

# Your NHS Pension Choice

## Important information

You need to read this leaflet if you are a current member of the NHS Pension Scheme\*



\*You do not need to read this leaflet if you only joined the NHS Pension Scheme for the first time on or after 1 April 2008.

This leaflet tells you about an important decision you will be asked to make. This decision is called Your NHS Pension Choice. This leaflet tells you:

- What Your NHS Pension Choice is
- When you should expect to receive Your NHS Pension Choice Pack
- What you need to do about Your NHS Pension Choice

# Foreword

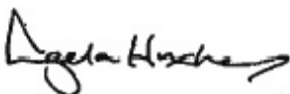
A message from the joint chairs of the NHS Pension Scheme Governance Group:

A package of changes in the NHS Pension Scheme was implemented in April 2008. This followed acceptance by Health Ministers of the recommendations of a Review conducted by NHS Employers and Trades Unions, working in partnership.

We are pleased that Ministers accepted all our recommendations. The NHS Pension Scheme now has two Sections. If you were already a member of the NHS Pension Scheme on or before 31 March 2008, you are a member of what is called the 1995 Section (even if you joined before 1995). From 1 April 2008 new staff join the new 2008 Section.

The two Sections are not the same and we believe it is important that the new pension arrangements available to new staff since 1 April 2008 should be offered to members of the 1995 Section. This is described as the NHS Pension Choice Exercise.

This leaflet provides very important information about the NHS Pension Choice Exercise and we would urge you to read this leaflet carefully and keep it in a safe place. It is important to remember that the choice you make is personal to you. It is an individual choice for you to make and needs careful consideration. Neither we nor NHS Pensions can offer advice on which decision suits you best. We will continue to work with your employers to ensure you receive all the information you need in order to make an informed decision.



**Angela Huxham**  
Management Side Chair



**Eddie Saville**  
Staff Side Chair

# An overview

## What is Your NHS Pension Choice?

Your NHS Pension Choice is an important decision. You need to decide whether to remain in the 1995 Section or transfer and move **all** your past and future benefits to the 2008 Section. There are a number of differences between the sections of the NHS Pension Scheme including the age at which you can draw your pension without it being reduced, the way in which your pension builds up and flexibility in drawing benefits. These differences could affect your future lifestyle and retirement options in different ways.

### The NHS Pension Scheme

#### 1995 Section

All members who last joined the NHS Pension Scheme **before 1st April 2008** are in this Section

#### 2008 Section

All members who joined the NHS Pension Scheme **for the first time on or after 1st April 2008** are in this Section

Your NHS Pension Choice gives members in the 1995 Section the opportunity to move to the 2008 Section



## Who will be offered a NHS Pension Choice?

If you are a contributing member of the 1995 Section of the NHS Pension Scheme on or after 1 October 2009 you are eligible and will be offered the opportunity to make Your NHS Pension Choice.

## When is Your NHS Pension Choice happening?

Your NHS Pension Choice is a large undertaking and will be carried out between January 2010 and March 2012. The intended timetable is on page 6. This shows when you can expect to be offered Your NHS Pension Choice. It may be some time in the future so please keep this leaflet safe so you can refer to it when necessary and look out for posters to tell you when Your NHS Pension Choice has reached your region.

## Do I need to do anything now?

No, not yet. Your NHS Pension Choice will only apply to you if you are in the 1995 Section and still employed on or after 1 October 2009. Your NHS Pension Choice will not begin until January 2010 and will run until March 2012. Keep this leaflet safe so that you can check on the timetable and see when you should expect Your NHS Pension Choice Pack. Look out for the posters in your workplace which will appear around the time you are due to receive your pack and keep an eye on the website for more information.

## I am not a member of the NHS Pension Scheme. Will I get a Choice?

No but if you would like to join the pension scheme please speak to your employer.



## What happens next?

If you are eligible to move to the 2008 Section you will be given Your NHS Pension Choice Pack.

Please note: NHS Pension Choice Packs will be issued in stages. See page 6 for the intended timetable.

Your NHS Pension Choice Pack will include:

- **Your personalised NHS Pension Choice Statement** – to help you compare the pension benefits you could get from each Section of the NHS Pension Scheme. These will be shown as comparisons at different ages.
- **Your NHS Pension Choice Guide** – to give you more detailed information about the comparisons shown in your statement and the differences in the Sections so that you can make your decision.
- **Your NHS Pension Choice Form** – this will be attached to the Pension Choice Statement. If you want to move to the 2008 Section you will need to complete the form and return it by the date shown on the Pension Choice Form which will be 4 months after the issue date shown on your statement.
- **Your NHS Pension Choice DVD** – this contains a short film about the NHS Pension Scheme and Your NHS Pension Choice. It also contains information on specific issues you should consider when making Your NHS Pension Choice.

# Some more detail

## I joined the NHS Pension Scheme on or after 1 April 2008, will I get a NHS Pension Choice Pack?

If you joined the NHS Pension Scheme for the first time on or after 1 April 2008, you will have joined the 2008 Section of the NHS Pension Scheme and have no benefits in the 1995 Section. Therefore you have no decision to make and will not get a NHS Pension Choice Pack

If you joined the NHS Pension Scheme on or after 1 April 2008, but had been a member before that date you may be eligible for a NHS Pension Choice Pack and should visit the website to find out more.

## How will I receive my NHS Pension Choice Pack?

Your NHS Pension Choice Pack will be given to you by your employer. The timetable below is our intended distribution plan. You will not be able to make Your NHS Pension Choice until you have received Your NHS Pension Choice Pack.

## When should I expect to receive my NHS Pension Choice Pack?

Strategic Health Authority region	Anticipated Choice Pack distribution	
	Members aged 50 or over on 1 Oct 2009	Members aged under 50 on 1 Oct 2009
Southwest		Oct 2010 - Dec 2010
South Central	Jan 2010 - Mar 2010	Jan 2011 - Mar 2011
South East Coast		
London		
East of England	Apr 2010 - Jun 2010	Apr 2011 - Jun 2011
West Midlands		
East Midlands		
Yorks and North Humber	Jul 2010 - Sep 2010	Jul 2011 - Sep 2011
North West		
North East		
Wales	Oct 2010 - Dec 2010	Oct 2011 - Dec 2011

If you work in a GP Practice, Direction Body, or are a General Medical, or Ophthalmic Practitioner you will receive Your NHS Pension Choice Pack during the first period allocated to the Strategic Health Authority area you are in regardless of your age. For example, if you work in a GP Practice in London you will receive Your NHS Pension Choice Pack between April 2010 and June 2010.

If you are a Dental Practitioner you will receive Your NHS Pension Choice Pack between October 2010 and December 2010 regardless of your age.

### **What happens if I plan to retire before the date that I will receive my NHS Choice Pack?**

If you expect to retire after 1 October 2009, but before you are due to receive Your NHS Pension Choice Pack you can still choose to move to the 2008 Section if you think this is right for you. Please visit our website for more information.

If you expect to retire before 1 October 2009 you will not be offered Your NHS Pension Choice. However if you would like to delay your date of retirement so that you can make Your NHS Pension Choice please visit our website for more information.

The dates are anticipated delivery dates and may be subject to some change due to the size of this exercise. NHS Pensions will keep its website up to date with any changes to the intended timetable.



## **What if I leave before making my choice?**

If you leave the NHS Pension Scheme before receiving Your NHS Pension Choice Pack or before making your choice your benefits will remain in the 1995 Section. You will only be able to make a choice to move your benefits to the 2008 Section if you later rejoin the NHS Pension Scheme. For further information on leaving the NHS Pension Scheme before making a choice please see our website.

## **If I am in one of the regions being offered NHS Pension Choice last, will I lose out?**

No, because everyone who chooses to move from the 1995 Section to the 2008 Section will have the decision backdated to the same date.

## **I have applied to be considered for early retirement due to my ill health. What happens if I leave before I receive my NHS Pension Choice Pack?**

If you leave without retiring on or after 1 October 2009 and are waiting to find out about your ill health retirement application, you can still choose to move to the 2008 Section if you think this is right for you, but you will have the option to delay your decision until you know the outcome of your ill health retirement application. More information about ill health retirement and Your NHS Pension Choice is available on our website.



## **How to find out more**

### **How can I find out more?**

You will be able to find out more about the differences between the two Sections of the NHS Pension Scheme by visiting our website and clicking "Your NHS Pension Choice". The website will be updated throughout the NHS Pension Choice Exercise and will also include an interactive tool to show you the differences in pension and retirement lump sum you could receive from the Sections at different retirement ages. You can also phone the helpline on 0300 123 1601.