



## Your NHS Pension Choice Example Benefit Comparison FAQs for Members

### **Q, Why has NHS Pensions started issuing Example Benefits Comparison statements as part of the NHS Pension Choice Exercise?**

A – After long consultation with the Department of Health, NHS trades unions and NHS Employers it was agreed that such statements would be required, but only in circumstances where there was likely to be a delay in gathering the information needed to produce a personalised Choice statement, which might jeopardise a member from being able to participate in the exercise before it ends in March 2012.

### **Q - Why have I not received a personalised statement?**

A – The most common reason why NHS Pensions cannot provide some members with a personalised statement is because of incomplete or inconsistent membership information. This will have therefore required some further consideration or investigation. In many instances the information concerned is likely to have been provided or should have been provided by a former NHS employer.

### **Q – If either my employer or I can provide you with the information you need, can I then have a personalised Choice statement?**

A- Should you or your employer be able to provide further details for your Scheme membership it may be helpful. However, it is unlikely that there will sufficient opportunity to be able to provide you with a personalised statement and to allocate you with further time to make your choice in advance of the exercise ending in March 2012.

### **Q - How will you be able to pay me my correct pension benefits at retirement if you have not got all of the information to carry out the NHS Pension Choice calculations?**

A- We will continue to work with employers to gather all of the information we need and if necessary we will also work with you direct in confirming your membership details, so that there will not be an issue in calculating or paying you your correct entitlement.

### **Q - How am I supposed to decide which Section I wish to be a member of using the examples provided?**

A - The examples shown are based on average pay and membership for a member of that age in each of the different categories. We believe that the details provided, along with the many other Choice communication materials provided as part of the NHS Pension Choice pack you have received and also available on the website, provide sufficient information for you to make a decision.

**Q - The examples that you have given are nothing like the figures on my last Service Statement, how am I supposed to make a choice?**

A – The figures provided as part of the Example Benefit Comparison are not your own. The information shown has been designed to help you understand what the implications would be if you were to transfer to the 2008 Section and also highlight the different benefits provided by each section of the Scheme.

**Q- I am earning double the pay than the example provided, to allow me to make a choice, can I just double the figures shown in the examples?**

A – No, this example is given for guidance only to show the comparisons and to assist you in making an informed decision. It is no reflection on your own personal membership. You can if you wish access the NHS Pension Modellers at the following website: [www.nhsbsa.nhs.uk/Pensions/calculators.aspx](http://www.nhsbsa.nhs.uk/Pensions/calculators.aspx) .

**Q - The statement refers to Anne, who is Anne?**

A - Anne is simply the name that was chosen for the purpose of the member used in the Example Benefit Comparisons. We wanted to ensure that it was clear to the reader that the illustrations shown were not based on their own personal information.

**Q - I'm a male, why are you referring to me as female; does my gender make a difference to the comparison?**

A- Anne is simply the name that was chosen to use when referring to the Example Benefit Comparisons. For the purpose of illustrations provided this would not make a difference.

**Q - I have Mental Health Officer (MHO) status, is this taken into account on the comparison?**

A- Doubled membership is not taken into account on the Example Benefit Comparison. We have however taken into account the fact that members with MHO status have the ability to retire at the age of 55 in the 1995 Section but do not in the 2008 Section. Members with MHO or Special Class status should refer to the MHO or Special Class status factsheets on the member area of the Choice section of the website, as such rights do not transfer or exist in the 2008 Section.

**Q - I have an Added Years contract, have these been taken into account?**

A –Not in the examples quoted in the Example Benefit Comparison you have received. Members with ongoing added years contracts should read the Added Years factsheet available on the member area of the Choice section of the website.

**Q- I have a Pension Sharing order, is this taken into account?**

A- Not in the Example Benefit Comparison provided but this would have to be taken into account in the calculation of your specific benefits

**Q - I have previously transferred membership into the NHS Pension Scheme from a former pension scheme, how is this taken into account?**

A- This would be added into your NHS Pension Scheme membership and would count towards your pension benefits. This would also be included in the transfer of membership to the 2008 Section should you decide to move sections.

**Q- I am part time, how can I use the comparison as it appears to have been based on a member who works whole time?**

A - The benefits shown are to illustrate the level of benefits provided by either section of the Scheme and how benefits can be affected on moving over to the 2008 Section. Therefore, if you work part time, your membership would be scaled according to the hours you work. For further information you may wish to view the Pensionable Membership and also the Pensionable and reckonable Pay factsheets on the member area of the Choice section of the website.

**Q- I am considering applying for Ill health, and have received an Example Benefit Comparison. Will I still get a personalised Choice Ill health comparison statement if my application is accepted?**

A- Members who receive a Choice statement, whether this is a personalised Choice statement or an Example Benefit Comparison after applying for Ill Health retirement would need to apply to defer their choice until the outcome of their ill health application is known. If your application is accepted, and you have not made a choice already, then you will be eligible for a Ill health comparison statement. Please see the Ill Health factsheet which is available on the member area of the Choice section of the website for further information