

## **NHS Pensions Update – May 2025**

In this month's newsletter:

- Total Reward Statements (all employers)
- Remediable Service Statements (all employers)
- Reminder: update member addresses (all employers)
- NHS Pension Scheme regulations changing for part-time NHS staff (all employers)
- Connecting to Pensions Online (all employers)
- Pensions Online (POL) downtime - June 2025 (all employers)
- Reminder: using the notice board on Pensions Online (POL) (all employers)
- Contribution rates for members in reduced pay scenarios (all employers)
- Update: changes to late payment charges for Pension Contributions, Capitalisation, Compensation and Final Pay Control (FPC) invoices (all employers)
- The NHS Pensions Podcast – Applying for your pension (all employers)
- Introducing the ESR User Manual (all employers)
- Bulk Redundancy Estimate process update (all employers)
- Using our knowledge base (all employers)
- An update from the Data Management team (all employers)
- NHS Pensions' performance – April 2025 (all employers)
- Stakeholder engagement events (all employers)
- NHS Pensions member events (to be shared with all members)
- NHS Pensions employer events (all employers)
- Documents and webpages updated in April 2025 (all employers)

If you don't normally receive this email directly from NHS Pensions or you'd like any other members of your staff to receive a copy, please email [stakeholderengagement@nhsbsa.nhs.uk](mailto:stakeholderengagement@nhsbsa.nhs.uk) to be added to our distribution list.

## **Update on Total Reward Statement cut-off date**

The cut-off date for TRS has been brought forward to 6 June. We understand that this is earlier than usual and apologise for any inconvenience this may cause.

The change in date is necessary for the dual calculations needed for McCloud affected members. We have explored all options to try to extend this, however due to technical constraints for both NHS Pensions and ESR systems, it is unfortunately not possible.

## **Remediable Service Statements**

We've started sending RSS (choice letters) to NHS Pension Scheme members who have claimed benefits from any part of the Scheme and are affected by the public service pensions remedy (McCloud).

These letters explain that members have a choice of 1995/2008 Scheme (whichever Scheme they were in before moving to the 2015 Scheme), or 2015 Scheme pension benefits for membership between 1 April 2015 and 31 March 2022 (the remedy period).

They also include a personalised decision guide with 2 tables, showing the same choice in different amounts of detail, with personalised figures to help members compare options and decide which pension benefits are best for them.

The decision guide includes all the information members need but additional support, including videos, are available on our website to help them understand their options: [Understanding your choice after retirement | NHSBSA](#)

Members have 12 months from the date of their letter to tell us their decision. If we don't hear from them, we'll revise their benefits permanently to pay them 1995/2008 Scheme benefits for the remedy period.

We're writing to retired members in the following order, prioritising those members who are most at risk of financial detriment.

Type of member	Date by which they should receive their letter
Retired by 1 October 2023 – formerly unprotected and only 1995/2008 Scheme benefits in payment	1 July 2025
Retired by 1 October 2023 – formerly taper protected and only 1995/2008 Scheme benefits in payment	1 July 2025

Retired by 1 October 2023 – formerly unprotected and both 1995/2008 Scheme and 2015 Scheme benefits in payment	1 October 2025
Retired by 1 October 2023 – formerly taper protected and both 1995/2008 Scheme and 2015 Scheme benefits in payment	1 October 2025
Retired by 1 October 2023 – formerly protected and benefits in payment for remedy period	1 December 2026
Retired between 1 October 2023 and 1 July 2025	1 December 2026

Most members will find the choice straightforward. If a member has more complex circumstances and needs support to decide which option is right for them, they may want to speak to an Independent Financial Advisor (IFA).

Members who do need to speak to an IFA can apply to recover costs using the NHS Cost Claim Back Scheme.

Further information about the NHS Cost Claim Back Scheme, including details of the types of costs that can and cannot be claimed back, are available on [The NHS Cost Claim Back Scheme webpage](#).

### **Reminder: update member addresses**

While reviewing members who need a Remedial Service Statement (RSS) or Remediable Pension Savings Statement (RPSS), we've identified a group of members who don't have up-to-date address information. We're attempting to contact members by email, so we can update their address information.

Please help us ensure we have up-to-date address information for members via POL or ESR.

### **NHS Pension Scheme regulations changing for part-time NHS staff**

Last month, we let you know that all NHS employers need to act now to make sure staff don't miss out on pension benefits.

On 1 April 2025, the Department of Health and Social Care (DHSC) made a retrospective change to the NHS Pension Scheme Regulations 2015. The changes make it clear that any additional hours worked up to whole time equivalent (WTE) are automatically pensionable for part-time NHS staff at their standard rate of pay.

All employers must write to affected employees before 1 January 2026 with information about what this means for them.

The NHSBSA has published updated guidance to help NHS Employers understand the changes, which can be found on [our pay and contributions webpage](#). We have also created [a toolkit of letter templates](#) for you to use when writing to your employees.

We are also writing to affected NHS Pension Scheme members to tell them about the changes.

Most employers continued to treat additional hours for part-time NHS staff as pensionable pay. In this case, the Scheme member should have paid the right amount in contributions, and their additional hours will be reflected in their final benefits.

## **Connecting to Pensions Online (POL)**

Since the last update in March, we've been working hard to set up and test the new IP address to be able to share with you.

We're finalising guidance and creating a new web page to help you with testing validation. We expect to be able to provide this in the Summer, so to ensure you have enough time to prepare, the IP address for POL won't change until after the Summer.

We'll provide another update in the June newsletter.

In the meantime, if you haven't already, you should check that we hold the correct contact details for you by looking on the first page of Pensions Online.

If any of your contact details need updating, you can do this by clicking on 'amend' in POL or by completing the Employer Organisations Contact details form available on our website: [Employer forms | NHSBSA](#)

Your contact details need to be up to date because we'll be sending an email to all Pensions Online users with details of the new IP address. You'll need to let your IT supplier know so they can implement any changes needed in plenty of time.

## **Pensions Online (POL) downtime – June 2025**

POL will be unavailable on the following dates due to scheduled system maintenance:

- Sunday 22 June

If we need to bring POL down at short notice for urgent maintenance, we'll advise you as soon as we can in advance via the POL homepage.

### **Reminder: using the notice board on Pensions Online (POL)**

We've seen an increase in employers advising they haven't received joiner rejection letters from NHS Pensions.

As a reminder, joiner rejection letters are accessible via the notice board on POL. Please view your notice board first, before getting in touch with us.

### **Contribution rates for members in reduced pay scenarios**

In October 2022, the member contribution structure changed from being based on notional whole time pay to actual pay.

A detailed payroll provider document was released at the time explaining the changes, providing examples of how different scenarios should be pensioned under the changes.

The consultation clarifies how members' contribution rates should be calculated when they are in receipt of less pay than they usually would be, due to certain types of authorised absences.

If a member goes on reduced pay (for example, due to half pay sick leave, half pay, statutory maternity leave, paternity leave etc) the members contribution rate should be reassessed to reflect the reduction in actual pensionable pay received.

The Department of Health and Social Care (DHSC) confirmed that if this approach was not put into place on 1 October 2022, then the changes need to be backdated to that date and affected records amended.

Please note these changes were detailed in the original payroll provider document released in October 2022. The consultation has clarified the method, and is available here: [Government response to NHS Pension Scheme: proposed amendments for April 2025 - GOV.UK](#)

### **Update: changes to late payment charges for Pension Contributions, Capitalisation, Compensation and Final Pay Control (FPC) invoices**

From 22 April 2025, Pensions Finance manage late payment charges for:

- Pension Contributions
- Capitalisation

- Compensation
- Final Pay Control (FPC)

You should use the following updated bank details for any outstanding or future invoice payments:

Bank account number	10004084
Sort code	60-70-80
Bank account name	NHS Pensions
Bank name	National Westminster Bank
Reference	<your invoice reference number>

If you have any questions, or need help with anything related to these changes, please contact: [pensionsfinance@nhsbsa.nhs.uk](mailto:pensionsfinance@nhsbsa.nhs.uk).

## **The NHS Pensions Podcast – Applying for your pension**

The fourth episode of our NHS Pensions podcast is now available. The fourth instalment delves into how a member is able to apply for their pension and what the process involves.

The podcast series is designed to be another resource for members helping them to have a better understanding of their NHS Pension so they can manage and keep on top of it. Each episode we will take an NHS Pensions topic, break it down into bitesize chunks, answer all of the regularly asked questions we receive from Pension members, and we'll have Pensions experts on hand to guide members through each topic.

The podcast series will be available on multiple podcasts platforms as well as YouTube, and you can find episode information on our website: [NHS Pensions Podcast | NHSBSA](#). We hope you share the podcasts with your members.

## **Introducing the ESR user manual**

The ESR user guide has been replaced by the ESR User Manual, to support you with using the platform. The pensions section of the guide is available here: [ESR User Manual](#).

The pensions section covers a range of areas, including:

- Absence and the effect on Pensions

- Cyclic Automatic Pension Re-Enrolment
- ESR Inbound Interface (NHS Pensions to ESR)
- ESR Outbound Interface (ESR to NHS Pensions)
- ESR Pension Reporting
- Managing Errors for Pensions Auto Enrolment and Re-Enrolment
- Pension - How it works in ESR
- Pension Auto-Enrolment
- Pension Auto-Enrolment and Re-Enrolment Letters
- Pensions Band Reassessment
- Stakeholder and Local Pension Schemes

### **Bulk redundancy estimate process update**

We're reviewing the bulk redundancy exercise estimate process as there may be an increase in the number of requests we'll receive. We're aiming to improve the process for you with a more streamlined approach. Whilst this review is undertaken the current turnaround time of 40 days may change

We'll provide further updates on the new process in the June Employer Update.

### **Using our knowledge base**

Need help with your NHS Pension Scheme queries? Our knowledge base is here to help. Simply type in your question or some keywords relating to the NHS Pension Scheme and it will instantly provide helpful information and direct links to the relevant sections of our website.

This function can be used for member and employer queries plus McCloud related questions, and is available here: [Category](#) · [Customer Self-Service](#)

### **An update from the Data Management Team**

The Data Management Team are currently receiving a high volume of emails. Due to this, it may take longer than usual to respond. The team are working through these requests as quickly as possible, and in the meantime, we ask you do not send any follow up emails. If your request becomes urgent, you can request to escalate your

email. This would be considered where an error is delaying the processing of the below:

- Awards (including subawards, partial retirement)
- Ill-health Retirement
- Member has passed away

If you feel you need to escalate the case, please contact us. When contacting you will need to provide the reason for the escalation. Please contact us via our Employer helpline on 0300 330 1353 or you can email us via [nhsbsa.pensionsemployers@nhsbsa.nhs.uk](mailto:nhsbsa.pensionsemployers@nhsbsa.nhs.uk)

We also want to reiterate the reasons for needing to contact the Data Management Team. The inbox ([datamanagement@nhsbsa.nhs.uk](mailto:datamanagement@nhsbsa.nhs.uk)) is not for general queries and should only be to clear errors, or if you've been unable to make a change on POL and the POL helpdesk has been unable to assist.

If an error occurs after you've made a change on POL, only contact us if this will enable us to update the record and clear the error for you. You should provide as much detail as possible so that we can investigate and resolve the issue. It's also important to provide a full response if we contact you regarding exceptions on records. This prevents any delay in members receiving estimates, refunds, transfers, or payments.

## **NHS Pensions' performance**

*Table 1 – Total Transactions (April 2025)*

Item	Volume
Total Transactions	118.565
Apply Annual Increases	778
Buy Additional Pension	540
Buy AVCs	159
Buy ERRBO	170
Calculate and Pay Retirement Benefits	9,514
Claim Protection of Pay	34



Complaints	261
Death Benefits Calculated and Paid	8,465
Defer Benefits	2,794
Determine Continuing Entitlement	66
Elect for Scheme Pays	53
Make Enquiry	41,321
Manage Complaint	1,131
Manage Data	35,179
Manage Ongoing Payments	1,009
Manage Overpayment	275
Nominate or Change Beneficiary	1,884
Pension Share/Pensions on Divorce	841
Recalculate Retirement Benefits	5,316
Receive Estimate of Benefits	6,216
Receive Savings Statement	128
Refund of Contributions	3
Transfers	2,428

*Table 2 – First Retirements and Pensioners (April 2025)*

<b>Item</b>	<b>Volume</b>
On Time	98%

Amount paid in Lump Sums	£323,082,715
Amount of Pension Paid	£75,132,279
No. Pensioners in Payment	1,196,890

*Table 3 – Employer Helpline statistics (April 2025)*

<b><i>Item</i></b>	<b><i>Volume</i></b>
<i>Total Volume Calls</i>	3,265
<i>Average Handling Time (s)</i>	643
<i>Average Speed of Answer (s)</i>	309
<i>Total Volume Emails</i>	2,857
<i>Service Level (48 hours)</i>	100%
<i>Processing Rate (per hour)</i>	7

*Table 4 – Member Helpline statistics (April 2025)*

<b><i>Item</i></b>	<b><i>Volume</i></b>
<i>Total Volume Calls</i>	34,425
<i>Average Handling Time (s)</i>	714
<i>Average Speed of Answer (s)</i>	383
<i>Total Volume Emails</i>	38,239
<i>Service Level (48 hours)</i>	100%

<i>Processing Rate (per hour)</i>	8.8
-----------------------------------	-----

## **Stakeholder Engagement events**

The Stakeholder Engagement Team run a series of free events throughout the year providing regular updates and delivering educational training. Some events also include Continuing Professional Development (CPD) accreditation. Details of upcoming events are available on the [Employer Hub on our website](#).

We do not endorse any third-party training events.

If your organisation would like to request training or attendance directly from the Stakeholder Engagement Team, please email the team at [stakeholderengagement@nhsbsa.nhs.uk](mailto:stakeholderengagement@nhsbsa.nhs.uk) to request a Stakeholder Team training request form for you to complete. We will then review your request and check our availability to accommodate this.

## **Member events dates for June and July 2025**

These regularly held events aim to help members understand the benefits of the Scheme, what options are available to them, and feature a Q&A session to provide answers to everything they need to know about their NHS pension. Whether they are a new member wanting to learn how to navigate the Scheme, or a long-time member wanting to refresh their knowledge, these events are engaging, informative and a must for any NHS Pension Scheme member.

Remember to share these events with your employees. On average, 99% of attendees would consider recommending our member events to a colleague, with an average quality rating of 4.4/5.

All our member events have options for members in the 2015 NHS Pension Scheme, as well as members who are in both the 1995/2008 and 2015 schemes.

Some of our member events become fully booked quickly. To ensure that members have the option to sign-up for our events, encourage them to regularly view the Member Events page of the Member Hub.

Please inform your employees to click on the following member events for more information including dates, times and an event overview:

- [Your Annual Benefit Statement explained – 2015 Scheme only](#)
- [Your Annual Benefit Statement explained – All Schemes](#)
- [Your retirement options explained – All Schemes](#)

- [Your retirement options explained – All Schemes \(repeat\)](#)
- [Your retirement options explained – All Schemes \(repeat\)](#)
- [Understanding the Scheme and its benefits – All Schemes](#)
- [Partial retirement explained – All Schemes](#)
- [Partial retirement explained – All Schemes \(repeat\)](#)
- [Introduction to the 2015 Scheme](#)
- [Introduction to the 2015 Scheme \(repeat\)](#)
- [My NHS Pension online portal](#)

## **Employer events dates for June and July 2025**

From January 2025 our employer events have been reviewed following feedback you've provided. You feel that some of the courses are too long, making it harder to digest all the information being covered. We're now offering smaller and more frequent courses on different topics, allowing you to pick and choose the topic you need support with.

All the events aim to support employers in administering the NHS Pension Scheme, ensuring a full depth of knowledge to enable you to support your employee members. It is always good to use these courses to refresh your knowledge on an annual basis.

Click on the following employer event links for more information including dates, times and an event overview:

- [Leave and Contributions](#)
- [Retirement and AW8 application](#)
- [Pensions Online \(POL\)](#)
- [GP Roles and responsibilities](#)
- [Basic guide to NHS Pension Scheme administration](#)
- [Flexible retirement in the NHS Pension Scheme](#)
- [Annual Benefit Statement walkthrough and guidance](#)
- [Ill Health and Family benefits in the NHS Pension Scheme](#)

## **Documents and webpages updated in April 2025**

As a service, we're dedicated to updating our webpages and documents to ensure that the content we're sharing is accurate and informative.

Please see below a list of webpages and documents that were updated through March. This list does not include minor updates, and is not exhaustive of all document and webpage changes:

- [Cost of being in the Scheme | NHSBSA](#)
- [GP Solo forms 1 April 2025 - 31 March 2026](#)
- [GP Solo guidance 1 April 2025 - 31 March 2026](#)

- [NHS Pensions Bereavement video](#)
- [NHS Cost claim back scheme fact sheets V2](#)
- [Pay and contributions | NHSBSA](#)
- [NHSOS McCloud opt outs contribution calculator](#)
- [Refund – a guide for employers](#)
- [NHS Pensions GP Locum A 1 April 2023 to 31 March 2025](#)
- [NHS Pensions GP Locum B 1 April 2023 to 31 March 2025](#)

As a reminder, please access documents through the website and not directly from the Employer Update.

**Ends**