

NHS Pensions Member Newsletter

Welcome to the Summer 2019 edition of the NHS Pensions newsletter.

1. Verify for access to ABS

You may remember reading in our previous newsletter that the Government Gateway route to access your Total Reward Statement (TRS) or Annual Benefit Statement (ABS) was being decommissioned. This took place on the 12 December 2018 and has been replaced by the Government-wide GOV.UK Verify service.

If you do not have access to ESR Self Service through your employer, in order to continue to view your statement you will need to register through GOV.UK/Verify. Once registered online you will be able to view your TRS or ABS and other Government services with the same details.

From March 1 2019 CitizenSafe and Royal Mail ceased to be Identity Providers for GOV.UK Verify. If you have used either of these providers to create an account with verify, you will need to set up a new account in order to access your statement. The following organisations work with GOV.UK Verify as Identity Providers:

- Barclays
- Digidentity
- Epxerian
- Post Office
- Secure Identity

[Click here for more information or to register with GOV.UK Verify.](#)



2. Ready to retire?

FAQs answered, to help you if you are thinking about your retirement.

How do I retire?

If you are currently in employment and an active member of the NHS Pension Scheme, you need to contact your employer who will provide you with the retirement application form, called the AW8, to be completed by you and your employer, who then submits it to us.

If you are no longer an active member of the NHS Pension Scheme and have left NHS employment, [you can find the form here](#). The form is called the AW8p and can be completed and submitted by you. If we need any more information from your previous employment, we will contact them directly.

How much lump sum can I take?

If you have membership in the 1995 Pension Scheme, you will automatically get a lump sum upon retirement. The standard tax-free lump sum is 3 times the pension; however, there is an option to give up some of your annual pension to take a larger lump sum. This is called pension commutation.

[More information can be found by clicking here.](#)

Can I retire early and how much will I lose if I do?

Yes, members can choose to take their retirement benefits early, as long as they are over their minimum pension age. Your minimum pension age will be 50 if you are in the 1995 section and have service in the pension scheme before 6 April 2006. Your minimum pension age will be 55 if you are in the 1995 section and first joined after 6 April 2006 or are in the 2008 section or 2015 scheme.

Retirement benefits that are paid early are reduced to take into account that they are being paid for a longer period of time. [Click here for our early retirement calculator.](#)

How long will it take?

We recommend submitting your application to retire 3 months before your intended retirement date. This provides us with the time to process the application and ensure we have all of the relevant information. We aim to pay the lump sum the day after your retirement date.

Can I return to work?

Yes, members can retire then return to work, however there are some restrictions in place depending on which scheme you are in and if you retired and returned before your normal pension age. The retirement guide on our website has more information on these restrictions and who they apply to [and can be found on this page](#).

Frequently used Ask us Articles:

- [How do I apply for my NHS Pension?](#)
- [How will my NHS Pension be paid?](#)
- [How long does a pension award take to process?](#)
- [Can I take Actuarially Reduced Early Retirement?](#)
- [When can I commute my pension and what is the maximum lump sum I can take?](#)
- [Can I take my pension as a one off lump sum \(trivial commutation\)?](#)
- [Returning to work section](#)

3. Digital update - Request for user research

Pensions Digitisation

We are currently running a programme of work to digitally transform the service, providing our members with a range of new and improved accessible services.

In order to build services in the right way, we need to understand what your needs are so we'd like to talk to you.

We would love to hear from Scheme members (either actively contributing or those who have subsequently left the

Scheme), who would like to take part in user research. Research could be face to face or carried out remotely at your convenience.

Our research activity allows you to give your honest and confidential feedback to the services we are building, which has a big impact on the direction of future services.

If you would be interested in helping us shape this future service, please contact dominic.hurst1@nhs.net

4. Court appeal for Transitional Protection – update

In December 2018, the Court of Appeal ruled that the 'transitional protection' offered to some members as part of the reforms amounts to unlawful discrimination. The treasury have published the following statement relating to the valuation outcomes

and Court of Appeal Judgements in the cases of Cloud and Sargeant on 30 January 2019. [Click here to read them.](#)

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.



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Don't miss out

Make sure you continue to receive these newsletters by adding us to your address book or safe senders list.

Contact us

If you need to contact us about your NHS pension, [you can find the contact details on our website.](#) Alternatively, our online knowledge base '[Ask Us](#)' can answer your questions 24 hours a day, 7 days a week.



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Our mailing address is:

Hesketh house, 200-220 Broadway, Fleetwood, Lancashire, FY7 8LG

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