

NHS Pension Scheme

Changes to public service pension schemes

In 2015 the government made changes to the majority of public service pension schemes. These reforms didn't apply to those members closest to retirement, who stayed in their legacy schemes with 'transitional protection'. The Court of Appeal later found that this discriminated against younger members – the government published a public consultation in July 2020 on options to remove this discrimination from all public service pension schemes and has now decided on its final approach.

Only some members are affected

If you joined a public service pension scheme on or before 31 March 2012 and you were still a member of the scheme on or after 1 April 2015, then as long as you had continuous pensionable public service you will be asked to make a choice about your pension scheme benefits.

Continuous service includes members who left public service but returned within 5 years to the same or another public service pension scheme.

What will affected members need to do?

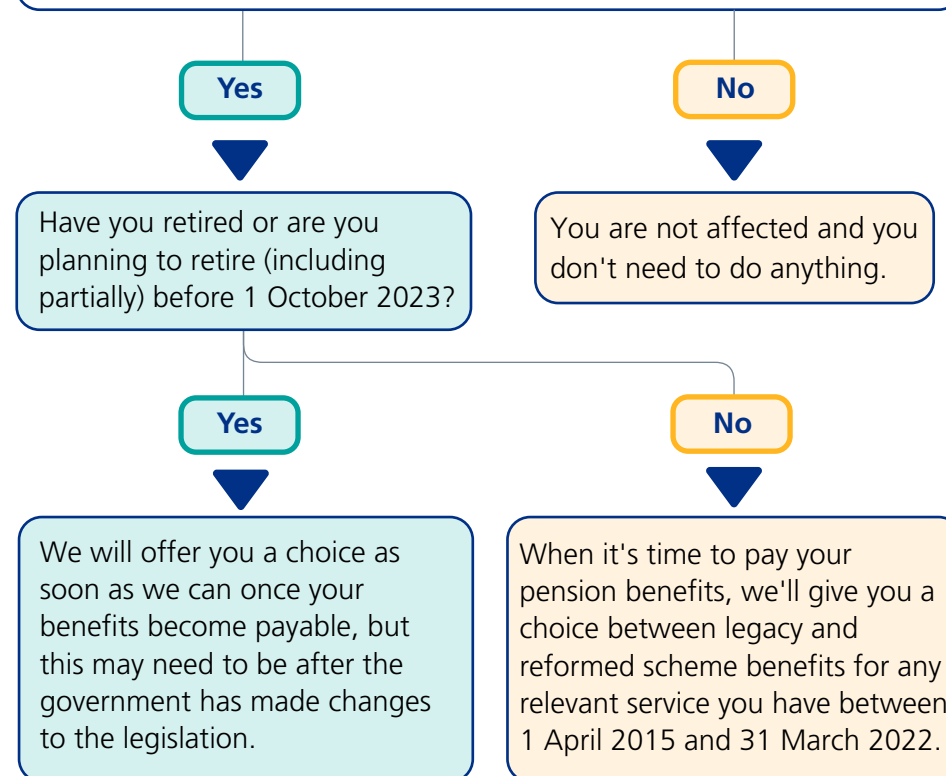
Once you retire, we'll write to you and ask you to make your choice retrospectively.

We'll provide you with information at the time to help you make your decision.

Are you affected?

Were you a member of a public service pension scheme on or before 31 March 2012 and still a member on or after 1 April 2015, with continuous pensionable service?

Continuous service includes members who left public service but returned within 5 years to the same or another public service pension scheme.



► Understanding the legacy and reformed schemes

In the NHS the legacy scheme is the 1995/2008 NHS Pension Scheme. The reformed scheme is the 2015 NHS Pension Scheme.

You can find out more about the Schemes on our website.

► Reformed public service pension schemes

The legacy 1995/2008 NHS Pension Scheme closed on the 31 March 2022. Since 1 April 2022 all active members are members of the 2015 NHS Pension Scheme.

► You'll keep any pension benefits you've earned in legacy schemes

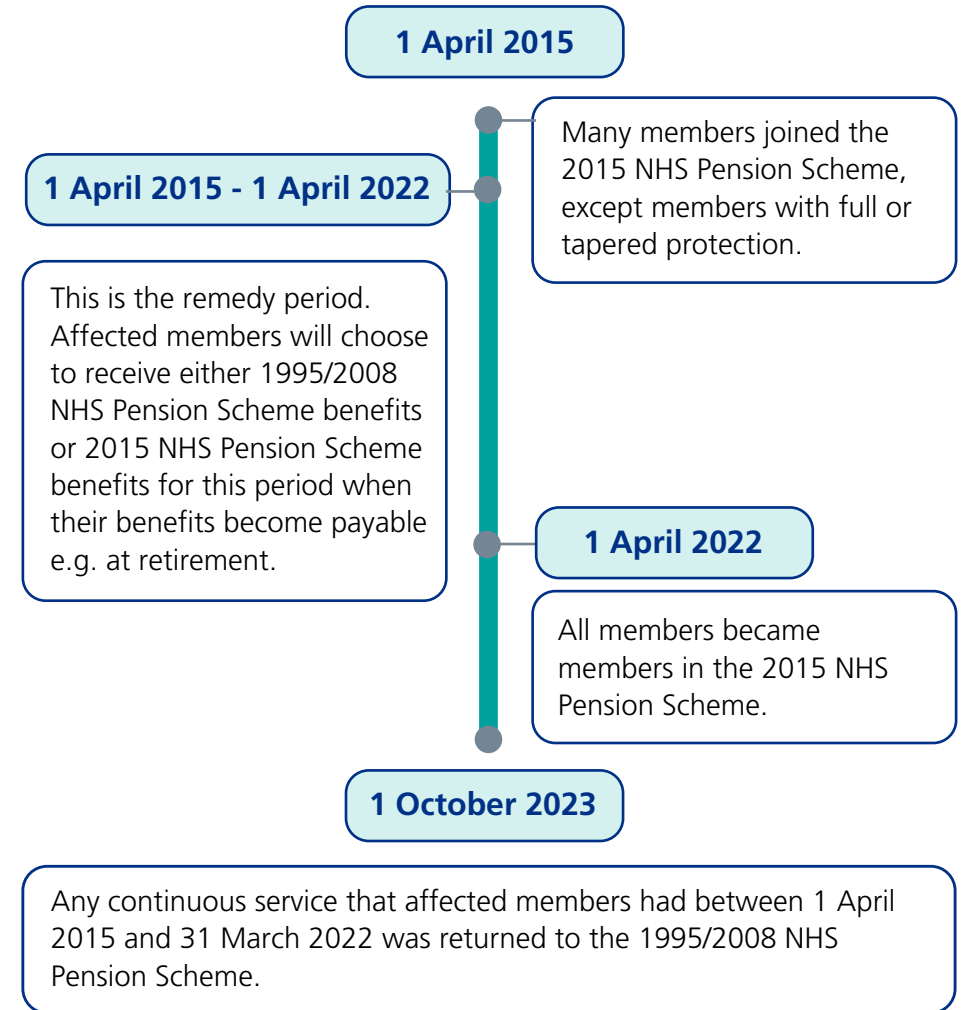
If you're a member of the 1995/2008 Scheme, you'll keep any service you have earned before 1 April 2022 and you'll be able to access these benefits in the same way and at the same time as you can now. If you have one, you'll also keep your final salary link for your 1995/2008 Scheme benefits.

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

► What's next?

Members who've retired are being sent their choice letter after they claim their benefits. We're prioritising those members who may have been impacted most.

Timeline of key dates



Visit our NHS Pension Scheme website for the latest information: www.nhsbsa.nhs.uk/public-service-pensions-remedy-mccloud

