



NHS Pension Scheme 2017 Pensioners' Update

Collection of email addresses

We are planning to send future Pensioner Newsletters by email where possible. We would like you to send your email address and pension membership (SD) number to nhsbsa.pensionernewsletter@nhs.net for our records. If you do not have an email address please do not worry as we will ensure you still receive the newsletter.

The 2017 Pensions Increase

An increase to your pension is normally payable if you are over age 55, or if the pension is an ill health pension, an adult dependant's pension for a spouse, civil partner, nominated partner or a children's pension.

If you are due for an increase on your pension the new rate will be payable from 10 April 2017. Subject to final Parliamentary approval the full increase will be 1.0%, based on the rise in the Consumer Price Index (CPI) in the 12 months ending 30 September 2016. However, you may receive a lower percentage if your pension started after 21 April 2015 or no increase if your pension started after 21 March 2016.

If you retired after 1978 and also receive a State Pension your pension may be affected by the application of Guaranteed Minimum Pension (GMP) rules. In years when public service pensions are increased you may not receive the full increase with your NHS Pension, as part of your increase may be paid with your State Pension. However, whilst the increase is paid from two sources, in cases where GMP applies, the full amount due is paid. If you reach your State Pension Age on or after 6 April 2016 and before 6 December 2018 your NHS Pension will include the full increase.

This is because your occupational pension scheme was contracted out of the additional State Pension (formerly known as the State Earnings Related Pension Scheme (SERPS). Please refer to your statement from the Pensions Service, which is part of the Department for Work and Pensions (DWP), for confirmation, shown under Contracted out Deductions.

Please remember that your first payment on or after 10 April 2016 will only include the increase from that date. All of your next payment will be at the new amount. Details of the new yearly rate will be shown on your pension advice note or payable order counterfoil. The advice note or counterfoil will also give a forecast of your next payment. This will apply providing your yearly rate, tax liability or other deductions do not change. The tax deducted from your pension may vary from payment to payment due to fluctuations in the tax tables.

Your tax code

The Tax Office tells us how much tax to deduct from your pension. If you want to ask about your tax code or tax liability, please write to HM Revenue & Customs, Pay As You Earn, PO Box 4000, Cardiff CF14 8HR or telephone 0300 200 3300.

You will need to quote your National Insurance number and PAYE reference, which can be found on your pension advice note or P60, as well as your Equiniti reference number.

Your P60

If you paid tax on your pension we will send you a P60 by mid May. Your P60 will give you details of the pension we have paid you and the tax deducted in the tax year 2016/17. We will not send a P60 if no tax was taken.

The amount before tax shown on your P60 is usually different from the yearly rate paid for most of that year. This is because:

- the first payment you received in the tax year included one or more days before the last increase; or

- your pension started during the tax year; or
- it was not paid in full for the whole of the tax year.

Please note that your P60 may be enclosed with this newsletter or issued as a separate document.

Annual Allowance

The Annual Allowance (AA) limits the tax relief available on the amount of pension savings made during a tax year. AA applies to members who were in pensionable employment at any time during a tax year, including during the tax year of retirement or on their return to pensionable employment as a re-employed pensioner member.

Information about AA, including important changes introduced by the Government for tax years 2016/17 can be found on the NHS Pensions website at:

www.nhsbsa.nhs.uk/pensions

More information can also be located on HMRC's website at: <http://www.hmrc.gov.uk/>

Keep us up to date

It is vital that we have your most up to date information on our records, so we can keep you up to date with any changes that may affect your pension. Please tell us immediately if any of the changes listed in the Important Reminders section of this leaflet happen. Failure to maintain contact may lead to a suspension of your pension payments, and/or a referral to the NHS Business Services Authority (NHSBSA) local counter fraud specialist.

Tell Us Once

The Government's Tell Us Once (TUU) service allows citizens to inform central and local government of a bereavement in a single engagement. The service is free and is available in 95% of Local Authorities. When registering a death, the informer will be offered the TUU service. In many offices, a member of staff within the local authority will be able to walk the informer through a simple process to find out which central and local government departments need to be notified; NHS Pensions being one of them. A secure electronic notification is then sent through automatically and the informer will be provided with a confirmation letter for their records.

For those who may find a face to face interview too difficult, the service is also available by phone, where a dedicated team is available to take calls, or the informer can complete details online via the gov.uk website. If either of these options are chosen, the registrar will give a unique reference number to access the service.

NHS Pension Board

The NHS Pension Board provides scrutiny and assurance of the administration of the NHS Pension Scheme. Its role is to hold the NHS Pension Scheme's administrator to account for administration of the NHS Pension Schemes

If you would like to know more about the Board please visit:

<https://www.gov.uk/government/groups/nhs-pension-board>

Alternatively you can contact the NHS Pensions Contact Centre on telephone number: 0300 3301 346.

National Fraud Initiative

NHS Pensions has a duty to protect the public funds it administers and participates in the National Fraud Initiative (NFI). The data that you have provided to enable your pension or other entitlements to be paid correctly may be provided to bodies responsible for auditing and administering public funds for the purposes of preventing and detecting fraud. The NHSBSA may also share information for this purpose with other public bodies who administer public funds.

For further information regarding NFI please visit: <https://www.gov.uk/government/publications/fair-processing-national-fraud-initiative/fair-processing-level-3-full-text>

The NHSBSA is serious about tackling fraud. All reported allegations of fraud are investigated fully by the local counter fraud specialists, with a wide range of sanctions available.

Complaints procedure

We make every effort to get things right, however, occasionally things can go wrong. When this happens we deal with all complaints as quickly as possible.

If you are not satisfied with the way we have handled your complaint please write to the NHS Complaints Team at Equiniti, who will reply within 10 working days.

NHS Pensioners Trust

The NHS Pensioners Trust (NHSPT) is a charity that provides financial support to any retired former NHS employee or any dependant of a retired former NHS employee. The NHSPT provides small cash grants to help relieve financial hardship.

More information about the NHSPT and details about how to apply can be found on the NHSPT website at: www.nhspt.org.uk

Dispute Procedures under the 1995 Pensions Act

The Pensions Act 1995 requires all occupational pension schemes to have in place a formal Internal Dispute Resolution (IDR) procedure. The NHSBSA operates a two stage procedure. If you have a dispute about your pension you cannot resolve informally, you can ask for a formal decision under the IDR procedure. Please note that you do not have to go through the Equiniti complaints procedure before asking to use the formal IDR procedure.

If you dispute the amount of benefits paid under the Scheme rules, you should write to the NHSBSA asking for a first stage IDR decision. They will issue a decision within two months or inform you of the reason for any delay, and explain your rights should you disagree.

You can ask The Pensions Advisory Service (TPAS) for help at any time. You may also take your case to the Pensions Ombudsman, although he will normally expect you to have exhausted the IDR procedures first. The address for both is 11 Belgrave Road, London SW1V 1RB.

You can contact TPAS on 0300 123 1047 or visit the website at: www.pensionsadvisoryservice.org.uk

You can contact the Pensions Ombudsman on 020 7630 2200 or visit the website at: www.pensions-ombudsman.org.uk

Important reminders

Changes of address/payment destinations

If you change your address, bank or building society details please tell us straight away. If you get more than one pension from Equiniti, please tell us the reference numbers of all pensions to which the change applies. **If we lose contact with you it will be necessary to suspend your pension.**

Going back to work in the NHS or another organisation offering access to the NHS Pension Scheme

You must let us know as soon as possible before you go back to work in the NHS or its associated services, for example a hospice or GP Practice, as your pension may need to be reduced or stopped altogether whilst you are employed. You can check with us beforehand and we will be happy to let you know. If you do not let us have the relevant information you may be paid too much pension and will have to pay the money back.

If you are in receipt of a Tier 2 Ill Health pension you **must** read the supporting information available on the NHS Pensions website at: www.nhsbsa.nhs.uk/pensions

You do not need to tell us if you are in receipt of a pension and you were:

- a member of the 1995 Section of the Scheme and 60 or over when you retired or on the date you go back to work, and
- at least one calendar month has passed from the date you retired to the date you go back to work, or

- a member of the 2008 Section of the Scheme and were 65 or over when you retired or on the date you go back to work
- a member of the 2015 Scheme and were State Pension Age (or 65 if later) when you retired or on the date you go back to work.

Marriage or forming a civil partnership after retirement

If you marry, remarry or form a civil partnership after you have retired from the NHS please let us know as it may affect the potential benefits due to your spouse or civil partner in the event of your death.

Children's pensions

If the payment you receive is a child allowance payable following the death of a Scheme member who:

- retired or whose membership ceased after 5 April 2006 but before 1 April 2008, you must inform Equiniti immediately when the child reaches age 23, or
- retired or whose membership ceased before 6 April 2006, you must inform Equiniti immediately when the child ceases full time education or training.

Survivor benefits - Marriage, forming a civil partnership or co-habiting

If you receive NHS survivor benefits following the death of a Scheme member who retired or whose membership ceased before 1 April 2008 and you marry, form a civil partnership or live with another person as life partners, you must let us know. Failure to do so may affect your payments and may lead to an investigation by NHS Protect.

In the event of your death

Your pension

Please tell your next of kin or personal representative that in the unfortunate event of your death they must inform Equiniti without delay.

Payment of your pension is due up to and including the date of your death. No one is entitled to receive your pension payments made after that date and any overpayment must be repaid. If your pension is paid into a joint account it is important that the other account holder is aware of this.

If your pension is overpaid directly to a bank or building society account Equiniti will ask the bank or building society to refund the appropriate amount. They will also advise your next of kin or personal representative of their action and will notify them if there is any residue of pension or other payment due.

A pension for your widow, widower, civil partner or nominated partner

A surviving spouse, civil partner or nominated partner who is eligible for an adult dependant's pension must apply for it. Equiniti will send them an application form to complete so that their own pension can start as soon as possible. It would be helpful if you could let us know if your spouse, civil partner or nominated partner pre-deceases you so that we can avoid causing any distress through the issue of an inappropriate application form.

Contacting Equiniti

We aim to deal with any enquiries you have as quickly as possible. You can contact us by:

Telephone: 0345 121 2522
(from abroad use + 44 121 441 7802)

Our communication centre is open 8am to 6pm Monday to Friday. Please note that calls may be monitored or recorded for quality and training purposes. Mondays are peak time, so you may wish to call on another day.

Address: Equiniti, Sutherland House, Russell Way, Crawley, West Sussex, RH10 1UH.
Email - nhspensions@equiniti.com

When contacting Equiniti please make sure you quote your Equiniti reference number and National Insurance Number (and include a daytime telephone number as necessary). If you call to notify us of an account change, please have your old and new payment details to hand. Following a verification process, we will endeavour to deal with your enquiry or change your details straight away. Please do not use email to notify us of a change in your personal details e.g. a change of address or banking details. Changes to personal details must still be notified by telephone or in writing. If you write to us we aim to respond to your enquiry within five working days, although it may take up to 10 working days for a reply to be issued to you.

Club Together

Club Together has ceased operation after a number of years providing NHS pensioners with free magazines, exclusive deals and offers. You will no longer receive any Club Together magazines or offers.

NHS Injury Benefits – change of circumstances

This information applies to people who have been awarded Permanent Injury Benefits.

We need to know if any of the following pensions or benefits start, stop or reduce to NIL rate:

- NHS Pension
- Personal Pension
- Incapacity Benefit
- Severe Disablement Allowance
- Industrial Disablement Benefit
- Reduced Earnings Allowance
- Retirement Allowance
- Contribution Based Employment & Support Allowance.

This is because your NHS Injury Benefits payments could be affected. If you do not tell us about these changes and you receive an overpayment of your NHS Injury Benefits, you will have to pay it back.

We also need to know if you have received a damages settlement or compensation in respect of your accepted work related injury or disease. Further details can be found at:

www.nhsbsa.nhs.uk/injury

You can contact the Injury Benefits Team at: NHS Injury Benefits, Hesketh House, 200-220 Broadway, Fleetwood, Lancashire, FY7 8LG or on 01253 774957.