

## What type of member am I? NHS Pensions video transcript

The NHS Pension Scheme: Which type of member am I?

So you know you're 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 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.

Let's get started. 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'll probably be in the 1995 section.

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

A new Scheme was introduced on 1 April 2015 so if you joined after that date, you're probably in the 2015 Scheme.

In 2015 when the government made changes to most public service pension schemes, these changes didn't apply to members closest to retirement.

In the NHS, if you were a member who was close to retirement you may have been able to stay in the 1995/2008 Scheme with full protection.

Or if you were given tapered protection, you may have moved from the 1995 Section or 2008 Section into the 2015 Scheme after 1 April 2015.

The Court of Appeal later found this protection discriminated against younger members. The government is making changes to fix this.

From 1 April 2022 all active members will be members of the 2015 NHS Pension Scheme.

From 1 April 2022, all legacy public service pension schemes will be closed, including the 1995/2008 NHS Pension Scheme.

Anything you've earned in the 1995/2008 Scheme before 1 April 2022 will stay in that scheme. You'll be able to access these benefits in the same way and at the same time as you can now.

Any pension benefits you earn on or after the 1 April 2022 will be in the 2015 Scheme.

Don't worry, you don't have to remember all this.

We have a handy scheme 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 currently are.

We also have lots of useful factsheets and guides on our website.

And a dedicated area of our website for members who are affected by the government changes to public service pension schemes.

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.

In our guidance, you'll see we talk about three different types of Scheme members:

Active - a member who is currently contributing to the scheme

Deferred - a former member who is no longer contributing to the scheme and who isn't yet receiving their NHS pension

Pensioner - Someone who is entitled to their NHS pension benefits

We hope this video has helped you. If you're 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 (September 2021).