# Rejoining the NHS Pension Scheme after retirement and re-employment video

# Video transcript

If you return to work in the NHS after you've taken your pension, you can choose to rejoin the NHS Pension Scheme and keep building your future pension benefits.

This is called retire and re-join.

It was already available for members of the 2008 Section and 2015 Scheme.

From 1 April 2023, members with 1995 Section benefits have also been able to return to NHS employment and build up further benefits in the 2015 Scheme.

You can re-join the NHS Pension Scheme even if you have 45 years of service in the 1995 or 2008 Section, as long as you’re under the age of 75.

Retire and rejoin won’t affect your pension if you’re over your normal pension age.

* 1995 Section – age 60
* 2008 Section – age 65
* 2015 Scheme - your State Pension Age or age 65, whichever is later.

Your pension benefits also won’t be affected if you retired before your normal pension age and

* You’re receiving redundancy benefits and retired on or after 1 October 2011.
* You retired before your normal pension age and your pension benefits were actuarially reduced – this means they were reduced because you retired early and your pension will be paid for longer.

You must tell your new employer that you are receiving your NHS pension if you return to work. You should also let us know that you have returned to NHS employment.

You can do this by completing the pensioner re-employment form on our website and returning this to us.

If you have just become eligible to rejoin the Scheme because you:

* have 1995 Section benefits
* or have claimed your pension after achieving maximum membership of 45 years

you may be able to transfer any alternative pension arrangements you have into the 2015 Scheme, for example a NEST pension.

You have 12 months to transfer your benefits after becoming eligible to join the Scheme and must do so before your normal pension age.

You can find more information on retire and rejoin on our website:

[www.nhsbsa.nhs.uk/pensioner-hub/re-employment](http://www.nhsbsa.nhs.uk/pensioner-hub/re-employment).

The information in this video is correct at the time of publication (August 2023)