

Welcome to the NHS Pension Scheme

From 1 April 2008 the NHS Pension Scheme was updated with additional provisions. If you are a member of the NHS Pension Scheme on and before 1 April 2008, you will continue to be a member of the NHS Pension Scheme (Amended April 2008) and the information in this booklet applies to you.

If you join the NHS Pension Scheme for the first time on or after 1 April 2008, you will be a member of the **New NHS Pension Scheme** and you need to ask your employer for a copy of a different booklet called *A Guide to the New NHS Pension Scheme*.

If you were previously a member of the NHS Pension Scheme and have entitlement to deferred benefits, then your date of rejoining the NHS will determine which Scheme you are in and which of these booklets apply to you. See Section 1.

Members of the NHS Pension Scheme will be given an opportunity to move to the *New NHS Pension Scheme* at a later date. More information

about this will be issued nearer the time.

This booklet aims to answer most of the questions you will probably want to ask about the NHS Pension Scheme. If you are a GP, dentist or ophthalmic practitioner you should also read booklet *SDP-Benefits for general practitioners*.

Most informed opinion recognises that people will usually be better off if they belong to their employer's occupational pension scheme.

Pensions are important to us all, no matter how far off your retirement may be. Even if you are now in your teens or twenties, proper pension arrangements will help you protect your financial future at a fairly low cost.

Over the years, membership of the Scheme will become one of your most valuable assets. As a member you get an excellent package of pension benefits, which are **guaranteed** by law to be there when you become entitled to them.

This booklet is intended as a general guide to the Scheme. It is not a full statement of the law, which governs the Scheme.

Please complete the checklist on the last page if you have been in the NHS Pension Scheme before, then hand it to your employer's pension officer.

Contents

1. Joining the NHS Pension Scheme	Page 4
2. Limits on tax-free pension benefits	Page 10
3. Retirement Benefits	Page 13
4. Retirement Age	Page 19
5. Life Assurance and Family Benefits	Page 22
6. Redundancy	Page 32
7. Ill-health Retirement	Page 35
8. Cost	Page 37
9. Increasing Benefits	Page 38
10. Transferring Benefits	Page 40
11. Leaving	Page 42
12. Rejoining	Page 44
13. Special Classes	Page 46
14. Injury Benefits	Page 47
15. Complaints and Disputes	Page 48
16. Data Protection	Page 50
17. Freedom of Information	Page 51
18. Some General Points	Page 52
19. Useful Contacts	Page 54
Your Pension Checklist	Page 57

1. Joining the NHS Pension Scheme

Who can be a member of the Scheme?

To be eligible to rejoin the NHS Pension Scheme on or after 1 April 2008 you must satisfy one of the following conditions:

- ◆ have contributed to the Scheme in the previous 12 months and not taken a refund of those contributions; or
- ◆ have a deferred pension and return to NHS employment before 1 October 2008; or
- ◆ have a deferred pension and return to NHS employment on or after 1 October 2008 after a break in pensionable employment of less than 5 years.

Note: For the purposes of the above, previous membership of health service pension schemes in Scotland, Northern Ireland and the Isle of Man can be taken into account. If this applies to you please tell us in writing. Our

contact details are at Section 19.

If you do not satisfy one of the above conditions you are instead eligible to join the New NHS Pension Scheme - see page 1.

Provided that one of the above conditions is satisfied the Scheme is open to:

- ◆ Any NHS employee aged between 16 and 75. This includes non-GP partners but does not include general dental practice staff.
- ◆ NHS medical, dental and ophthalmic practitioners, including trainees, some locums and assistants. If you are a practitioner please read the Booklet *SDP - Benefits for General Practitioners*.
- ◆ General Medical Practice Staff and those working for an Out of Hours (OOH) provider, which has registered as an NHS Pensions employing authority. If you are

working in or thinking of joining a GP Practice or OOH Provider please read the Booklet SDGP - *A Guide to the NHS Pension Scheme for GP Practice and Out of Hours Provider Staff.*

- ◆ Some Scheme members who leave the NHS to work for approved organisations outside the NHS, for example hospices. These organisations are known as Direction Employers. There are time limits for joining in these circumstances. You should get in touch with us for details. Our address is in Section 19.

Membership of the Scheme is voluntary. When you start work in the NHS you automatically become a member, except freelance locum medical practitioners (see booklet SDP). But you can opt not to join and you can leave the Scheme at any time by completing a form SD502 available on request from your local employer.

What does the Scheme provide?

- ◆ A retirement pension based on 1/80th of your pensionable pay at retirement for each year and proportionally for any part year of Scheme membership.
- ◆ An automatic tax free lump sum on retirement usually 3 times your pension;
- ◆ plus the option to increase the tax free lump sum up to a limit by giving up some of your annual pension - see Section 3.
- ◆ Life assurance of 2 years' pensionable pay while you are working.
- ◆ If you die, pensions for your spouse or partner. Allowances are also payable for dependent children.
- ◆ Benefits if you have to leave work because of permanent ill health after 2 years membership.

- ◆ Options to increase your benefits by paying additional contributions.

Pensions and allowances are fully index linked to protect their value.

Benefits are guaranteed and are based on your pay and membership of the Scheme.

From age 50 you can choose when to retire. If you joined the Scheme for the first time on or after 6 April 2006, or had previously left the Scheme before 31 March 2000 with deferred benefits and rejoined again on or after 6 April 2006, the minimum age that you can choose to retire will increase to 55 with effect from 6 April 2010.

Pension benefits can be transferred into and out of the Scheme, but if you change jobs in the NHS your membership will normally continue.

If you have been a member of the Scheme before and were paying additional contributions please complete the checklist on the last page or tell your employer.

What does it cost?

Member contributions are tiered based on your full-time equivalent pensionable pay including pensionable allowances and range from 5 to 8.5% - see Section 8 for more details.

But the real cost is normally between 3.5 and 5% of net pay because:

- ◆ you get tax relief on your contributions; and
- ◆ you pay a lower rate of National Insurance contributions because you are contracted out of the State Second Pension Scheme (S2P).

The benefits of the NHS Scheme are valuable.

Actuaries have assessed them as being worth around 20% of overall pay.

Your employer pays the extra required to meet the total cost of the benefits. You do not pay administrative costs.

What alternative pension arrangements exist?

You can choose to take out a **Personal Pension** through an insurance company, bank, building society, unit trust or friendly society. The money you pay is invested to build up a cash fund at retirement, which is then used to buy a pension.

Up to 25% of the fund can be taken as a tax-free lump sum at retirement, subject to HMRCs lifetime allowance. You do not need to transfer your pension arrangement if you move to new employment outside the NHS. But you should remember that a Personal Pension will:

- ◆ depend on investment performance and the state of the Stock Market at the time you retire - neither can be guaranteed;
- ◆ be significantly reduced if you want family benefits or index linking.

Commission and administration charges may reduce the amount actually invested to provide your pension. These costs vary but can be considerable.

More information about Personal Pensions is given in the booklet PM4 "Personal Pensions - Your Guide" which you can get from your the Financial Services Authority www.fsa.gov.uk or telephone 0845 606 1234.

The Financial Services Authority (FSA) has stated that employees will nearly always be better off if they belong to their employers Pension Scheme.

Stakeholder Pensions are low cost private pensions that offer a further alternative to membership of the NHS Scheme.

Stakeholder Pensions operate in a very similar way to Personal Pensions, but have no commission charges on start-up and administration charges are limited to a maximum of 1.5% of the

value of the fund you build up.

Stakeholder Pensions are not normally recommended to anyone who is able to join a good occupational pension like the NHS Scheme. But if you are prevented from joining the NHS Scheme because you are already receiving Scheme benefits and are aged 50 or over, a NHS employer **must** offer you one of the designated NHS Stakeholder Pensions. You are also free to choose a Stakeholder Pension from an independent provider. Many members of occupational pensions like the NHS can also use a Stakeholder Pension to top up their benefits from the main Scheme, see Section 9.

If you are thinking of choosing a Stakeholder Pension **instead** of membership of the main NHS Scheme, you are strongly recommended to seek independent financial advice first.

You can get more general information about Stakeholder Pensions in booklet PM8,

"Stakeholder Pensions - Your Guide", which you can get from the Financial Services Authority www.fsa.gov.uk or telephone 0845 606 1234.

You can find out more about **NHS** Stakeholder Pensions from the NHS providers. Their details are in Section 19.

You can also choose a bigger **State Pension** in place of the NHS Scheme. This has 2 parts:

A Basic State Pension

This is paid to everybody at State Pension age, currently 60 for women and 65 for men. State Pension age will change between April 2010 and 2020 to 65 for everybody.

The basic pension you get depends on your National Insurance contribution record. The maximum weekly rates for 2008/2009 are £90.70 for a single person and £144.35 for a married couple (where a married woman is not entitled to a full single pension in her own right).

An Additional Earnings Related Pension

This is known as the State Second Pension Scheme (S2P). The amount you get depends on your earnings since April 1978 on which you have paid NI contributions. State pensions are, like NHS pensions, fully index linked.

Remember that:

- ◆ all NHS staff get a basic pension based on their contribution record;
- ◆ by opting out of the NHS Scheme you will add **only** the S2P;
- ◆ this offers benefits, which are likely to be far lower than those of the NHS Pension Scheme;
- ◆ you will pay the full rate of NI contributions. The effective cost to you is 1.6% of your pay.
- ◆ and you will not get any tax relief on this higher rate of NI contributions.

Relying on the State for your pension is only slightly cheaper than joining the NHS Pension Scheme.

You will find more information about the State Pension Scheme in booklet NP46 - "A Guide to Retirement Pensions". You can get a copy from your local office of the Department for Work and Pensions or from

www.thepensionsservice.gov.uk

2. Limits on tax-free pension benefits

Since 6 April 2006 (A-Day) HM Revenue and Customs (HMRC) has set an individual lifetime allowance (LTA) limit on tax-free pension savings in all registered pension schemes like the NHS Pension Scheme.

The limits mainly affect high earners. For most people, this increases their opportunities for tax efficient savings for retirement.

The benefits provided by the NHS Pension Scheme, as described in this booklet, are all subject to the member's LTA.

HMRC has announced the standard LTA as follows:

Tax Year	LTA
2008-2009	£1.65m
2009-2010	£1.75m
2010-2011	£1.8m

The standard LTA values for subsequent years will be set by HMRC on an on-going basis.

How retirement benefits are tested against the LTA

When you claim benefits the Scheme must test their capital value against the LTA limit. This limit applies to **all** pension rights you have built up including the NHS Pension, money purchase AVC funds, personal pensions and other occupational pensions. Your state pension benefits are **not** included within this limit.

The capital value of retirement benefits you are claiming from the NHS Pension Scheme is calculated by the following formula:

$(\text{Annual pension being put into payment} \times 20) + \text{Total Lump Sum} = \text{Capital Value}$

The capital value is then converted to a percentage of the standard LTA at the date of your retirement by the following formula:

$\frac{\text{Capital value} \times 100}{\text{Standard LTA}} = \% \text{ of LTA used}$

If you have taken retirement benefits from any other pension provider then the capital value of those benefits must be included when testing against the LTA. The capital value of pension benefits already in payment on retirement from the NHS Pension Scheme is calculated by the following formula:

Annual pension x 25 = Capital Value

For any benefits that have been paid on or after A-Day your pension provider will have supplied you with a percentage of the standard LTA used.

If the total capital value is more than your personal LTA, then a LTA charge will be applied.

In assessing the capital value of Redundancy benefits the compensation element of any enhanced lump sum and pension amount is not included. In assessing the capital value of actuarially reduced early retirement benefits the calculation is based on the **reduced** benefits payable.

Lifetime Allowance Charge (LTAC)

When you claim your benefits we will check that the capital value of the benefits is within your available LTA. If it is, your benefits will be payable without any LTAC.

If it is not, but some of your LTA is available the Scheme must pay the LTAC on any amount over your available LTA direct to HMRC and recover the charge by a permanent reduction to your benefits. The charge is 25% of those benefits over your available LTA taken as a pension and 55% of benefits over your available LTA taken as a lump sum. As long as the value of the lump sum is less than 25% of your available LTA, the Scheme will recover the charge from your annual pension rather than the lump sum.

Where all of your LTA has already been used up the charge will be recovered at 55% of the lump sum and 25% of the annual pension.

Very small pension funds

If you accrue a very small amount of benefits with the NHS Pension Scheme and any other providers where the total capital value is less than 1% of the standard LTA, then you may be able to have your pension and lump sum paid as a one-off payment.

Where the capital value is below 0.35% of the LTA (equivalent to an annual pension of about £290) you will be invited to choose a one-off payment.

Where the capital value is between 0.35% and 1% of the LTA and you want your benefits paid as a one-off payment, you must request this in writing at the time you claim your benefits.

The Annual Allowance (AA)

The Annual Allowance (AA) is the maximum tax-free increase in the capital value of your pension benefits, allowable in any one tax year.

If the growth in the capital value of the benefits is greater than the AA you will be liable for an additional tax bill. The AA is set as follows:

Tax Year	AA
2008-2009	£235,000
2009-2010	£245,000
2010-2011	£255,000.

The AA values for subsequent years will be set by HMRC on an ongoing basis.

If you exceed the AA you will be liable for an additional tax bill and will have to complete a self assessment tax return. An AA is not applied in the financial year that you take your benefits.

Further information

You can find out more about the A-Day Tax Changes at www.pensions.nhsbsa.nhs.uk under "Members" or from HMRC's website at www.hmrc.gov.uk.

3. Retirement benefits

What benefits will I get when I retire?

When you retire you will get a pension and a tax-free lump sum.

Under HMRC rules you must be under age 75 to receive a tax-free lump sum. If you are age 75 or over you will receive a bigger pension instead of a tax-free lump sum.

How are benefits worked out?

Your annual pension will be $1/80^{\text{th}}$ of the best of the last 3 years (prior to retirement) pensionable pay for each year of Scheme membership. Part years of membership will also count towards your pension on a proportional basis.

General Practitioners' benefits are calculated on a different basis. Booklet SDP gives full details.

Your lump sum will normally be 3 times the amount of your yearly pension, but married men with membership before

25 March 1972 may get a smaller lump sum. This is because membership before that date is only worth one third of the value of later membership when the lump sum is worked out.

You can, if you wish, take a bigger retirement lump sum that is normally tax-free, up to a maximum of $33/14 \times$ annual pension plus the normal lump sum by giving up some of your annual pension. For every extra £12 of lump sum you will need to give up £1 per year of pension. Your survivor's benefits are not reduced.

How much membership can count?

There are some limits on the amount of membership that can count for benefits. These are:

- ◆ overall limit of 45 years (membership over 40 years must be after 1 April 2008 or after your normal retirement age to count towards the 45 year limit)

- ◆ cannot be a member after age 75.

Members of the special classes continue to be restricted to not more than 40 years at normal retirement age and not more than 45 years altogether, and cannot be a Scheme member after age 65.

Special classes are Scheme members in certain occupations who joined the Scheme before 6 March 1995. Section 13 gives more information about this.

What is pensionable pay?

Pensionable pay is your normal pay and certain regular allowances. Payments like overtime above the weekly standard hours and travelling expenses are not included.

There is no limit on the maximum amount of pay that can be pensionable in respect of membership since 1 April 2008. Members who were subject to the earnings cap

prior to that date will still be subject to the earnings cap for Scheme membership up to 31 March 2008 only.

Pension calculator

You can find a calculator tool to help you model your Scheme benefits on our website at:

www.pensions.nhsbsa.nhs.uk in the "Members Library" section. You can also use the table on the next page by looking along the final pensionable pay column at the top for your own pensionable pay figure, then down that row to the column for the number of years' full time equivalent membership you will have when you retire. This gives you the pension you would get if you were retiring today with that length of membership.

Payment of pensions

Pensions will usually be paid monthly into a UK bank account for the rest of your life.

If you are living abroad we can usually arrange to pay your benefits into a bank account there, providing it can accept secure electronic payments.

Pension ready reckoner

		Pensionable Pay £												
		50	100	500	1000	2000	3000	4000	5000	10000	20000	30000	40000	50000
Membership - Number of years	1	1	1	6	13	25	38	50	63	125	250	375	500	625
	2	1	3	13	25	50	75	100	125	250	500	750	1000	1250
	3	2	4	19	38	75	113	150	188	375	750	1125	1500	1875
	4	3	5	25	50	100	150	200	250	500	1000	1500	2000	2500
	5	3	6	31	63	125	188	250	313	625	1250	1875	2500	3125
	6	4	8	38	75	150	225	300	375	750	1500	2250	3000	3750
	7	4	9	44	88	175	263	350	438	875	1750	2625	3500	4375
	8	5	10	50	100	200	300	400	500	1000	2000	3000	4000	5000
	9	6	11	56	113	225	338	450	563	1125	2250	3375	4500	5625
	10	6	13	63	125	250	375	500	625	1250	2500	3750	5000	6250
	20	13	25	125	250	500	750	1000	1250	2500	5000	7500	10000	12500
	30	19	38	188	375	750	1125	1500	1875	3750	7500	11250	15000	18750
	40	25	50	250	500	1000	1500	2000	2500	5000	10000	15000	20000	25000
	45	28	56	281	563	1125	1688	2250	2813	5625	11250	16875	22500	28125

Remember - your pension will be based on your pensionable pay when you retire - not what you are paid now.

What if I only work part time?

If you work part time your membership will be changed to the equivalent full time amounts. This is then used to work out your pension. For example, if you worked 6 years full-time and 6 years half-time, this is the equivalent of 9 years full time membership.

If you worked part-time during any year in the last of your 3 years, your part-time earnings would first be increased to the full time equivalent figure.

What if my final year's pensionable pay is reduced?

For most members their final year's pay will be the highest of their working life. If it is not, we will normally take the best of the last 3 years' pay instead.

What if my pensionable pay goes down?

If your pay goes down or remains static following the implementation of the

Agenda for Change pay system, your period of membership at the higher rate of pay will automatically be protected by your employer. You need take no action. When you come to retire we will work out your benefits in 2 ways:

1. We will work out your benefits separately for the two periods of higher and lower pay.
2. We will work out your benefits using your pensionable pay at retirement for all your membership.

We will use whichever method gives the bigger pension.

If your employer certifies that your pay has gone down **for any other reason** that is through no fault of your own, for example because of reorganisation, ill health or injury, your period of membership at the higher rate of pay will be protected.

We will work out your benefits when you come to retire in the 2 ways described above.

If after reaching minimum pension age - see Section 4, your pay goes down by at least 10% because you choose to step down to a less demanding job you can apply on a once only basis for your membership at the higher rate of pay to be protected. If you want this to happen you **must** request this in writing within three months of your pay going down. We will work out your benefits when you come to retire in the two ways described above.

Index linking

Your NHS Pension will be fully index-linked to protect it against inflation. This means that we will increase it each year in line with the cost of living, for as long as it is paid. But if you are made redundant, see Section 6, or choose to retire from age 50, see Section 4, your pension will not normally attract cost of living increases until you reach age 55. Then your pension will be increased to take account of the rise in the cost of living since the date it was awarded. The increases

are paid from April. In the first year of your retirement the amount of increase you get will depend on the date you retire.

Ill-health retirement pensions are increased each year in line with inflation from whenever they start to be paid.

Will I get a State pension as well?

Yes, if you have paid enough National Insurance contributions. The State Pension Scheme has 2 parts:

1. A flat rate retirement pension (sometimes called an old age pension).
2. The State Second Pension Scheme (S2P) (formerly SERPS).

As a member of the NHS Pension Scheme you do not pay anything to the S2P. This means that you will only get the basic retirement pension from State Pension Age unless you have contributed to the S2P in another employment.

The benefits most members will get from their NHS Pension will usually be higher than those from S2P. The Scheme is contracted out of S2P under the 1995 Pensions Act.

To remain contracted-out of S2P the Scheme must pass a test of scheme quality set out in the Pensions Act 1995.

4. Retirement age

When can I retire?

The normal retirement age for most Scheme members is 60. But you can choose to retire before or after normal retirement age.

Retirement benefits are paid because you are retiring not simply taking a break in employment. You therefore need to have a break of at least 24 hours in order to qualify for retirement benefits. If you retire and then return to work in the NHS within one calendar month (jobs in the NHS totalling 16 hours or less a week are ignored for this purpose) your pension will normally be suspended and you may have to repay all or some of the pension you have received. You will be able to keep your lump sum.

You need to apply for your retirement benefits 3 months before your expected retirement date. Your Pension Officer will give you the form.

Members of the special classes have special retirement rights. They are members in certain

employment categories who joined the Scheme and held that status before 6 March 1995. Section 13 gives more information about this.

What if I want to retire early?

You can choose to take voluntary early retirement at any time from minimum pension age.

Minimum pension age is currently age 50 but if you joined the Scheme for the first time on or after 6 April 2006, or previously left the Scheme before 31 March 2000 with deferred benefits and rejoined again on or after 6 April 2006, your minimum pension age will increase to 55 with effect from 6 April 2010.

We will work out your benefits in the normal way but they will be reduced to cover the extra cost of being in payment longer. The reduction will also apply to those members with special class retirement rights if they retire or otherwise leave the Scheme before age 55.

You can use the calculator tool on our website or the ready reckoner in Section 3 to work out the full value of the benefits you will have earned. Then based on a normal retirement age of 60 you can use the following table to find out approximately what proportion of your benefits will be payable if you retire early.

Age	Pension	Lump sum
59	94%	96%
58	89%	93%
57	84%	90%
56	80%	87%
55	76%	84%
54	72%	81%
53	69%	78%
52	65%	76%
51	62%	73%
50	60%	71%

The benefits payable will vary between the exact ages shown and the reduced amount of pension and lump sum that is put into payment will count towards your lifetime allowance. If your reduced pension is less than the Guaranteed Minimum Pension, for membership up to 5 April 1997, you will not be able to take Voluntary Early Retirement. This is because

the Scheme has to pay you at least this level of pension from your State pension age.

Pensions awarded from age 50 - 54 do not normally attract cost of living increases until age 55. At age 55 pensions are increased to take account of rises in the cost of living since the date they were awarded.

Your dependants will still get any pension they are entitled to in full.

What if I have more than one job?

If you are working in more than one NHS job, you would normally have to leave them all before you could claim your retirement benefits. Your benefits would be based on **all** your membership up to your date of retirement, and you would not be able to rejoin the Scheme if you return to NHS work.

What if I return to NHS work after retirement?

If you retire and then return to

work in the NHS within one calendar month your pension will normally be suspended and you may have to repay all or some of the pension you have received (jobs in the NHS totalling 16 hours or less a week are ignored for this purpose).

New NHS Pension Scheme
two years after retirement.

You can get more information about working in the NHS after retirement in Booklet R "Notes for pensioners and their dependants" available from the "Members Library" section of our website at: www.pensions.nhsbsa.nhs.uk or your local Pension Officer.

Finally, please be aware that you cannot be a member of the NHS Pension Scheme once you have been paid Scheme benefits **unless**

- ◆ you retired because of ill health, **and**
- ◆ you return to NHS work before you reach age 50.

If you retire on or after 1 April 2008 but before you are offered the choice to transfer to the *New NHS Pension Scheme*, then you can join the

5. Life assurance and family benefits

You are automatically covered by the Scheme's life assurance benefits from the day you join.

Pensions for surviving partners can be paid to:

- ◆ a legal spouse; or
- ◆ a registered civil partner; or
- ◆ a nominated partner with whom you have an exclusive long-term committed relationship of at least two years and are either financially dependent or inter-dependent.

A form PN1 to nominate a non-legal partner can be downloaded from the "Members Library" section of our website at www.pensions.nhsbsa.nhs.uk

The benefits payable will depend on your circumstances when you die.

You are advised to tell your next of kin or personal representative about the benefits that may be payable on your death.

Lump sums

These are not normally included in an Inheritance Tax assessment if you are married or have a registered civil partner. However if the payment of the death lump sum partly or wholly causes you to exceed HMRCs lifetime allowance (LTA), then the excess payment above the LTA will be subject to a lifetime allowance charge (LTAC).

In addition to the possibility of a LTAC, if you are single a lump sum paid to a nominated person or persons may be subject to Inheritance Tax assessment. A lump sum paid into a deceased person's estate will normally be included in any Inheritance Tax assessment.

If you nominate a person or persons they should check their own tax position with HMRC.

Whenever a death lump sum is payable we will inform your legal personal representative (LPR) of the amount and percentage of the standard LTA represented by the death

lump sum. Your LPR is responsible for notifying this figure to HMRC if there is a LTAC. The beneficiary of the death lump sum is legally responsible for paying any LTAC that may become due.

The death lump sum must be claimed and paid within 2 years of your death otherwise it becomes an "unauthorised" payment under HMRC rules and is subject to 40% tax.

If you are legally married (including separated), or have formed a civil partnership, or have nominated a qualifying partner, your surviving spouse, civil partner or partner will automatically get the lump sum unless you have nominated anyone else on form DB2. You can get this form from the "Members Library" section of our website at www.pensions.nhsbsa.nhs.uk or your Pension Officer can download a copy for you. The lump sum will then be paid to your nominees.

If you are single without a nominated qualifying partner, divorced or have terminated a civil partnership the lump sum

will be paid automatically to your estate unless you have nominated anyone on form DB2.

You can nominate (name) multiple persons, including children, or one organisation, including a bank, trustee or firm of solicitors. The lump sum will then be paid to your nominees automatically, without waiting for Grant of Probate or Letters of Administration.

You can change your instructions on form DB2 at anytime. A new form DB2 replaces any earlier form DB2.

Pensions for surviving partners

A survivor's pension for your legal spouse, civil partner or nominated qualifying partner is payable for life, even if your spouse, civil partner or partner remarries or begins living with someone as their spouse, civil partner or partner.

A widower, civil partner or nominated qualifying partner's survivor pension will normally

be based on your membership from 6 April 1988 only unless:

- ◆ extra cover was bought for any membership before 6 April 1988; or
- ◆ a successful allocation nomination was made in respect of a financially dependent legal partner.

Nomination for full widower or civil partner's cover should not be confused with nomination for the life assurance lump sum described on the previous page.

Allowances for dependent children

Child allowances are based on your pension and membership. They can be paid to anyone who has care of the children or to the children if they look after themselves.

The amount of the allowance depends on the number of dependent children, and whether there is a surviving parent who will get a Scheme survivor's pension.

A dependent "child" is someone who is financially reliant on you and is:

- ◆ under age 23; or
- ◆ aged 23 or over but unable to earn a living due to a permanent physical or mental condition which he or she was suffering from at the time of your death.

If a "child" is dependent because of a permanent physical or mental condition we will ask for medical advice and a medical report before paying the allowance.

A "child" includes a member's child, an adopted child, a step child, a child of your civil or nominated qualifying partner, a grandchild, any dependent child, and a nephew or a niece.

If there is entitlement to a survivor's pension from the Scheme the allowance is:

- ◆ for 1 child - one quarter of the child allowance;
- ◆ for 2 or more children - one half of the child allowance.

If there is no entitlement to a survivor's pension from the Scheme, the allowance is:

- ◆ for 1 child - one third of the child allowance;
- ◆ for 2 or more children - two thirds of the child allowance divided between them.

The amount of dependants' benefit payable in the first year after your death is limited by HMRC to no more than you would have received in pension.

What if I die before I retire?

If you die in pensionable employment (but not pensionable re-employment - see next section) we will pay a lump sum equal to 2 years' pensionable pay. For general medical, ophthalmic, locum and dental practitioners the lump sum will be twice the annual average of the uprated pensionable pay earned throughout their career.

How much would the survivor's pension be?

If you have less than 2 years' membership when you die, your spouse, civil partner or nominated qualifying partner will get a short term pension for 6 months. The pension will be at the same rate as your pensionable pay at the time of your death.

If you have at least 2 years' membership when you die, your spouse or partner will get the short term pension for 6 months.

Widows will then get a survivor's pension payable for life of half the amount of the tier 2 ill-health pension you would have received on the date of your death.

Widowers, civil partners and nominated qualifying partners will get a survivor's pension payable for life of half the amount of tier 2 ill-health pension you would have received on the date of your death, based on your membership since 6 April 1988 only.

Section 7 explains how ill-health pensions are worked out.

Allowances for dependent children

An allowance may be paid for any children who were dependent on you at the time of your death.

Where a Scheme survivor's pension is being paid and the dependent child is living in the same household, we will also pay the normal child allowance from the day following your date of death.

Where a Scheme survivor's pension is being paid and the dependent child is living in a different household, we will pay from the day after the date of death:

- ◆ an allowance for 3 months. The amount of the allowance will be the same as your pensionable pay on the day you died, then
- ◆ the normal rate of child allowance.

Where there is no entitlement to a Scheme survivor's pension, we will pay from the day after your date of death:

- ◆ an allowance for 6 months. The amount of the allowance will be the same as your pensionable pay on the day you died, then
- ◆ the normal rate of child allowance.

Amount of child allowance

The child allowance is a proportion of the amount of the tier 2 ill-health pension you would have received on the date of your death or if greater the amount of your pension based on 10 years membership.

Bigger survivor's pension - Allocation

If you are in good health for your age you can give any dependant a pension when you die, by applying to allocate (give up) part of your own pension. You can also do this to give a spouse, partner or child a bigger pension, but you cannot change your mind afterwards, even if the chosen person dies before you. There are time limits on when you can apply. So if you are thinking about this you should contact NHS Pensions **before you retire**.

What if I die after I retire?

Your spouse or partner will get a short term pension for 3 months, 6 months if there is at least one dependent child, at the same rate you were getting when you died. They will then get a surviving partners pension.

A lump sum is not normally paid when a Scheme pensioner dies, (including a Scheme pensioner in pensionable re-employment). But if death occurs within 5 years of retirement the lump sum will be the lesser of either:

- ◆ 5 times the pension less the amount of pension already paid, or
- ◆ twice the member's pensionable pay less the retirement lump sum paid.

Pensions for surviving partners

After the short term pension has ended a widow will usually get a survivor's pension payable for life of half the amount her husband was receiving when he died.

A widower or surviving partner will get a pension payable for life of half the pension the member would have got for membership since 6 April 1988 only. There will be a bigger survivor's pension if you paid for survivor pension cover for any membership before 6 April 1988 or made a successful **Allocation** nomination.

Allowances for dependent children

An allowance may be paid from the day after your death for any children who were dependent on you both when you retired and at your date of death.

What if I have left the Scheme but not retired?

The Scheme will normally pay a lump sum when any former member dies

- ◆ within 12 months of leaving pensionable employment, or
- ◆ with deferred benefits.

The lump sum will be three times the annual pension you would have got if you had retired on the day you died.

No benefit is payable if you had a refund of contributions or transferred your pension rights to another pension arrangement.

Pensions for surviving partners

The amount of pension depends on when you left the Scheme and whether you were married or had a registered civil partner or a nominated qualifying partner at the time of leaving.

If you were married, had a civil partner or nominated qualifying partner before you left the Scheme, no short term pension will be

paid, but your spouse or partner will get a survivor's pension from the day after the date of your death.

If you die within 12 months of leaving the Scheme, we will pay a lump sum equal to 3 times the pension you would have received on the day you died.

How much would the survivor's pension be?

If you have **less than 2 years membership** when you die and have not claimed a refund of your contributions, your widow may be entitled to a widow's guaranteed minimum pension.

If you have 2 or more years' membership when you die:

Widows will get a survivor's pension payable for life of half the amount of the tier 2 ill-health pension you would have received on the date of your death;

Widowers, civil partners and nominated qualifying partners will get a survivor's pension payable for life of half the amount of tier 2 ill-health

pension you would have received on the date of your death, based on your membership since 6 April 1988 only.

Section 7 explains how ill-health pensions are worked out.

Booklet SDER gives more information about how ill-health pensions are worked out.

If you die with deferred benefits, 12 months or more after leaving the Scheme

a widow will get a survivor's pension of one half of the deferred pension her husband would have got if he had retired on the day he died.

a widower or surviving partner will get a pension of one half of the deferred pension the member would have got if they had retired on the date of their death, based on membership since 6 April 1988 only. But there will be a bigger survivor's pension if the member paid for survivor pension cover before 6 April 1988 or made a successful **Allocation** nomination.

Allowances for dependent children

An allowance may be paid from the day after your death for any children who were dependent on you both when you left the Scheme and at your date of death.

Claiming the benefits

Anyone who wants to claim the Scheme benefits in respect of a **current** Scheme member who has died should contact the Pension Officer at the member's place of work.

Anyone who wants to claim the Scheme benefits in respect of a **former** Scheme member who has died should contact NHS Pensions at the address in Section 19.

NHS Money Purchase and Stakeholder Pensions

If you paid to a NHS Money Purchase or Stakeholder pension during your Scheme membership there may be additional benefits payable. In these circumstances anyone

claiming Scheme benefits following your death should write to the appropriate company at the address in Section 19, enclosing a copy of your death certificate.

6. Redundancy

If your employer decides you are redundant (for example following a reorganisation) and

- ◆ you have reached minimum pension age; (see Section 4) and
- ◆ you have at least 2 years' membership,

we can pay you a pension for life and a lump sum as an alternative to you receiving a severance payment from your employer.

How much will I get?

These benefits are worked out in the same way as normal retirement benefits but will not be reduced to take account of early payment.

If you can satisfy the **Additional qualifying criteria** below and your employment is terminated between 1 December 2006 and 30 September 2011 you can choose whether your benefits are calculated under special Transitional Protection arrangements.

Additional qualifying criteria for Transitional Protection

In addition to the normal qualifying criteria for redundancy benefits you must

- ◆ have, or be regarded as having continuity of Scheme membership prior to 1 December 2006; **and**
- ◆ have 5 or more years' Scheme membership at the date of redundancy.

If you choose to have your benefits calculated under the Transitional Protection arrangements, the level of protection will depend upon the date you are made redundant.

Redundancies between 1 July 2007 and 30 September 2011

You will have your benefits calculated with an element of enhancement, but the value of the enhancement will vary, depending on the date of redundancy.

This is achieved by calculating the pension value of the enhancement under the previous calculation method, at 30 September 2006. We use the normal pensionable pay rules, and include a membership enhancement as appropriate under the previous calculation rules.

The pension value of the enhancement at 30 September 2006 is then reduced up to the date you are made redundant.

Booklet SDER "Early retirement" gives more details of the previous enhancement rules and the reduction.

If you are made redundant after 30 September 2011 there is no enhancement.

If you have more than one NHS job

You have 2 choices. You can either:

1. take redundancy benefits for Scheme membership in the redundant job only, and still be a member of the Scheme in your other job(s), or

2. take redundancy benefits for Scheme membership in all your jobs. You would have to leave the jobs for at least one day before you could claim your redundancy benefits in this way.

If you choose the first option further movements in and out of the Scheme are permitted. However, redundancy benefits may be affected when future retirement benefits are re-assessed. It is essential that you contact your Pension Officer or NHS Pensions for more information.

If you choose the second option you will not be able to rejoin the Scheme if you return to NHS work.

If you are a general practitioner you should read Booklet SDP, which you can get from your PCT/LHB or the DSD.

If you return to NHS work after redundancy, your pension may be affected.

You can get more information about working in the NHS after retirement in Booklet R - "Notes for pensioners and their dependants".

Booklet SDER "Early retirement" gives more information about redundancy.

You can get a copy of these booklets from the "Members Library" section of our website at:
www.pensions.nhsbsa.nhs.uk
or from your local Pension Officer.

7. Ill-health retirement

If you are a current member, and have at least 2 years membership, and become permanently incapable of doing your present NHS job because of ill-health we may be able to pay you a pension. The pension will be worked out in the same way as normal retirement pension but will not be reduced to take account of early payment. This is referred to as a Tier 1 pension.

If your illness makes you permanently incapable of **any** regular work of like duration to your NHS job, the pension will be calculated after first increasing your actual membership by two-thirds of the membership you could have got had you continued as a member until your normal benefit age. This is referred to as a Tier 2 pension.

If you think ill-health retirement applies to you, contact your employer for a form AW33E. But remember that you must be leaving work because of permanent ill-health. If your employer dismisses you for any other

reason you cannot qualify for an ill-health pension.

We will ask our medical advisers, in every case, to assess the medical evidence and confirm that you are **permanently** incapable of either carrying out your present NHS duties or doing any regular work of like duration to your NHS job. If they confirm this and we are satisfied that you meet the rules for ill-health retirement, we can pay you the appropriate level of pension.

Serious Ill-Health

If you are seriously ill you may be able to have a bigger lump sum instead of a pension.

You can apply for a bigger lump sum if:

- ◆ you are a member of the Scheme; or
- ◆ you are a former Scheme member with deferred benefits, who left NHS employment on or after 6 March 1995, and

- ◆ in all cases you are so ill that you do not expect to live longer than one year.

Your dependants will still get any pension they are entitled to in full.

Booklet SDER gives more information about ill-health retirement. You can get a copy from the "Members Library" section of our website at: **www.pensions.nhsbsa.nhs.uk** or from your local Pension Officer.

8. Cost

How much will all this cost me?

Contribution rates are tiered depending on your level of whole-time equivalent earnings, as follows:

- ◆ up to and including £20,244 = 5%
- ◆ £20,225 to £66,789 = 6.5%
- ◆ £66,780 to £105,318 = 7.5%
- ◆ £105,319 and over = 8.5%

The contribution tiers will be adjusted each year in line with Agenda for Change pay awards. In 2008/2009 contributions will be based on pensionable pay in 2007/2008 and from April 2009 contribution rates will be calculated on actual pensionable pay every month or every year for General Medical, Dental and Ophthalmic practitioners. Interim arrangements for members previously classed as 'manual workers' will maintain a 5% contribution rate for the year 2008/2009 only.

Do I really pay that much?

No. You will get full tax relief on the contributions you pay. You also pay a lower rate of National Insurance contribution. **This means the actual cost is between 3.5 to 5% of pay.** Your employer contributes an amount equal to 14% of your pensionable pay.

Your contributions are payable on your pensionable pay. This includes your normal pay and certain regular allowances. Payments like overtime and travelling expenses are not included.

Maternity, Paternity and Adoption Leave

Whilst on maternity, paternity, adoption or parental leave your contributions will be based on the pensionable pay you will receive during the period of paid leave. If you take unpaid leave, your contributions will continue to be charged on the pensionable pay you received immediately prior to the period of unpaid leave.

9. Increasing benefits

Can I increase my benefits?

Normally yes, by making Additional Voluntary Contributions (AVCs). There are a number of ways in which you can increase your benefits, all of which attract tax relief on your contributions. These are:

- ◆ buying Additional Pension (AP) in fixed units to increase either your own pension or your own and any dependants pension
- ◆ buying a full lump sum for any Scheme membership before 25 March 1972
- ◆ contributions to a Money Purchase top-up arrangement.

How do these arrangements work?

Additional Pension (AP)

This can be bought in units of £250 annual pension, up to a permitted maximum of £5,000 annual pension. The amount purchased will be index linked to protect it against inflation.

An unlimited number of purchases can be made throughout Scheme membership, but cannot add up to more than the maximum permitted. The additional pension can either be single cover, increasing the member's pension only or with dependant's cover, increasing your survivor and dependant pensions as well.

Guaranteed increased lump sum for Scheme membership before 25 March 1972

Men with membership before the above date who are married or have been married will get a smaller retirement lump sum for that membership, but can pay additional contributions to stop this happening. If you are a general medical, dental or ophthalmic practitioner you should also read Booklet SDP.

Money Purchase benefits

Contributions are invested on your behalf to build up a supplementary retirement

fund. Subject to HMRCs lifetime allowance you can take up to 25% of the fund as a tax-free lump sum and the rest is used to buy you an annuity (an additional pension for yourself or your spouse) when you retire, or later. If you wish you can also make money purchase contributions to increase the Scheme's life assurance lump sum.

There are two money purchase AVC providers who offer special NHS terms. You can find their contact details in Section 19. Alternatively, you can if you wish, pay money purchase AVCs to a 'Free Standing' provider.

Stakeholder pensions

Stakeholder pensions are an alternative to AVCs for topping up your main Scheme benefits. Unlike an AVC, you can always transfer a Stakeholder pension to a different provider without penalty.

How much extra can I pay?

You can contribute as much as you like but you will only receive tax relief on contributions up to a maximum of 100% of your NHS earnings, including your basic Scheme contributions.

Where do I find out more?

Booklet SDAVC gives more details about increasing your benefits. You can get a copy from the "Members Library" section of our website at: www.pensions.nhsbsa.nhs.uk or from your local Pension Officer.

10. Transferring benefits

What if I have been a member of another pension scheme?

If you have previously been a member of another registered pension scheme you may be able to transfer the value of those benefits to buy extra membership in the NHS Pension Scheme.

If you have pension funds or rights in a pension scheme outside the UK you may be able to transfer the value of those benefits into the NHS Pension Scheme.

You will not be able to transfer in any benefits from a Registered Pension Scheme which was a retirement annuity approved under Section 620 (formerly Section 226) of the Income and Corporation Taxes Act 1988 before 6 April 2006.

If you want to find out more you can download a Transfer Booklet from the "Members Library" section of our website at:
www.pensions.nhsbsa.nhs.uk
or get one from your local Pension Officer.

Applications to transfer benefits into the Scheme must be made WITHIN 12 MONTHS of becoming eligible to join the Scheme AND before age 60.

You do not need to apply for a transfer if you have been a member of the NHS Pension Scheme in England and Wales in your last NHS employment and move to another NHS employment in England or Wales.

You **do** need to apply if you were a member of the NHS Pension Scheme in the UK, eg Scotland, Northern Ireland or the Isle of Man.

Can I transfer my benefits out of the NHS Pension Scheme?

If you leave the NHS or the Scheme, you may be able to transfer your benefits to another Registered Pension Scheme.

You may be able to transfer your benefits outside the UK, if the receiving scheme is either a Registered Pension Scheme or a Qualifying

Recognised Overseas
Pension Scheme.

**You must be under age 60
when you apply.**

How is a transfer payment worked out?

A transfer payment is worked out by converting the value of your pension rights to a current cash equivalent using factors supplied by the Scheme Actuary in relation to your age at the date of calculation. The transfer calculation also takes account of the current stock market level.

Can I transfer my NHS Money Purchase fund?

Yes and you can choose to transfer it independently of your main Scheme benefits. Booklet SDK gives more details about transfers.

You can get a copy from the "Members Library" section of our website at:
www.pensions.nhsbsa.nhs.uk
or from your local Pension Officer.

11. Leaving

If you change your job but stay in the NHS you can stay in the Scheme and your benefits will continue to build up.

What if I decide to leave the Scheme or the NHS?

If you are considering leaving the Scheme but staying in the NHS, please make sure that you fully understand what you are giving up. Before making your final decision speak to your Pension Officer and read the following page. If you are **sure** you wish to opt out you will need to ask your Pension Officer for leaflet SD502 and booklet SDK.

If you are not sure you should seek independent financial advice. Section 18 gives some information about this.

What are my options if I leave the NHS or decide to leave the Scheme?

1. If you have been in the Scheme for 2 or more years you can leave your benefits with the Scheme. These are called deferred benefits and their value is fully index linked. You need to apply for these

benefits which are normally paid to you at age 60. Your application should be made 3 months before this time. Your benefits may be payable before age 60 if you become incapable of **any** regular work because of ill-health.

2. You may be able to transfer the benefits you have earned in the NHS Scheme including any NHS Money Purchase fund, to another pension arrangement even if you have less than 2 years' membership. You must be under age 60 when you apply. If you have less than 2 years' membership then you must also:

- ◆ join your new scheme within 12 months of leaving the NHS Scheme; and
- ◆ apply to us for a transfer within 12 months of joining your new scheme.

3. If you have been in the Scheme for less than 2 years you can have a refund of the contributions you have paid. Tax and National Insurance contributions to buy you back into the S2P will be deducted

from the refund before it is paid to you. Refunds are not available to members leaving the Scheme on or after age 60, or where there has been a completed transfer from a Personal Pension Scheme. A retirement benefit will be paid in these cases.

If you have reached retirement age and decide to leave the Scheme but carry on working in your NHS job, you will not be able to claim your retirement benefits, until your employment ends for at least 24 hours.

How do I apply for a transfer quotation?

You can:

- ◆ ask your new Registered Pension Scheme to apply on your behalf. They will need your written permission to do this, or
- ◆ write to us yourself.

Our contact address can be found in Section 19.

Booklet SDK gives more information for Scheme leavers. You can get a copy from the "Members Library" section of our website at: www.pensions.nhsbsa.nhs.uk or from your local Pension Officer.

12. Rejoining

Would I be able to rejoin the Scheme?

If you are working for the NHS you can rejoin the Scheme provided you are:

- ◆ not absent from duty for any reason; and
- ◆ not receiving Scheme benefits (unless you retired on ill health grounds and would be rejoining the Scheme before age 50); and
- ◆ if rejoining on or after 1 October 2008 have not had a break in NHS pensionable employment for five or more years.

If you rejoin the Scheme with deferred benefits, we will normally work out your benefits in one of two ways and use whichever method gives you more:

Either

1. Your periods of membership will be added together and your total membership and final pensionable pay will be used to work out your benefits;

or

2. The benefits you have earned for each period of membership will be worked out separately. They will be based on the pensionable pay you were earning at the end of each period, plus any cost of living increases. The benefits will be added together.

What if my job has been compulsorily transferred to the NHS and I have previous deferred NHS benefits?

Where your job has been compulsorily transferred to the NHS and you are still in the same job that was transferred, you may if you wish claim NHS benefits for the earlier period of membership at age 60, whilst continuing to work. This pension would be based on the pensionable pay of the earlier membership, plus cost of living increases.

The benefits earned for the period of membership after the compulsory transfer to the NHS, would be paid as a separate pension on

retirement. Otherwise your benefits will be calculated on retirement as described at 1 or 2 above.

What if I am already receiving Scheme benefits and am prevented from rejoining?

If you are aged 50 or more, receiving NHS Scheme benefits and are prevented from rejoining the Scheme, a NHS employer **must** offer you a NHS or other designated Stakeholder Pension.

You can also choose a Stakeholder Pension from an independent provider. You can get more information about NHS Stakeholders from Section 19.

13. Special classes

Certain groups of staff who were members of the Scheme before 6 March 1995 are known as the special classes. They are:

Nurses, physiotherapists, midwives, occupational health nurses and health visitors

Female members of the special classes are entitled to retire with benefits from age 55, provided that their last 5 years membership prior to retirement is in one of these jobs.

Men in any of these jobs can retire from age 55 provided that their last 5 years membership prior to retirement is in one of these jobs, but their benefits will only be based on their membership from 17 May 1990. Benefits for membership before that date will not be paid until age 60 unless they choose to retire early - see Section 4.

Mental Health Officers (MHOs)

Mental health officer means a person, male or female, who:

- ◆ is working in an approved place used for the treatment of patients

suffering from mental disorders, and

- ◆ is employed for the whole or almost the whole of their time in the direct treatment or care of those patients.

A MHO with at least 20 years MHO membership may:

- ◆ retire with benefits from age 55 provided they are still in a MHO job, and
- ◆ count each year of MHO membership over 20 years as 2 years for benefit purposes.

These special rights only apply to Scheme members who were in any of these jobs before 6 March 1995, and who:

- ◆ have not had a break of 5 or more years in any pensionable NHS employment, and
- ◆ satisfy the special class or MHO conditions.

Special class status will not apply to anyone who starts working in one of these jobs for the first time on or after 6 March 1995.

14. Injury benefits

The Injury Benefits Scheme is not part of the NHS Pension Scheme. It is governed by different rules, and it covers all NHS employees, except those employed by GP Practices, OOH Providers, Alternative Providers of Medical Services or Specialist Personal Medical Services.

Those working for Direction Employers are not normally covered by the NHS Injury Benefits Scheme.

What if I am injured at work?

If you are temporarily off work without pay or on reduced pay because of an injury or a disease caused by your NHS employment, you may be entitled to a Temporary Injury Allowance (TIA).

How much you get will depend on how much your income is (ie pay, relevant pension including the State Second Pension and Department for Work and Pension benefits) while you are off work. If your income is at least 85% of your average

pay you will not receive a TIA. If your income is less than 85%, a temporary injury allowance can be paid. The amount you get will bring your income up to 85% of your pay.

When you return to work the TIA will stop. You may, however, qualify for permanent benefits if your earning ability has been permanently reduced by 11% or more as a result of the injury or disease.

Your Pension, Payroll or Human Resources Officer can tell you more about TIA. More detailed information on Permanent Injury Benefit (PIB) is available in booklet SDIB. You can get a copy from your employer. An informed guide to the NHS Injury Benefits Scheme can also be found on our website at:

www.injurybenefit.nhsbsa.nhs.uk

15. Complaints and Disputes

What to do if things go wrong

We make every effort to get things right. If we have made a mistake please tell us and we will apologise and put things right as quickly as possible. If you are not satisfied, we have a formal Complaints and Disputes procedure that complies with pension legislation.

Who can complain?

Anyone who:

- ◆ receives, or expects to receive, benefits from the Scheme, or
- ◆ wishes to join the Scheme, or
- ◆ is nominated by the above to represent them.

How to complain?

This is a two stage process, the first of which asks you to complete a Stage 1 application form DRP1 available to download from the "Members Library" section of our website at: www.pensions.nhsbsa.nhs.uk.

Your case will be reviewed by a Disputes Officer and we will let you have a response within 2 months. If we are unable to give you a decision within that timescale, we will write and tell you why.

If you still remain dissatisfied you are entitled to have your case looked at a second time under Stage 2 of the IDR procedure. If you want to do this you will need to complete a Stage 2 application form DRP4 available to download from the "Members Library" section of our website at: www.pensions.nhsbsa.nhs.uk.

Your case will then be reviewed by a Scheme manager and we will let you know the outcome within 2 months. If we are unable to give you a decision within that timescale we will write and tell you why.

Where you can get further advice

You can get advice from The Pension Advisory Service (TPAS) at any stage. You can also ask the Pensions Ombudsman to investigate

and give a decision on any complaint or dispute. The address for both of these can be found in Section 19.

But the Pensions Ombudsman will expect any complaint to have been looked at under our Complaints and Disputes procedure first.

The Pensions Regulator is responsible for the oversight of pension scheme administration and for granting certain time limit extensions and for complaints about non-disclosure of information. Their address can be found in Section 19.

16. Data Protection

NHS Pensions is a Data Processor under the Data Protection Act 1998. The Data Controller, for the purposes of the Act, is the NHS Business Services Authority.

NHS Pensions holds information provided by your employer for NHS Pension Scheme purposes and in relation to the NHS Injury Benefit Scheme and certain other statutory functions assigned by Parliament. The information we hold may be used for any of the functions of NHS Pensions. We may get information about you from other sources. If we do, it will only be as the law allows, for instance to:

- ◆ check accuracy of information
- ◆ prevent or detect crime
- ◆ protect public funds

We may check information we receive about you with what is already in our records. This may include information provided by you as well as by others such as other government departments, agencies and overseas authorities. We will not give information about you to anyone outside NHS Pensions unless the law allows us to do so.

NHS Pensions has a legal duty to protect the confidentiality of information about NHS employees. We take appropriate precautions to protect any information you give us, whether by our website or by other means because of legislation such as the Data Protection Act 1998. Any data which we use here is protected in accordance with Government standards.

You have the right to ask for details of any data which NHS Pensions holds about you. If you wish to do this you can write to the Information Governance Manager at the address in Section 18. Your letter should include:

- ◆ your name and address
- ◆ your National Insurance number
- ◆ your Pension Scheme membership (SD) number.

If information held about you has been provided by a separate authority, NHS Pensions may require their permission for its contents to be disclosed.

17. Freedom of Information

The Freedom of Information Act came into force on 1 January 2005.

Under the Freedom of Information Act 2000, anybody may request information from a public authority which has functions in England, Wales and / or Northern Ireland. The Act confers two statutory rights on applicants:

- ◆ To be told whether or not the public authority holds that information; and if so,
- ◆ To have that information communicated to them.

Who can request information?

Anyone can request information under the Act regardless of age, nationality or location. You should make any requests to the Information Governance Manager at the address in Section 18.

What information will be available?

Any information held by a public authority is eligible for release. However, a number of exemptions may be applied to protect information properly kept confidential.

Freedom of Information Act

This Act requires publicly funded organisations, such as government, schools, hospitals, etc. to disseminate a 'publication scheme', put in place systems for effective records management, and respond to requests from the public for information. The Act recognises the need to maintain government confidentiality in some circumstances and hence includes exemptions.

Further details about the Act and its implementation can be found on the Office of the Information Commissioner's website. NHS Pension's approved publication scheme is available on our website at www.pensions.nhsbsa.nhs.uk

18. Some general points

Scheme Rules

The rules of the NHS Pension Scheme are laid down in regulations agreed by Parliament. They are the National Health Service Pension Scheme Regulations 1995 and amendments 1998, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007 and 2008. You can view these on our website

www.pensions.nhsbsa.nhs.uk.

The Scheme is "registered" under the Finance Act 2004.

The Scheme is contracted out of the State Second Pension Scheme (S2P) under the Pensions Act 1995.

Scheme Administrator

The Scheme Administrator is the NHS Business Services Authority, a Special Health Authority. You can contact the Scheme Administrator c/o NHS Pensions at the address and telephone number in Section 19.

Pension Scheme Fund

The NHS Pension Scheme does not have a real pension fund,

but as a statutory scheme, benefits are fully guaranteed by the Government.

Contributions from both members and employers are paid to the Exchequer, which meet the cost of Scheme benefits.

Independent Financial Advice

If you are in any doubt which arrangement will be the best one for you, you should seek independent financial advice.

Under the Financial Services Act of 1986 all financial advisers have to decide whether to be "independent" or "tied".

A financial adviser who is "independent" can offer a range of financial services and products, whereas a financial adviser who is "tied" can only offer the products of one company.

Before you ask for advice, make sure you know which type of adviser you are dealing with. Most financial advisers will charge for their advice.

The charge may be in the form of a fee payable by you or commission payable by any company that you decide to invest in. If the adviser you choose charges on a commission basis, you should ask how your investments will be affected by the charges.

Your Pension Officer may be able to help you find a source of independent financial advice or you can contact the address below for a list of local companies.

IFA Promotions Limited
17-19 Emery Road
Brislington
Bristol
BS4 5PF

Telephone: 0800 085 3250
or visit their website
www.unbiased.co.uk

It is advisable to check that the company you have chosen is authorised with the

Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

Telephone: 0845 606 1234
or visit their website
www.fsa.gov.uk

Information Governance

The address for Freedom of Information and Data Protection enquiries about NHS Pensions is:

Information Governance
Manager
NHS Business Services
Authority
Bridge House
152 Pilgrim Street
Newcastle upon Tyne
NE1 6SN

or visit their website at:
www.nhsbsa.nhs.uk

19. Useful Contacts

You can write to us at:

NHS Pensions
Hesketh House
200/220 Broadway
Fleetwood
Lancashire
FY7 8LG

or e-mail us via the website at:
www.pensions.nhsbsa.nhs.uk

Ring us on 01253 774774

The switchboard is open from 8.30am to 5.00pm Monday to Thursday and to 4.30pm on Fridays (closed Public Holidays).

Or fax us on 01253 774412 or on the fax number on our forms and letters.

If you have a NHS Pension Scheme membership number (it begins with “SD”) it will help if you quote it. If you do not have a membership number please quote your National Insurance number.

Below are the contact details for persons or organisations you may wish to get in touch with.

NHS Money Purchase Providers

Standard Life

Group Pensions Public Sector
Standard Life House
30 Lothian Road
Edinburgh EH1 0WT
www.standardlife.co.uk/nhs
Helpline: 0800 33 33 06

Prudential

FREEPOST RG2384
PO Box 2711
Reading RG1 3UL
www.pru.co.uk/retire/nhs
Helpline: 0845 070 2456

NHS Stakeholders

Standard Life

Stakeholder Pensions
Standard Life House
30 Lothian Road
Edinburgh EH1 0WT
www.standardlife.co.uk/nhs
Helpline: 0800 33 33 06

TUC / Prudential

TUC Stakeholder Customer Service Centre
Prudential
Stirling FK9 4UE
Helpline: 0845 070 6666
www.pru.co.uk/retire/nhs

The Pensions Advisory Service (TPAS)

If you wish to contact TPAS their address is:

11 Belgrave Road
London SW1V 1RB

Helpline: 0845 601 2923
Website:
www.pensionsadvisoryservice.org.uk

Pensions Ombudsman

If you wish to contact the Pensions Ombudsman the address is:

11 Belgrave Road
London SW1V 1RB

Telephone: 0207 834 9144
Website: www.pensions-ombudsman.org.uk

Pension Scheme Registrar

Information about the Scheme has been given to the Pension Schemes Registry under the management of the Pensions Regulator. The address for the Pension Schemes Registry is:

Registrar of Pension Schemes
PO Box 1NN
Newcastle upon Tyne
NE99 1NN

Pensions Regulator

If you wish to contact the Pensions Regulator, the address is:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW

Helpline: 0870 606 3636
Website:
www.thepensionsregulator.gov.uk

Financial Services Authority (FSA)

If you wish to contact the FSA, the address is:

25 The North Colonnade
Canary Wharf
London
E14 5HS

Helpline: 0845 606 1234
Website: www.fsa.gov.uk

You will find more information about the Scheme in these booklets and leaflets. You can get copies from the "Members Library" section of our website **www.pensions.nhsbsa.nhs.uk** or from your local Pension Officer.

SDP Benefits for General Practitioners

SDAVC Increasing your Benefits

SDER Early Retirement

SDK Leaving the Scheme

SD502 If you wish to opt-out of the Scheme

SDPD# Pension Sharing Orders

(only available from NHS Pensions on request)

Your Checklist Study the list carefully and tick any boxes which apply to you.

1. Does your current employment **overlap** any previous NHS employment?
2. Are you presently employed elsewhere in the NHS (inc. Bank or Out of Hours Provider work), and paying NHS pension contributions?
3. Are you already receiving a NHS pension?
4. Are you purchasing guaranteed added years or an Additional Pension amount?
5. Are you purchasing an unreduced lump sum for pre 1972 Scheme membership? (Married men only)
6. Are you paying Free Standing or NHS Money Purchase AVCs?
7. Have you ever had a refund of contributions for any NHS membership **before** 5 April 1978?
8. Do you have any previous pension arrangements that you are considering transferring into the NHS Pension Scheme? This includes NHS Scotland, Northern Ireland and the Isle of Man. (You must see your Pension Officer within 12 months of joining our Scheme if you wish us to investigate this option)
9. Do you wish to opt out of the NHS Pension Scheme? (If so, please ask for form SD502)
10. Do you wish to nominate someone to receive your life assurance lump sum? Or if you are legally married or have a registered civil partner but do **not** want your spouse or civil partner to receive the lump sum? If you have answered 'YES' to either of these questions, tick the box and your Pension Officer will send you form DB1 to complete and return.

If you have ticked any of the boxes please complete the details below and contact your Pension Officer.

	<input type="text"/>
Surname	<input type="text"/>
Other names	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
NI No.	<input type="text"/>
NHS Employer	<input type="text"/>
Post held	<input type="text"/>
Work contact telephone number	<input type="text"/>