

NHS Pension Scheme. 'Notes for Dependants'

Please read these notes carefully before you complete the claim form.

Introduction

These notes explain how Paymaster will pay your pension or allowance. Please keep them in a safe place, you may need to look at them again. Please complete the attached tear-off form and return it with any other claim forms that have been sent to you.

Methods of payment.

Paymaster will pay the pension or allowance by direct credit into your bank or building society account. This is by far the safest method of payment. The account can be with a bank or building society

- in the United Kingdom (we cannot pay to mortgage accounts or to National Savings Bank accounts) ,or
- in the Channel Isles, Isle of Man or Irish Republic, or
- overseas.

If you do not have a suitable account, you will need to open one.

Paymaster will normally pay the pension or allowance monthly (one twelfth of the yearly rate, to the nearest penny), on the same day each month. They will tell you what the payment date is. This may not be the last day of the month.

When the payment date falls on a weekend or on an English or Welsh public holiday, the payment will go into the account on the last working day before the weekend or holiday.

A 'pension month' is the period between one payment date and the next. If a pension or allowance starts part way through a 'pension month', the first payment will be for the amount due for the number of days in the part pension month.

To keep down costs, Paymaster will not send details of the pension each time a payment is made. But they will write when your pension begins and each time there is a change in your tax code or in the yearly rate, for example because of a cost of living increase.

Weekly payment.

(This applies only to people living in the UK)

Where the late member's pension had been paid weekly, Paymaster may exceptionally, pay a pension or allowance weekly to a bank or building society. This is a very expensive method of payment and we ask you to please consider being paid monthly.

If you must be paid weekly, please say so in a covering letter and attach it firmly to the claim form.

Paymaster will send you an advice slip every 12 weeks showing details of the next 12 weeks payments.

Your Paymaster reference number

Paymaster will give you a reference number when they start paying your pension or allowance. It will be on all the correspondence you get from them. Please write the reference number in this box.

Please remember that this is not the same as the NHS Pension Scheme reference number which begins with 'SD.....'. Take care not to confuse the two.

Changes you should tell Paymaster about

You should tell Paymaster

- if you change your address
- if your bank or building society account details change
- if you remarry (or start living with someone as their spouse)
- if you are living with someone else at the time of your spouse's death
- if a child goes to live on their own, or if they cease full time education or a training course

If a pension or an allowance is overpaid because you do not tell Paymaster about any of the above changes, you will have to pay back any money overpaid.

You should also tell someone to let Paymaster know of your death.

Pensions Increase

NHS pensions or allowances are increased to keep pace with rises in the cost of living. They are increased by the same percentage as the increase to the State Earnings Related Pension Scheme.

Increases are normally paid from April, so in the first year the amount of increase you will get will depend on when the pension or allowance starts.

For example, if the full increase is 3% but your pension or allowance has only been in payment for 6 months, the increase you will get will be 1.5%.

A part month of 16 days or more will count as if it was a full month, but a part month of 15 days or less will not count. So, a pension or an allowance that begins 15 days or less before an increase date will not get an increase until the following year.

Increase dates will often fall part way through a month. Where this happens your pension or allowance for that month will be partly at the rate before the increase and partly at the new rate. The pension or allowance for the following month will be at the new rate.

If your pension or allowance becomes payable because a former member with preserved benefits dies, all the increases made since the member left the Scheme will be given.

If your pension or allowance becomes payable because a Scheme pensioner dies, all the increases they were receiving will be added to your pension or allowance.

In some cases the increase may be paid partly by the Department for Work and Pensions at Newcastle upon Tyne and partly by Paymaster. If this applies in your case, you will still get the full amount of the increase.

Income Tax

Your pension is treated for tax purposes as earned income. At first, Paymaster will deduct tax under a temporary code until they get the right code from the Tax Office. The Tax Office will decide what your tax code should be.

If you want to query your tax code you should write to the address given below. Tell them your National Insurance number and your Paymaster reference.

Inland Revenue (PD2),
Ty Glas,
Cardiff,
CF14 5YA.

Or telephone **0845 300 3949**

If tax has been deducted, Paymaster will send you a form P60 after the end of each tax year to show the total pension paid and the amount of tax deducted in that year.

When Paymaster sends payments to your bank etc, it includes details of any income tax deducted, but not your tax code. Most banks will show on your statement the tax deducted from your pension payment.

If you prefer details of your tax deductions not to be included with the payment information sent to your bank, please say so in a covering letter and attach it firmly to the claim form.

Serial No

For Agency use only

Pensions

NHS Pension Scheme - Claim for Surviving partner pensions, Child's allowances and Allocated pensions

Read the notes before completing this form. Please write in CAPITAL LETTERS.

Your surname

Other names

Your date of birth /

Your National Insurance number

The National Insurance number of the deceased

Other pensions:

If you have any other pensions paid by Paymaster please give details

Paymaster reference number of any other pension

My address will be:

House number or name, and road name

Post town

County / Country

Post code

Bank or Building Society account details:

Name of account holder
(either pensioner's own account or a joint account with someone else)

Full name and address of your bank or building society

Postcode

Branch sort code (this is the six figure number in the top right hand corner of your cheque)

Account Number to be credited and/or Roll No

Bank/Building Society account type Current account - enter 0 Deposit account - enter 1

Declaration:

Please sign this in the presence of a witness. In the United Kingdom anyone may witness for you if they are registered as a voter. Outside the U.K. the Declaration may be witnessed by one of the persons listed at the foot of this page.

I have read the Notes that came with this form.

I understand that I will have to repay any overpayment of pension.

I understand that I must tell Paymaster about any changes that may affect my entitlement.

I DECLARE that I am entitled to a pension from the NHS Pension Scheme.

Your signature

Please ask your witness to sign and complete the section below.

Witness:

I DECLARE that the above Declaration was signed IN MY PRESENCE by the applicant, whom I believe to be the person named.

Witness's signature

Date

Please PRINT your full name

and your address

If you are witnessing outside the United Kingdom and you are **not** a U.K. voter, please write your qualification in this box from the list below.

Persons who may witness outside the U.K.

- A registered United Kingdom voter.
- A listed or retired officer of Her Majesty's armed forces.
- A permanent or retired civil servant of any country in the British Commonwealth or Irish Republic.
- A member of Her Majesty's diplomatic service.
- An authorised bank official.
- A physician or surgeon registered where the Declaration is made.
- A minister of religion.
- A merchant ship master who is a British subject.
- A Commonwealth or Irish Republic university graduate.
- A magistrate.
- A barrister, solicitor or advocate authorised to practise where this Declaration is made.
- A Notary Public or other person qualified to administer oaths where this Declaration is made.

In the Channel Islands.

A registered Channel Island voter.

In the Isle of Man.

A registered Isle of Man voter.