

# Bangor Benefits for Pensions BUPAS FAQ

These Frequently Asked Questions explain how Bangor Benefits for Pensions and Salary Exchange works and aims to answer any questions you may have. Please note that all amounts shown are subject to future changes in line with legislation. We have set out below answers to some questions that you may have in relation to the Bangor Benefits for Pensions and how the arrangement will affect you.

## [How does Bangor Benefits for Pensions work?](#)

- “ You will stop making your employee pension contributions (9.25% contributions) to the ~~Óæ \* [ !ÁM q^!•c Á^}•q } Áæ aÁE•~!æ &^ÁU&@{ ^ÁQWUCEU-DEÁ~~
- “ The University will increase its employer contributions (currently 17.5%) and pay an additional amount equivalent to your current employee pension contribution (9.25% contributions) to make a total of 26.75% contribution directly into BUPAS.
- “ Your Base Salary plus any other Pensionable Allowances will be reduced by the amount



will be shown on your payslip together with the Bangor Benefits for Pensions reduction labelled

- " Up to thirteen weeks paid at flat rate Statutory Maternity Pay, as entitled
- " the extent that full normal salary is not exceeded
- " Next thirteen weeks paid at flat rate Statutory Maternity Pay, as entitled
- " Up to thirteen further weeks unpaid

your pay to the level you would have received if you had not participated in Bangor Benefits for

[Will Bangor Benefits for Pensions have any impact on my payments to the Child Support Agency \(CSA\)?](#)

Child maintenance payments to the CSA are calculated with reference to your net income i.e. your pay after the deduction of pension contributions, tax and NIC. Under Bangor Benefits for Pensions your net income increases because you are paying less NIC and your child maintenance payments may therefore increase as a result.

If you decide to participate in Bangor Benefits for Pensions you should notify the CSA of the change in your net income immediately. Contact details for the CSA and further details can be obtained from [01406 412345](mailto:01406 412345) or [www.csa.gov.uk](http://www.csa.gov.uk).

[Will my student loan repayments be affected?](#)

If you are repaying a student l

- " Notification of pregnancy or commencement of/ret
- " Divorce/legal separation/dissolution of civil pa
- " Death of a partner or dependant
- " Long-term sick leave
- " Return from long-term sick leave
- " Redundancy of partner or involuntary loss of job
- " Commencement of or return from unpaid leave of greater than 3 months (adoption, paternity, sabbatical, career break, etc.)
- " A significant change in hours (20% or more)
- " Decrease in Base Salary of 20% or more
- " Commencement of or return from an overseas secondment
- " Joining/ Leaving the Pension Scheme
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