NHS Pensions - Early Payment of Preserved Benefits (EPPB) decision tree

Please use this decision tree to determine if a member is eligible to apply for Early Payment of Preserved Benefits.

Is member still in pensionable NHS employment?

Yes → Member does not qualify for EPPB unless the member is claiming a deferred pension from a previous Section / Scheme

No → Has the member two years or more membership in the NHS Pension Scheme?

Yes → Member does not qualify for EPPB – If the member does not intend to take up further NHS pensionable employment either a refund of contributions is payable or they can transfer their benefits to another provider (subject to eligibility)

No → Does member have deferred benefits, a leaving date of 31 March 2000 or later and is over their minimum pension age?

Yes → EPPB is not payable; member’s benefits will be deferred for payment at normal pension age for that Section / Scheme

No → Has member left all NHS employments for at least 24 hours?

Yes → EPPB is not payable until member leaves NHS employment for at least 24 hours. Advise member of this and ask them to apply again when they have left employment

No → EPPB may be payable – Ask member to complete relevant claim form