

# Members Charter - Our service standards

Below you will find a list of our core service standards. All target times shown in this table only apply from the point when NHS Pensions has received all the information required to complete the activity accurately. Please note that employers follow a processing schedule whereby data is provided to NHS Pensions in cycles. This may effect the time taken for data to arrive at NHS Pensions for processing.

Activity	What we want you to do	What we will do	Our Target Times
<b>General Correspondence</b>	Please tell us what pension activity you are writing about – and always provide your full name, National Insurance number and Scheme Reference number (if you have it, it begins with SD).	We will acknowledge all e-mails upon receipt and thereafter provide a full reply to all correspondence (emails or letters).	For all forms of correspondence (emails and letters), we will aim to reply within 15 working days of receipt.
<b>ADDITIONAL PENSION</b>			
<b>Purchase Additional Pension</b>	Please obtain application form <b>AP1</b> from your employer or our website <a href="http://www.nhsbsa.nhs.uk/pensions">www.nhsbsa.nhs.uk/pensions</a> Please complete the form accurately and provide all the information that is requested.	When we receive your application form <b>AP1</b> we will process your application, update our records with the purchase and send you the relevant confirmation letters.	We will aim to complete your purchase within 4 weeks of receiving your application.
<b>REFUND</b>			
<b>Refund of Contributions</b>  (NOTES:  1: You can only obtain a refund of your contributions (less tax and deductions) if you have less than 2 years membership).	<u>If you request a refund before your first pay period:</u>  Please speak to your employer and they will arrange for it to be paid back to you.	NHS Pensions only deals with refunds after you have been paid.  When we receive your application form <b>RF12</b> (from your employer), if you have less than 2 years service, we will return your contributions to you.	We will aim to pay your refund within 15 working days of receiving form RF12.  (Against our statutory target of 1 month)

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<p>2: How and when you get your refund depends on when you opted out of the scheme and when you make your refund request in the monthly payroll cycle.</p>	<p><u>If you request a refund after your first pay period and remain in employment.</u></p> <p>Please speak to your employer and complete form <b>RF12</b>.</p> <p><u>If you request a refund after you have left employment.</u></p> <p>Please obtain application form <b>RF12</b> from our website <a href="http://www.nhsbsa.nhs.uk/pensions">www.nhsbsa.nhs.uk/pensions</a> completing the form accurately and providing all the information requested.</p> <p>When complete send it to your last employer and they will verify it and send it on to NHS Pensions.</p> <p>(Please note that we will send you form RF12 to consider completing if you have least than 2 years service and left employment 12 months ago).</p>	<p>There will be a 20% deduction for tax and a deduction to buy you back into the State Earnings Related Pension Scheme (SERPS).</p>	

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<b>TRANSFER IN OR OUT</b>			
<p><b>Transfer In of Pension Rights – Requesting an Estimate</b></p> <p>(NOTE: Any application to transfer your existing pension into the NHS Pension Scheme must be received within 12 months of starting pensionable employment).</p>	<p>Please obtain a <b>Transfer In Pack</b> from your employer or our website <a href="http://www.nhsbsa.nhs.uk/pensions">www.nhsbsa.nhs.uk/pensions</a></p> <p>Please complete the form accurately and provide all the information that is requested.</p> <p>(Note: The Pack also provides you with guidance on how to obtain a Transfer Value quote from your previous pension provider).</p>	<p>On receipt of the transfer value quote and any additional information that we require, we will provide you with an estimate of what membership the proposed transfer would buy you in the NHS Pension Scheme.</p>	<p>We aim to send you your transfer estimate within 20 working days of receiving the transfer value quote.</p> <p>(Against our statutory target of 2 months).</p>
<p><b>Transfer In of Pension Rights – Receiving the Transfer Payment</b></p>	<p>If you decide to transfer your existing pension rights into the NHS Pension Scheme after you receive the estimate from NHS Pensions, you will need to complete your part of the option forms enclosed and send them to your previous pension provider. They will then send NHS Pensions a transfer payment and the completed option forms.</p>	<p>On receipt of the transfer payment from your previous pension provider, we will write to you to confirm what membership the transfer has bought you.</p>	<p>We aim to send you confirmation within 20 working days from receiving the transfer payment from your previous pension provider.</p>

Activity	What we want you to do	What we will do	Our Target Times
<p><b>Requesting an estimate of your Transfer Out Value</b></p>	<p>If you are considering transferring your NHS Pension membership to another pension provider you should write to your new pension provider authorising them to release information to us. They will then contact us for an estimated transfer value.  <b>Note:</b> If you are aged 40 or over we will require details of your marital status.</p>	<p>On receipt of the request for the estimated transfer value from the proposed pension provider, we will provide an estimated transfer value to them.</p> <p>This will be used by them to calculate what membership or credit you can buy in their pension scheme. They will then write to you with a proposal.</p>	<p>We aim to provide the estimate of Transfer Value quotation to your pension provider within 20 working days of receiving the request from your proposed pension provider.</p> <p>(Against our statutory target of 3 months).</p>
<p><b>Transfer payment to your new pension provider</b></p>	<p>You need to complete and send the other scheme's option form (generally this will be provided with their proposal) to NHS Pensions informing us that you wish to go ahead with the transfer.</p> <p>(Note: You must ensure that NHS Pensions receives the request for a transfer payment within 3 months of us providing the estimate to your new pension provider).</p>	<p>When we receive confirmation of your request to transfer out, we will issue a cheque for the transfer value with a covering letter to your new pension provider.</p>	<p>We aim to make the transfer payment to your new pension provider within 30 working days of receiving your request.</p> <p>(Against our statutory target of 6 months).</p>
<p><b>DIVORCE</b></p>			
<p><b>Pensions on Divorce (Cash-Equivalent Transfer Value - CETV)</b></p>	<p>Please obtain forms <b>PD1</b> and <b>PD2 from our website</b> <a href="http://www.nhsbsa.nhs.uk/pensions">www.nhsbsa.nhs.uk/pensions</a>            Once you and you employer have completed both forms your employer should send them to NHS Pensions.</p>	<p>When we receive the completed forms PD1 and PD2, we will provide you with a CETV and all the legally required information.</p>	<p>We aim to provide you with the CETV and additional information within 3 calendar months of receiving the forms.</p> <p>(You can get a quicker response from NHS Pensions by opting to pay for the express service – Details of this are on form PD1).</p>

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<b>RETIREMENT</b>			
<p><b>Estimate of Retirement Benefits</b></p>	<p>Unless you are a General Practitioner you should approach your employer for an estimate of benefits as this may be the quickest way for you to receive the information.</p> <p>Most employers now have access to an on-line facility called Pensions Online (POL), which should be able to supply you with an Estimate promptly.</p> <p>(If your employer is unable to provide you with an estimate using this system please ask them to ensure that your NHS Pension membership and pay records are fully updated before referring to us).</p> <p>If your employer doesn't have this facility or you are a GP you should:</p> <p>1: Ask your employer to complete form AW295 and submit it to NHS Pensions.</p> <p>2: Request an estimate through the Contact Us page on this website  <a href="http://www.nhsbsa.nhs.uk/pensions">www.nhsbsa.nhs.uk/pensions</a></p>	<p>If your employer is unable to supply you with an estimate, we will on receipt of your request (whether by AW295 or through the Contact Us page) provide a quotation including confirmation of the membership and pensionable pay used.</p>	<p>We aim to provide you with an estimate within 30 working days of receiving your request.</p> <p>(Against a statutory target of 40 working days).</p>

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<p><b>Applying for and receiving your Retirement Benefits</b></p>	<p>You should contact the Pensions Officer/Payroll Department at your place of work 4 months prior to your retirement).</p> <p><b>You and your employer will complete</b> application form <b>AW8</b> and your employer will submit this to NHS Pensions.</p>	<p>If NHS Pensions receives the completed application form at least 3 months prior to retirement, we aim to pay your lump sum (if applicable) on the day following retirement. Your pension will be paid one calendar month after your retirement date. We will notify you of the benefits you will receive and when they will be paid.</p> <p>(Please remember that part-time membership is scaled down to a whole time equivalent (WTE).</p>	<p>We aim to pay any lump sum on the day following retirement and your first pension payment 1 calendar month after your retirement date.</p>
<p><b>Revising your Retirement Benefits</b></p>	<p>Sometimes, after the payment of your initial retirement benefits, your employer will notify NHS Pensions of revised membership and pay details, This will result in a Revised Award.</p> <p>You do not need to do anything.</p>	<p>When your employer notifies us of any revised membership or pay details we will write to you to confirm your revised pension and lump sum (If applicable).</p>	<p>We will provide you with notice of your revised pension (and lump sum where applicable) within 1 month of notification from your employer.</p>
<p><b>DEATH</b></p>			
<p><b>Payment of Death Benefits</b></p>	<p>Information regarding the payment of Death benefits can be obtained from our website <a href="http://www.nhsbsa.nhs.uk/pensions">www.nhsbsa.nhs.uk/pensions</a></p>	<p>Upon notification of Death we will write to your beneficiary/estate to notify them of the benefits payable (if applicable).</p>	<p>We will write to the beneficiary/ estate within 1 month of the date we were notified about the death.</p>

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<b>Making a Death Benefit Nomination</b>	Please ensure that the relevant Death Benefit Nominations Form is completed correctly and the witness signature is signed and dated on the same day. You can access the relevant forms on our website <a href="http://www.nhsbsa.nhs.uk/pensions">www.nhsbsa.nhs.uk/pensions</a>	On receipt of the completed Death Benefit Nomination form we will update our records and send you written confirmation.	We will provide you with the written confirmation within 15 working days.