



Business Services Authority



NHS Pensions - Member newsletter

Edition 10 - Summer 2017

Are you receiving your NHS pension?



NHS Pension Scheme Pensioners' Update

If you are retired and are currently receiving your NHS pension, you can sign up to our Pensioner Newsletter which is sent out each April. Just send your pension reference number (or membership (SD) number), name and email address to:

nhsbsa.pensionernewsletter@nhs.net

You can continue to receive the member newsletter if you'd like to,

Welcome to the Summer 2017 edition of the NHS Pensions Member Newsletter.

Please share this newsletter with your colleagues and ask them to sign up by emailing their contact details to: nhsbsa.pensionsmembernewsletter@nhs.net

Is there something you'd like to see in future newsletters? [Email us with your ideas.](#)

The next edition of this newsletter will be published in Autumn 2017.

Increasing your pension benefits

but if you feel the pensioner newsletter would better suit your needs, please [email us](#) and let us know and we can switch your subscription. Again, all we need is your pension reference number (or membership (SD) number), name and email address.

Our postal address has changed



The NHS Pensions address is changing. From now on, if you need to send anything to NHS Pensions by post please use this address:

NHS Pensions
PO Box 2269
Bolton
BL6 9JS

Return envelopes / original certificates



Did you know there are several ways in which you can increase your retirement benefits?

When planning for your retirement there are many things you might consider, including if you can increase your NHS pension benefits. The options available to you will depend on what type of member you are and which Scheme you are in. The [Scheme identifier](#) on our website can help you if you're unsure of what type of Scheme membership you have, and if you can't join either Scheme for some reason stakeholder pensions are an alternative way of saving for retirement. Details of NHS stakeholder pensions, along with more information about [increasing your pension](#), is available on our website.

Certain options are available for all members, like **Additional Pension**, although the amount you can purchase will depend on which Scheme you are in or if you have moved from the 1995/2008 Scheme to the 2015 Scheme.

Money Purchase Additional Voluntary Contributions (MPAVC) are also available to members of either Scheme and allow you to build a separate fund to your NHS pension. The NHS MPAVC is run by chosen providers on our behalf: [Standard Life](#) and [Prudential](#). Prudential have recently introduced a new [online joining facility](#).

Other options are only available to members of a specific Scheme or Section:

Early Retirement Reduction Buy Out is only available for 2015 Scheme members. If this applies to you, you can buy out the reduction to your 2015 Scheme pension that would apply if you claimed it before your normal pension age.

If you are a member of the 1995 Section you may be able to apply for the **bigger lump sum purchase** or **half**



If you need to send in certificates or supporting documents to us please make sure you send the originals or certified copies. If you send photocopies we won't be able to proceed with your request. Please also remember to include a self addressed envelope so we can return your documents to you as soon as possible. We will pay for the postage.

The Pensions Board

The NHS Pension Board's role is to hold the NHS Pension Scheme's administrator to account for administration of the NHS Pension Schemes (both the 2015 Scheme and the 1995/2008 Scheme).

Visit www.gov.uk/government/groups/nhs-pension-board to find out more about the role and responsibilities of the Pensions Board.

Confused by our terminology? Try using our [Jargon Buster](#) which contains some of the key words and phrases used. It is available at the bottom of every web page.

Are you an active

cost added years. There are specific requirements you need to meet to apply for any of the above options. More information is available [on our website](#).

Have you visited our new look website yet?



In April our new look website went live with lots of new user friendly features which, we hope, have improved things and made it easier for you to find the information you are looking for.

It's really important that you submit feedback telling us what you think about your experience of using the new site. This could be observations about the design and layout, anything you expect to see that's not there or anything that's not working for you. We also want to hear about the things you like so we can keep doing them!

You can find the link to provide feedback at the bottom left of every page of the site labelled 'help us improve our website'. We will use this feedback to identify areas where we can improve. We'll keep you up to date with any changes in this newsletter.

Total Reward Statements/Annual Benefit Statements

member of the NHS Pension Scheme?

We'd like to hear your views about the service you have received from NHS Pensions. Please take a few minutes to complete our [active member survey](#).

By taking part you can help us to understand what we do well and how we can improve our services.

Follow us!



Follow [@nhs_pensions](#) for facts, important news, information and updates. You are welcome to tweet us but please don't post any personal details.

Contact us



If you need to contact us about your NHS pension, [you can find the](#)



In the last year, more than 400,000 NHS employees have viewed their Total Reward or Annual Benefit Statement, have you viewed yours?

Statements are refreshed each summer with the latest data provided by your employer up to 31 March of that year. Currently, refreshed statements will be available from late August/early September, but we will keep you updated.

Information about the statements, what they contain and how to access them is available on the [TRS information website](#).

We recommend you save a copy each year for reference as previous statements are no longer available once they have been updated to reflect the latest available data.

Please note: you must have been in NHS employment on or before 31 March to receive a statement.

Deadline for Scheme Pays approaching

If the growth of your NHS pension benefits exceeds the Annual Allowance, you can ask NHS Pensions to pay your Annual Allowance charge.

HMRC's deadline for making an initial Scheme Pays election is 31 July in the year following the tax year of the Annual Allowance charge. If you have an Annual Allowance charge in both 1995/2008 NHS Pension Scheme and the 2015 NHS Pension Scheme and want both Schemes to pay the charge you must confirm this when completing the election form.

You could consider completing a Scheme Pays election using an estimated Annual Allowance charge if you think your NHS Pension Scheme benefits will exceed the Annual Allowance but you have been unable to calculate

[contact details on our website.](#)

Alternatively, our online knowledge base '[Ask Us](#)' can answer your questions 24 hours a day, 7 days a week.

the actual amount.

Please check our website for more information about [Annual Allowance](#), [Scheme Pays](#) and if they could apply to you.

Don't miss out

Make sure you continue to receive these newsletters by adding nhsbsa.pensionsmembernewsletter@nhs.net to your address book or safe senders list.

[If you would like to subscribe to this newsletter please click here](#)

Important

To help us evaluate our services, we may contact you from time to time to invite you to share your views. Your details will not be shared with any third parties. The information in this newsletter was correct at the time of publication. Up to date information about the NHS Pension Scheme can be found on our website www.nhsbsa.nhs.uk/nhs-pensions

[Please click here to unsubscribe from this email](#)