

Auto-Enrolment on Teachers Paid Through the School Payroll (e.g. After-School Study, Supervision & Substitution etc)

Teachers may be auto-enrolled on the school payroll, even where they are paying into a pension through the Department payroll. Below outlines the reasons behind this.

Auto-enrolment is assessed based on an employee's total gross earnings across all employments in a year. Where combined earnings reach €20,000 or more, the employee will be auto-enrolled if there is no pension contribution being made through the school payroll. **Each employment must have its own pension arrangement.**

Teachers who are paid by the Department of Education are members of the Department's pension scheme for that employment. However, where the same teacher is also paid through the school payroll, and no pension contributions are made through that payroll, the auto-enrolment rules apply. In these cases, the teacher will be auto-enrolled based on their combined annual income, even though they are paying into the Department pension.

The board's employer contribution is calculated only on the portion of salary paid by the school.

Auto-enrolment is not fully mandatory. Teachers may opt out at specific times:

- Six months after being enrolled (during months seven and eight), or
- Six months after a contribution rate change (during months seven and eight).

Where a teacher opts out:

- In the first case, their contributions are refunded.
- In the second case, the difference between the old and new rate is refunded (this option applies only during the first ten years, while contributions are being phased in).

Any employer contributions and State top-up contributions already made will remain in the employee's savings pot and will be available to them at retirement age.

If an employee opts out and continues to meet the eligibility criteria, they will be automatically re-enrolled after two years.

Please note that employees must opt out themselves through the MyFutureFund portal.

The board has no discretion in determining who is auto-enrolled and must follow the instructions issued on the Auto-Enrolment Payroll Notification (AEPN).