

## NHS Pensions - Which type of member am I? Video transcript

So you know you are in the NHS Pension Scheme but do you know which type of member you are?

If you don't know anything about the Scheme we understand that it can seem really complicated.

To help you, in this video, we will talk about the different parts of the Scheme and how you know which part you belong to.

Basically, the NHS Pension scheme is made up of three parts:

The 1995 Section

The 2008 Section

The 2015 Scheme

The next step is to understand which part you belong to.

If you first joined the Scheme before April 2008 you will probably be in the 1995 section.

If you first joined the Scheme between April 2008 and April 2015 you are probably in the 2008 section.

A new Scheme was introduced on 1 April 2015 so if you joined after that date you are probably in the 2015 Scheme. It could also mean that you may have moved from the 1995 Section or 2008 Section into the 2015 Scheme.

Don't worry, you don't have to remember all this. We have a handy membership identifier tool on our website for you. All you need to do is pop in a few details and it will tell you which member type you are.

We also recommend you read the factsheets on our website.

So that explains how the Scheme is made up.

Now let's look at the different member types within the different parts of the Scheme.

To help you understand which one you are we use different member icons.

Active members are green

Active practitioner members are green with a stethoscope

Deferred members are grey

Members in receipt of their benefits are purple

Asif joined the Scheme before April 2008, therefore was a member of the 1995 section. Because of his age Asif has protected membership and will remain in the 1995 section until he retires.

Aisha joined the Scheme between 2008 and 2015, because of her age she moved into the 2015 Scheme from 1 April 2015. She has tapered protection.

Kira joined the Scheme after 1 April 2008 and therefore was a member of the 2008 Section. Because of her age she moved into the 2015 Scheme from 1 April 2015 and has no protected membership.

Ross is a practitioner. He first joined the Scheme after 1 April 2015 so is a member of the 2015 Scheme.

Salim joined the Scheme after April 2008. He left the NHS in 2012 and stopped contributing to his NHS Pension. He is a deferred member of the 2008 Section.

We hope this video has helped you. If you are still unsure which part of the Scheme you are in or member type you are then there is lots of information on our website or you could talk to your employer who will be able to help.

For all the latest NHS Pension news don't forget to sign up to our member newsletter. You can do this in the Member Hub on the website.

You can also follow us on Twitter @nhs\_pensions

This video has not been designed to reflect every possible membership situation within NHS Pensions. This video provides information for the vast majority of scheme members or will give a strong indication of your membership type. This video should not be watched in isolation. We strongly advise you to read all the supporting information on our website. The information in this video was correct at time of publication (April 2018).