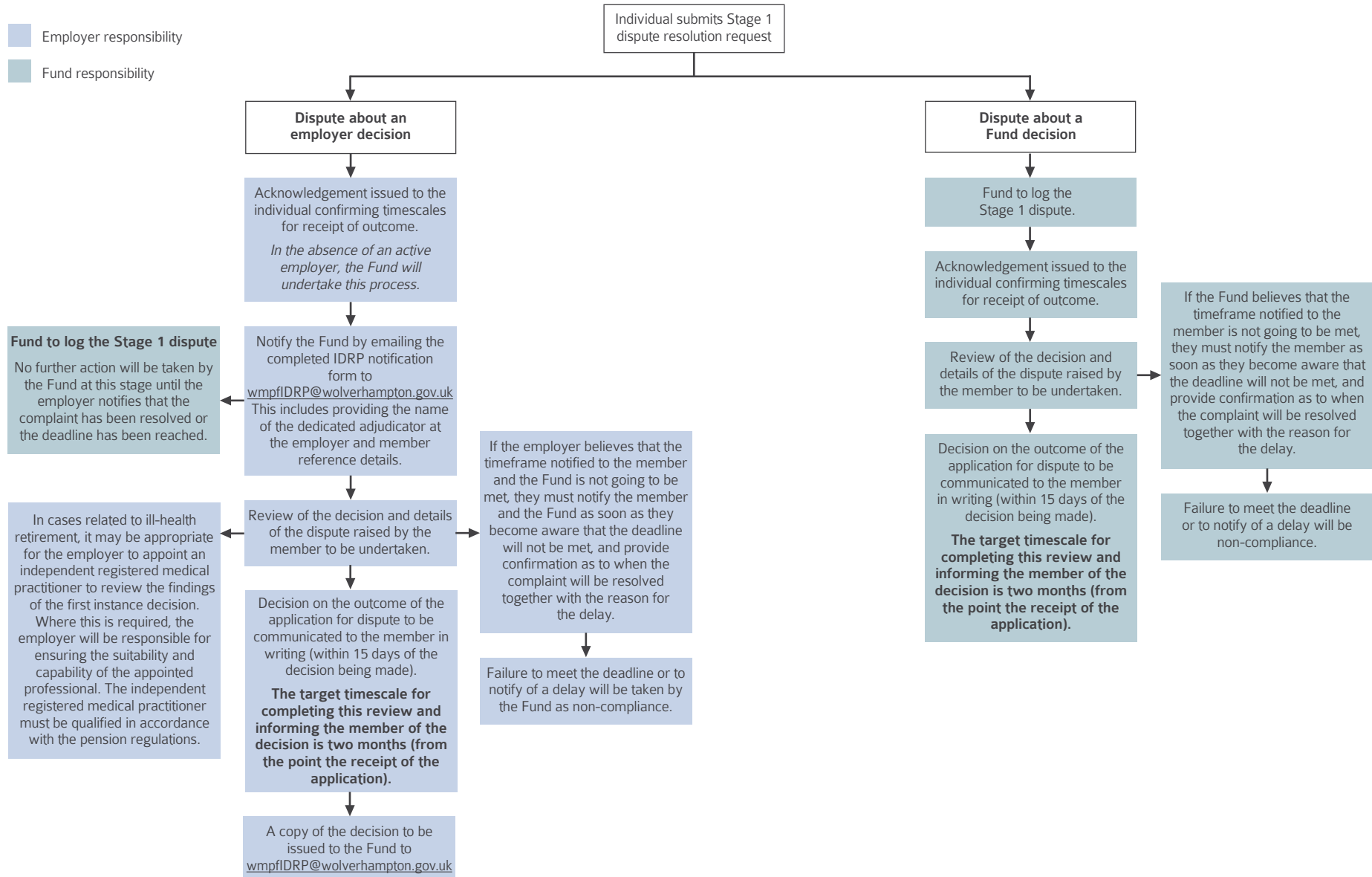
ROLES AND RESPONSIBILITIES

Employer	<ul style="list-style-type: none"> • All employers must appoint a person (the adjudicator) to consider disputes under Stage 1 of the Internal Dispute Resolution Procedure (IDRP) • Provide full up-to-date contact details of the adjudicator to the Fund within 30 days of becoming a scheme employer or following the resignation of the adjudicator • Ensure the procedure is followed as detailed in this document • Appoint an independent medical practitioner to manage any ill-health disputes and ensure they are a suitable, capable, qualified and registered by the Fund in accordance with the pension regulations. • Inform the Fund on the receipt and completion of any Stage 1 cases, via wmpflDRP@wolverhampton.gov.uk providing decision notices as required
West Midlands Pension Fund	<ul style="list-style-type: none"> • The Fund will appoint an appropriate officer(s) to undertake an independent review of Stage 1 and Stage 2 cases. • Ensure that all dispute Stage 1 (Fund) cases will be reviewed and the decision approved by the Director of Pensions • The Fund will monitor and report quarterly on all casework to the Pensions Committee and Pensions Board • In the case of a Stage 2 dispute, the Fund may appoint an independent adjudicator to review the case and recommend a decision • To ensure the procedure is regularly reviewed and kept up to date
City of Wolverhampton Council (as the administering authority)	<ul style="list-style-type: none"> • Ensure an independent review and approval of the decision of all Stage 2 casework is undertaken by the Director of Pensions and Chief Executive

KEY STAGES AND STEPS

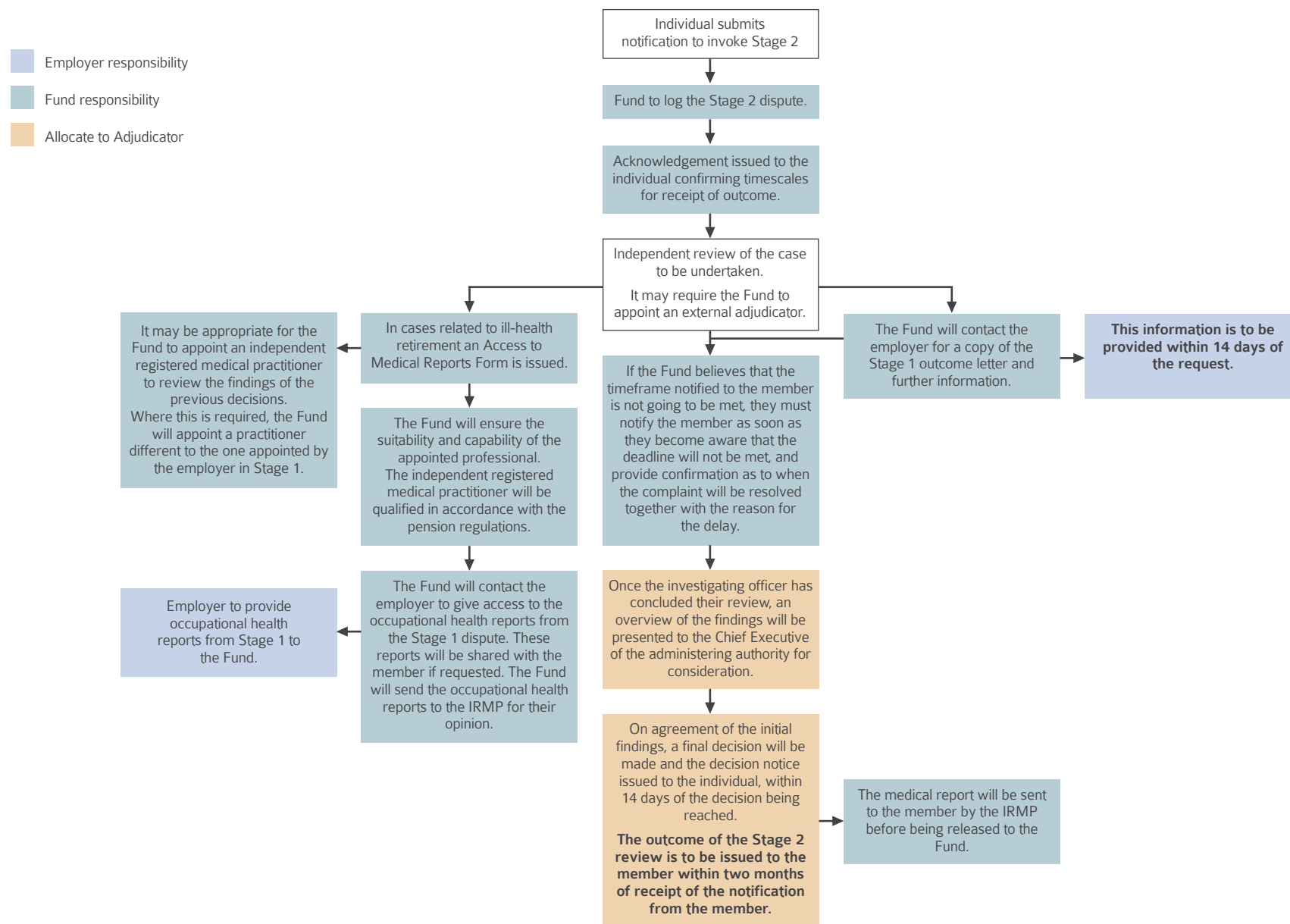
Stage 1

Where an individual believes that the decision made in the first instance is unfair or they don't agree with it, they may invoke Stage 1 of the internal dispute resolution process using the appropriate form on the Fund's [website](#).



Stage 2

Where a member believes that the decision reached by their employer in Stage 1 is unfair or they don't agree with it, they may invoke Stage 2 using the appropriate form on the Fund's website of the decision they are disputing, together with their name, address and date of birth sending it to wmpflDRP@wolverhampton.gov.uk



If there is a different outcome between the Stage 1 decision and the Stage 2, in accordance with the regulations the decision made by the administering authority will be presented back to the employer for review and consideration, except in the case of the exercise of a discretion. The Fund cannot review the discretionary policy of an employer, only whether the decision has been made in line with the policy.

REPORTING AND MONITORING

All stage one and two appeal casework will be reported quarterly to the Fund's Pension Committee and Pension Board, along with the timeliness of their management.

Version	Date reviewed	Officer responsible
1.0	March 2016	Assistant Director Actuarial and Pensions
1.1	July 2017	Assistant Director Actuarial and Pensions
2.0	November 2020	Head of Operations
3.0	January 2021	Head of Operations
4.0	January 2024	Acting Head of Benefits Operations and Technical

West Midlands Pension Fund
PO Box 3948
Wolverhampton
WV1 1XP