

## **NHS Pensions Update – August 2025**

In this month's newsletter:

- Pensions Online (POL) downtime – September 2025 (all employers)
- Total Reward Statements (all employers)
- Changes to on-demand pension estimates (all employers)
- NHS Pensions' performance – July 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 July 2025 (all employers)
- The NHS Pensions Employer Toolkit (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.

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

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

- Sunday 21 September

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.

## **Total Reward Statements**

In August, TRS statements were refreshed in ESR and now show alternative benefits for members who are McCloud eligible. Due to membership from 1 April 2015 to 31 March 2022, member's annual TRS will show 'Option A - standard' and 'Option B - alternative' benefits for every year until you retire.

The statements will not change for members who are not McCloud eligible.

For more information, visit: <https://www.nhsbsa.nhs.uk/employer-toolkit/promoting-statements>.

## **Changes to on-demand pension estimates**

We have updated the requirements for members looking to request an on-demand pensions statement. We can issue on-demand statements to members who:

- are up to 1 year away from retirement
- are terminally ill
- need one to comply with a court order or legal proceedings (such as divorce proceedings, mortgage applications, etc)

Members unable to use ESR can still register for [My NHS Pension](#) to view their ABS.

Our contact details for an estimate remain the same:

[nhsbsa.mynhspension@nhsbsa.nhs.uk](mailto:nhsbsa.mynhspension@nhsbsa.nhs.uk)

## **NHS Pensions' performance**

*Table 1 – Total Transactions (July 2025)*

Item	Volume
Total Transactions	117,462
Apply Annual Increases	772
Buy Additional Pension	620
Buy AVCs	135
Buy ERRBO	258
Calculate and Pay Retirement Benefits	8,699
Claim Protection of Pay	57
Complaints	308
Death Benefits Calculated and Paid	7,388

Defer Benefits	1
Determine Continuing Entitlement	118
Elect for Scheme Pays	157
Make Enquiry	48,125
Manage Complaint	1,869
Manage Data	28,924
Manage Ongoing Payments	1,212
Manage Overpayment	306
Nominate or Change Beneficiary	3,098
Pension Share/Pensions on Divorce	1,048
Recalculate Retirement Benefits	4,395
Receive Estimate of Benefits	5,292
Receive Savings Statement	475
Refund of Contributions	1,922
Transfers	2,283

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

<b>Item</b>	<b>Volume</b>
On Time	63%
Amount paid in Lump Sums	£236,010,712.00
Amount of Pension Paid	£56,954,788.00

No. Pensioners in Payment	1,208,763
---------------------------	-----------

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

<b><i>Item</i></b>	<b><i>Volume</i></b>
<i>Total Volume Calls</i>	3,059
<i>Average Handling Time (s)</i>	623
<i>Average Speed of Answer (s)</i>	542
<i>Total Volume Emails</i>	2,750
<i>Service Level (48 hours)</i>	99.9%
<i>Processing Rate (per hour)</i>	6.4

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

<b><i>Item</i></b>	<b><i>Volume</i></b>
<i>Total Volume Calls</i>	37,520
<i>Average Handling Time (s)</i>	747
<i>Average Speed of Answer (s)</i>	512
<i>Total Volume Emails</i>	40,189
<i>Service Level (48 hours)</i>	94.2%
<i>Processing Rate (per hour)</i>	8.1

## **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.

The team will be delivering a Total Reward Statement LIVE event for McCloud affected members, outlining what the alternative benefits will look like on their annual benefit statement (ABS).

This event will take place on Tuesday 16 September for affected members to learn about the change in their ABS. The live event is open to all and can be found via [our Eventbrite page](#).

A recording of the event will be available on the website for those that are unable to attend.

Please share the event details with your members. To find out more about Total Reward Statements, Annual Benefit Statements and which one you'll receive, visit: [What type of statement you'll get](#).

## **Member events dates for September and October 2025**

These regular 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 make sure members have the option to sign-up for our events, encourage them to regularly view the Member Events page of the Member Hub.

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

- [2015 NHS Pension Scheme Only - Your Annual Benefit Statement explained](#)
- [2015 NHS Pension Scheme Only - Your retirement options explained](#)
- [Introduction to the 2015 Scheme and the NHS Pension Scheme benefits](#)
- [Introduction to the 2015 Scheme and the NHS Pension Scheme benefits \(repeat\)](#)
- [NHS Pensions – Understanding the Scheme and its benefits](#)
- [NHS Pensions – Understanding the Scheme and its benefits \(repeat\)](#)
- [NHS Pension Scheme - Partial retirement explained](#)
- [NHS Pension Scheme - Partial retirement explained \(repeat\)](#)
- [My NHS Pension Online Portal](#)
- [Your retirement options explained](#)
- [Your Annual Benefit Statement with McCloud Dual Calculations](#)

## **Employer events dates for September and October 2025**

From January 2025, we have reviewed our employer events following your feedback. 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:

- [Ill health and Family Benefits in the NHS Pension Scheme](#)
- [Leave and Contributions in the NHS Pension Scheme](#)
- [Retirement and completion of the application form](#)
- [Pensions Online \(POL\)](#)

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

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

Here is a list of webpages that were updated in July. Some documents on these webpages have been updated as well. This list does not include minor updates, and is not exhaustive of all document and webpage changes:

- [Leaving or taking a break from the scheme | NHSBSA](#)
- [Cost of being in the Scheme | NHSBSA](#)
- [Pay and contributions | NHSBSA](#)

As a reminder, please access documents through the website and not directly from the Employer Update. Documents related to McCloud can be access through our website at: [The public service pensions remedy – McCloud | NHSBSA](#)

## **The NHS Pensions Employer Toolkit**

The Employer Toolkit is a library of downloadable materials you can use to communicate with your staff and colleagues about their NHS Pension. The toolkit includes letter and email templates, screensavers, guides, factsheets and more.

Visit the [NHS Pensions Employer Toolkit](#) on our resource hub.

**Ends**