

For members

The USS scheme

Joining the scheme

Automatic enrolment

Leaving the scheme

Life events

Maximising your pension

Pension tax

Pension articles

Retiring

Resources

Joining the scheme

Membership

As an employee who is eligible to join the scheme, you will be automatically enrolled unless you decide to opt out once you have joined. In specific circumstances, for example if you are on a variable time contract, you may not join automatically. If you are unsure please speak to the USS pensions contact at your employer.

For more information please refer to the [USS member guide](#) and the [new employees guide to joining USS](#).

What happens if I don't want to join USS?

The law requires that most employees have the option to join a suitable pension scheme. If you are eligible for USS your employer will automatically enrol you into the scheme. However, within the first three months of membership, you can let your employer know that you do not wish to continue membership. Your membership will be reversed and your employer will arrange for any refund of contributions that may be due to you.

The law requires your employer to automatically re-enrol you in to the scheme at regular intervals in your employment, so if you still don't want to be a member you'll need to opt-out again.

I'm already a member but want to opt-out.

If you have been a member for more than three months you can opt-out of the scheme at any point, even if you haven't left employment, but you must give your employer sufficient notice. You will need to contact your employer directly and they will make the necessary arrangements.

For more information on automatic enrolment please refer to the [USS member guide](#) and to opt-out please complete the [opt-out form](#).

Please see [USS member guide](#) to find out more about what happens to your savings in the scheme after you opt-out and for more information on automatic enrolment

[New employees guide to joining USS](#).

Re-joining USS

If you have opted-out of the scheme, as stated, your employer has a legal duty to re-enrol you in the scheme every three years. If you want to re-join before then you can do so, simply let your employer know.

End of contracting-out

From 6 April 2016 the scheme will no longer be contracted-out. This is because the government is introducing a new state pension from April 2016, in line with revised legislation. As part of these changes the second part of the state pension, to which contracting out currently applies, will no longer exist. You will therefore pay the full rate of National Insurance from 1 April 2016. Please see the [gov.uk](#) website for full details about the state pension benefits. Your employer may operate what's called 'salary sacrifice', for pension contributions.

If you're part of your employer's salary sacrifice arrangement you could pay less National Insurance.

Salary sacrifice

If your employer operates a salary sacrifice arrangement for standard pension contributions, it means that your employer pays your standard pension contribution for you. Your pay is reduced by the amount of the contribution your employer paid for you.

This means you may pay less National Insurance. However, your USS benefits are still



My USS

Register now

Already registered?

Log in

Related information

Factsheets

- > Standard pension increases
- > Salary sacrifice

Guides

- > Your guide to Universities Superannuation Scheme
- > A new member's guide to USS

Links

- > GOV.uk

Forms

- > Opt-out form

calculated using your full salary, before the sacrifice.

If you think you will be a member of the scheme for less than two years then you need to know that, as your contributions are treated as paid by the employer on your behalf, no refund is due.

You may have received less pay in return for these contributions so you could lose out.

Your employer may also operate salary sacrifice for other benefits, like childcare vouchers. If that's the case, then the same principles apply and we still use your full salary to work out your benefits.

Please refer to the [USS member guide](#) and information provided by your employer about their own arrangement for more details.

