



# Factsheet

## Pensioners who retired from the 1995 Section on or after 1 April 2008 but before 1 October 2009

### Introduction

On 1 April 2008 a new section of the NHS Pension Scheme was introduced for new joiners, called the 2008 Section. Any member who joined the Scheme before 1 April 2008 is a member of the 1995 Section. This factsheet explains how the NHS Pension Choice Exercise, effective from 1 October 2009, affects those who **retired** from the 1995 Section on or after 1 April 2008 but before 1 October 2009.

This factsheet is **not** for you if:

- you retired before 1 April 2008, as this was before the introduction of the 2008 Section; or
- you retired on or after 1 October 2009, as you will have already been offered Your NHS Pension Choice; or
- you retired under age 50 due to ill-health and are eligible to re-join the 1995 Section.

### The NHS Pension Choice Exercise

An exercise is currently taking place to offer all members, in the 1995 Section on or after 1 October 2009, the option to transfer to the 2008 Section. Members being given this option are being sent a NHS Pension Choice Pack to help them decide whether they wish to transfer to the 2008 Section. These packs include a personalised Choice Statement which compares your pension in the 1995 Section and the 2008 Section.

### Did you retire on or after 1 April 2008 but before 1 October 2009?

If you retired from the 1995 Section of the NHS Pension Scheme on or after 1 April 2008 but before 1 October 2009, you will not have had the opportunity to participate in the NHS Pension Choice Exercise.

As we were unable to offer you Choice before you retired, if you return or have returned to NHS employment, you will be able to join the 2008 Section of the Scheme provided there is a break in Scheme membership of at least two years. This break is described as a 'waiting period'.

**It is important to note that you will not be able to join the 2008 Section if you had reached the maximum service limit of 45 years or the upper age limit of 75 when you retired.**

### The waiting period

If you did not retire on health grounds the waiting period is the longer of:

- two years from the date of your retirement; or
- the length of any extra service you may have received as part of a retirement on redundancy grounds.

If you did retire on health grounds the waiting period is the longer of:

- two years from the date of your retirement; or
- one year starting from the date on which you return to work if your ill-health pension is a tier 2 pension paid under arrangements introduced from 1 April 2008 (your pension will have included extra service equal to 2/3rds the service you could have had if you had continued to work until age 60); or
- the length of any extra service received under the previous ill-health arrangements added to your retirement date (the service used to calculate your pension will have been increased using a formula based on your length of service and age).