

NHS Pensions Update – March 2024

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The Employer Charter has been temporarily removed whilst it undergoes an update and a revision. We will republish the updated version as soon as possible. Thanks for your understanding.

Sharing our performance

Table 1- Total Transactions (February 2024)

Item	Volume
Total Transactions	100,309
Apply Annual Increases	1,966
Buy Additional Pension	403
Buy AVCs	87
Buy ERRBO	42
Calculate and Pay Retirement Benefits	8,110
Claim Protection of Pay	40
Complaints	90

Death Benefits Calculated and Paid	7,265
Defer Benefits	621
Determine Continuing Entitlement	321
Elect for Scheme Pays	359
Make Enquiry	51,169
Manage Complaint	1,202
Manage Data	10,444
Manage Ongoing Payments	1,353
Manage Overpayment	140
Nominate or Change Beneficiary	2,025
Pension Share/Pensions on Divorce	944
Recalculate Retirement Benefits	3,124
Receive Estimate of Benefits	5,871
Receive Savings Statement	502
Refund of Contributions	1,635
Transfers	2,546

Table 2 - First Retirements and Pensioners (February 2024)

Item	Volume
On Time	98.52%
Amount paid in Lump Sums	£237,001,951.90
Amount of Pension Paid	£1,035,694,616.66
No. Pensioners in Payment	1,135,270

Table 3 – Employer Helpline statistics (February 2024)

Item	Volume
Total Volume Calls	2,865
Average Handling Time (s)	523
Average Speed of Answer (s)	174

Table 4 - Member Helpline statistics (February 2024)

Item	Volume
Total Volume Calls	37,874
Average Handling Time (s)	568
Average Speed of Answer (s)	163

Please note, from May 2021 we amended the way we report the number of transactions shown in these tables. The number provided for each function, now records all items of work or transactions we have undertaken within that service area, including the handling of calls, emails and support work. This change has been made to provide a more comprehensive overview of transactional volumes on a month-by-month basis.

Pensions Online (POL) downtime

POL will be available throughout April between 7am and 7pm apart from the following date when there will be downtime for scheduled system maintenance:

- Sunday 21 April 2024

If we do need to bring POL down at short notice for urgent maintenance, we will advise you as soon as we can in advance via the POL homepage.

Contributions to the NHS Pension Scheme are changing

We have published the latest payroll provider requirements on our website: [Information for employers about changes to public sector pensions | NHSBSA](#)

The requirements relate to the second phase of changes to member contributions. They are in addition to those already provided for phase one, which must continue to be applied.

The changes that will be implemented on 1 April 2024 include: moving to a 6-tier contribution structure with revised thresholds and contributions rates, a new process for increasing thresholds annually in line with CPI, and subsequent Agenda for Change pay awards using a 'better of' indexing approach. There has also been an amendment of the 2015 Scheme definition of overtime and the introduction of carer's leave as a period of authorised absence.

REMINDER: TUPE and claiming pensions benefits

For any members who are looking to claim their retirement benefits but are the subject of a compulsory / TUPE transfer to a new employer before they retire, the new employer (receiving organisation) should contact the Scheme Access Team to confirm the members eligibility to contribute to the scheme following the transfer of employment.

Once eligibility has been confirmed, the retirement benefit claim forms (AW8) should be completed by the new employer. The form should be submitted with an explanation that the application for the member is part of a TUPE transfer that is being handled by the Scheme Access Team.

Whilst the transfer is ongoing, retirement applications can still be processed under safe benefits. This means that pension benefits can still be paid to the member for their service up to the date of the transfer of their employment. A revised award can be processed to include the additional membership following the transfer of employment once the relevant application has been completed by the Scheme Access Team and the joiner/update/leaver information has been provided confirming that the required 24-hour break in service has taken place.

A member is not eligible to claim their pension benefits and compulsorily / TUPE transfer on the same day. If a member chooses to claim their pension benefits on the day the transfer of employment is due to take place, the member cannot be included as part of the compulsory / TUPE transfer and if looking to retire and return, would return on the new employer's terms and conditions and eligibility to continue to contribute would be dependent on the organisations access to the NHS Pension Scheme.

Check outstanding data errors for year end 2023/24

It is important that you check outstanding data errors by 31 March 2024 to ensure up to date information is reflected in Total Reward Statements, Annual Benefit Statements and Annual Allowance Statements. Any unresolved errors will also impact 2024 updates.

The data errors you need to check in Pensions Online (POL) are:

- Error handling employer allocated errors
- Non-updated years

Any errors allocated to us will be processed in business priority order so the sooner you clear errors and submit any missing updates the sooner they will be processed.

Outstanding errors between NHS Pensions and Employers:

Item	Employer	Pensions
Volume of Outstanding errors	182,674	74,009
Average days open	617	240

Outstanding errors by category:

Item	Employer	Pensions
Exception	167,000 (91.39%)	59,000 (80.09%)
Comment	N/A	10,000 (13.46%)
Rejection	16,000 (8.59%)	5,000 (6.45%)

Additional Pension and Early Retirement Reduction Buy Out (ERRBO)

Following a review by the scheme actuary the cost of purchasing additional pension and/or ERRBO is changing and member's will find that their monthly instalment amount has changed. This will result in an increase or decrease in monthly instalments for the purchase of additional pension and ERRBO. The change is effective from 1 April 2024.

If a member employed by you is affected by the above, they will receive a letter advising of

the increase or decrease of the instalment amount. Employers will also receive a letter.

The Additional Pension calculator is currently being updated and will be available again in April 2024. However, we have provided example scenarios to help members understand the cost on our website: [Additional Pension | NHSBSA](#)

Pensions Online (POL) year-end update event 23 April 1pm to 2:30pm

Sign up to our LIVE event on Tuesday 23 April 1pm to 2:30pm on [Eventbrite](#).

This event is for employers that only have access to POL.

We will:

- show you how to complete the SD55 annual update form
- show you how to include a change of contract or personal information on the form
- explain what hours are pensionable
- explain what counts as a non-pensionable service (disallowed days)
- show you how to assess a back dated pay award
- highlight common errors and how to avoid them

We'll be inviting all employers that only have access to POL to register for the event before the end of March, so sign up now if you're interested.

Onboarding timeline for My NHS Pension

As you know, registration to My NHS Pension is currently only available to selected users. We're continuing the roll-out of onboarding to My NHS Pension and members will be contacted once they're able to register.

The NHS Pension Scheme member groups currently able to register are:

- non-ESR active members
- non-ESR deferred members
- pensioners who claimed benefits since 2015, excluding child dependents
- active members who have access to ESR (this group is being onboarded in stages by region).

The timeline for onboarding active members with access to ESR is:

April 2024 - North East and Yorkshire

May 2024 - North West

June 2024 - North West/Midlands (group 1)

July 2024 - London

August 2024 - Midlands (group 2)

To support you in the roll-out of My NHS Pension to your members, the month before your region is due to be onboarded, we will be inviting you to a one-hour session to provide you with an introduction and walkthrough of My NHS Pension. This session will also provide you with an overview of the actions you can undertake to support us with getting your employee members onboarded. If you would like to attend this session via Microsoft Teams, please register via the Eventbrite link in your invite email.

2024/25 payment schedule for NHS Pensions

NHS employers have a statutory duty to ensure that scheme contributions reach the NHS Pensions bank account by day 19 of the month following the month that the earnings were paid to the member. When day 19 falls on a weekend or a bank holiday payment should be made earlier.

Late payments are subject to a charge of £75.00 plus interest calculated based on the number of days overdue.

Contribution Month	Recommended submission date into POL/MCP (no later than 1pm)	Due Date - Payment to be received by Scheme
April 2024	Wednesday 15 May 2024	Friday 17 May 2024
May 2024	Monday 17 June 2024	Wednesday 19 June 2024
June 2024	Wednesday 17 July 2024	Friday 19 July 2024
July 2024	Thursday 15 August 2024	Monday 19 August 2024
August 2024	Tuesday 17 September 2024	Thursday 19 September 2024
September 2024	Wednesday 16 October 2024	Friday 18 October 2024
October 2024	Friday 15 November 2024	Tuesday 19 November 2024
November 2024	Tuesday 17 December 2024	Thursday 19 December 2024
December 2024	Wednesday 15 January 2025	Friday 17 January 2025
January 2025	Monday 17 February 2025	Wednesday 19 February 2025
February 2025	Monday 17 March 2025	Wednesday 19 March 2025
March 2025	Tuesday 15 April 2025	Thursday 17 April 2025

Refund of member contributions – a reminder of eligibility

To qualify for a refund, a member must:

- have left the scheme before reaching Normal Pension Age
- have ceased membership of the Scheme in all employments
- have less than two years qualifying membership in the NHS Pension Scheme. This includes membership across all sections / schemes and any transferred in membership. (For example, a member cannot have one month membership in the 1995 scheme, three years membership in the 2015 scheme and then request a refund of their one-month 1995 scheme membership, as their total membership of the pension scheme exceeds the two-year threshold)
- have not had a transfer into the NHS Pension Scheme from a personal or stakeholder pension

This still applies to members who have chosen to take partial retirement or those that have chosen to retire and return.

If a member claims their pension benefits, returns to work and rejoins the scheme, they will not be eligible for a refund of contributions made under the new membership. If a member does not wish to re-join the scheme, they must opt out in the first month so their employer can refund their first month's contribution.

Stakeholder engagement events

The Stakeholder Engagement Team run a series of free events throughout the year providing regular updates and delivering educational training. Some events include CPD accreditation and details of upcoming events are available on our [website](#).

We do not endorse any third-party training events.

If your organisation would like to request training or attendance directly from the Stakeholder Engagement Team, please complete the event/meeting request form and email the team: stakeholderengagement@nhsbsa.nhs.uk

Administration foundation course dates

This free course is available to all new local administrators of the NHS Pension Scheme who are less than 12 months in post and provides an overview of what is expected of you as an NHS Pension Scheme administrator throughout a Scheme year.

At the end of the course, you will have a high-level understanding of the actions required to enable you to administer the NHS Pension Scheme at a local level. The course could also be used as a refresher course for anyone restarting in local NHS Pension Scheme administration.

The details for the next available course are as follows:

- Friday 26 April, 10am to 11am

GP Practice Manager training

Further dates are available for the Level 1 and Level 2 GP practice manager (free) events, which include educational training tailored for practice managers, delivered virtually via Microsoft Teams. Practice managers need to attend the whole training session to receive a Continued Professional Development (CPD) accreditation.

Level 1 GP Practice Manager events

This session includes information on the NHS Pension Scheme website, Annual Benefit Statements, roles and responsibilities, Pensions Online (POL), the AW8 and the member journey. Details for the next available courses are available [on our website](#).

Level 2 GP Practice Manager events

These sessions include roles and responsibilities, flexible retirement, leave overview, ill health, and family benefits. Details for the next available courses are [available on our website](#).

NHS Pensions member events

The NHS Pensions member events aim to help members understand everything they need to know about their NHS pension and how to navigate through the Scheme. We have several events planned throughout the year to help them which includes:

- Understand the NHS Pension Scheme
- Find out all they need to know about their Total Reward Statement and Annual Benefit Statement
- Explore their retirement options.

Find out more on the [Member events section](#) of the Member Hub.