

## **NHS Pensions - Membership record factsheet**

If you believe our records of your Scheme membership are incorrect for any reason, please read this guidance before making enquiries because there are a number of common reasons why the records of your scheme membership can differ from your actual employment history in the NHS.

The information below may provide an immediate answer to any questions you have or if necessary, it will guide you as to how any membership enquiries should be made.

### **How our Scheme membership records are maintained**

The NHS Pension Scheme is administered jointly between NHS Pensions and NHS employers.

Employers are responsible for enrolling their employees in the Scheme, the collection of pension contributions and for notifying NHS Pensions when a member joins and leaves the Scheme. At the end of each financial year, employers provide NHS Pensions with annual updates of the total pension contributions paid, pensionable pay, any changes to whole/part time employment and the number of days or hours worked.

Using the information employers provide, NHS Pensions compiles an overall record of the scheme membership a member accumulates throughout their NHS career.

Separate membership periods are recorded for each period of employment in which a member has contributed to the Scheme.

### **Retention of employment records**

Employers are not required to retain employment and payroll records indefinitely and these records may not be kept for longer than seven years. We will investigate enquiries about past membership, however, we do not have access to employers' payroll records and we are reliant upon the pay and membership information employers provide. For this reason, we cannot guarantee to resolve issues relating to past employments, for example, where essential information cannot be obtained because the employer no longer exists or because employment records are no longer available.

It is important that members regularly review their membership so that any discrepancies can be investigated whilst the relevant payroll records are still available. If any discrepancies are apparent, your enquiries should be referred to the employer first, as soon as possible.

## Membership statement (1995 and 2008 Section)

A membership statement provides a list of all the pensionable employments a member holds in the 1995 or 2008 Section of the NHS Pension Scheme, as notified by the relevant employers. Where applicable, a statement will include lists of practitioner and/or officer\* membership, split into separate 1995 /2008 Section statements.

The scheme financial year runs from 1 April to the 31 March and records should be updated each year by your employer between April and July although updates may be provided later. Where active membership is ongoing, the statement will show membership as far as the last annual update the employer has provided. Where an employment ends, your employer will close the associated membership record shortly after.

\*Officer membership includes all periods of pensionable NHS employments apart from general medical, dental or ophthalmic practitioner. This is because pension benefits for Practitioner membership are calculated differently in the 1995/2008 NHS Pension Scheme.

A statement of Officer membership will include the following information:

- name of employer and Employing Authority (EA) code
- start and end date of each individual employment
- whether whole or part time
- if part time, a breakdown of annual hours/sessions
- Mental Health Officer (MHO) status (eligible 1995 Section members only)
- transferred in membership or Added Years arrangements
- disallowed days if relevant
- Officer membership totals.

**Note 1: Practitioner benefits:** Because of the different method used to calculate practitioner benefits, it is only necessary to record the employer, start and end dates of any practitioner employment on a membership statement and it does not need to be recorded with the officer totals.

**Note 2: Pay and contributions:** A membership statement does not include a history of pay and contributions. The pay figure used to calculate pension benefits would instead be included with a benefit calculation, Total Reward Statement or benefit estimate. The contributions paid by you and your employer can be seen as the 'cost' that secures entitlement to pension benefits but are not related to the actual calculation of benefits.

If you do have a specific reason for requesting details of your 1995/2008 Section annual pay and contributions, we can provide you with the information. As this type of request is not part of the core services we provide, please attach a note to the SM27A membership request form to confirm you need this information.

**Note 3: Additional benefits:** Any purchase of an Additional Pension or Early Retirement Reduction Buy Out (ERRBO) arrangements are not recorded on a membership statement. You can check the details of these with our Member Helpline.

**Note 4: 2015 Scheme:** The 2015 Scheme commenced on 1 April 2015 and is a Career Average Revalued Earnings (CARE) scheme. In a CARE scheme your pension is based on your pensionable earnings throughout your career. The pension you earn each year is based on a proportion of the actual pensionable earnings in that Scheme year and is increased by a set rate, known as revaluation, each year up to retirement or leaving. A 'Scheme year' runs from 1 April to the 31 March. The final pension payable is calculated by adding together the revalued pensions earned in each year of membership.

A membership statement is not a feature of the services we normally provide for the 2015 Scheme but you can check the annual pay that your employer has provided by logging onto your Total Reward Statement (see the separate guidance on our website).

## Requesting a membership statement

If you are an active member of the NHS Pension Scheme (currently paying pension contributions) your local Pensions Officer or Practice Manager should be able to provide you with a statement. You should always check with them in the first instance before contacting us.

You can look up an employer's address using the Employer Directory which is available on our website. If your Pensions Officer / Practice Manager cannot provide you with a statement or you are not currently an active member, you can contact our Member Helpline for assistance.

If your employer cannot help and you require a written statement, you can request one by completing the SM27A Membership Statement Request form. A member's authorisation to release pension information must be provided by any third party enquirer.

More information about the different types of membership and how your pension benefits are calculated can be found in the related guidance.

## Are membership related requests chargeable?

No, members are entitled to one standard membership statement within a 12 month period that is free of charge. Records are updated annually by your employer so multiple requests within a 12 month period would normally be unnecessary. There is also no charge for any other membership related enquiry.

A membership statement does not include an estimate of pension benefits. Information about requesting an estimate or accessing your annual Total Reward Statement is available on our website.

If you have any questions regarding your membership record please first check below before making any enquiries.

## Historic part time membership key dates

Historically it was mainly the whole time workers that had access to the NHS Pension Scheme with part time workers membership being progressively introduced over time as detailed below:

### 5 July 1948

Part time membership was available only to medical and dental practitioners, and specialists (consultants, senior hospital medical officers and dental officers).

### 20 December 1950

Part time registrars and senior registrars were made pensionable.

### 15 December 1966

All Junior doctors were made pensionable.

### 1 April 1973

All non-medical grades working at least half the standard whole time hours were allowed to **choose** to become pensionable. Employers were responsible for informing all eligible employees using leaflet SDR which incorporated form SD157. Part time non-medical grades could use this form to elect to be in the Scheme. As scheme membership was optional, without a completed SD157 the employment would remain non-pensionable.

### 6 April 1988

The SD157 form became obsolete for new employees. All new part time employees working at least half the standard whole time hours were automatically made pensionable unless or until the new SD502 opt-out form is completed. Non-medical grades who had elected to be non-pensionable by signing the SD157 before 6 April 1988 remained non-pensionable unless they elected to join.

### 1 April 1991

All new part time employees are automatically made pensionable unless or until the SD502 opt-out form is completed. Existing part timers who were previously working less than half the standard whole time hours or those eligible but who had elected not to join using form SD157 would remain non-pensionable until they applied to join or were later auto-enrolled.

## Reasons why some or all of your membership may not be held

Only periods of pensionable employment that count towards future pension benefits will be shown on your membership statement. Any periods that were subject to transfer arrangements to other pension providers, a refund of contributions or pensions already paid will not be shown. Limited records of past membership which no longer counts toward future retirement benefits may be archived separately for a period of time, but historic records are not held indefinitely.

If, on making an enquiry, you have been informed that we do not hold any record for you, or you have received a membership statement that does not appear to hold all your NHS employments, it is most likely to be because of one of the reasons listed below.

Please check this list carefully before making any further enquiry:

<b>Age eligibility – minimum age requirement</b>	Contributions to the NHS Pension Scheme can only start from age 18 prior to 06.04.1988. From 06.04.1988 the minimum pension age is 16.
<b>Did you work in the NHS in Scotland or Northern Ireland?</b>	We administer the NHS Pension Scheme for England and Wales only. Scotland and Northern Ireland have separate health service pension schemes.
<b>Did you contribute to another occupational pension scheme?</b>	<p>Southern Ireland, the Isle of Man and the Channel Islands have their own separate occupational schemes as do other large establishments such as Teachers, University Superannuation Scheme (USS), Civil Service and many others. You should contact the relevant scheme in order to make enquiries.</p> <p>To obtain the address of another occupational pension scheme you can contact:  Register of Pension Schemes  PO Box 1NN  Newcastle upon Tyne, NE99 1NN.</p>
<b>Did you work for an Agency?</b>	If a contract of employment was through an Agency and not directly through the NHS, for example a Nursing Agency, you would not be eligible for membership of the NHS Pension Scheme.
<b>Did you work for the Local Government (County Council)?</b>	If employed by the Local Government (County Council) from 1 April 1974, or the option to remain in the Local Government pension scheme was exercised when the local authorities moved to the NHS on this date, then any pension benefits will be held in that scheme.
<b>Were you required to serve a two year waiting period?</b>	Manual workers prior to 06.04.1988 would have been subject to serving a two year waiting period before being allowed to contribute to the NHS Pension Scheme. If served in full, a credit of one year's contributing membership would be given.
<b>Did you 'opt out' of paying NHS pension contributions?</b>	From 6 April 1988 the facility to opt out of membership of the NHS Pension Scheme was introduced. Where applicable the member completes an SD502 opt out form to leave the Scheme and a copy of the form would be retained. Historically, membership would only recommence if a person asked the employer to opt them back into paying pension contributions (see under auto enrolment for changes to opting out after March 2013).
<b>Did you claim a refund of NHS pension contributions?</b>	<p>Refunded membership no longer reckons for pension benefits.</p> <p>Prior to 1 October 1972 a refund would be the only option if you left the Scheme, regardless of length of membership, unless the annual salary had reached £5,000, then membership would be deferred.</p>

	<p>From 1 October 1972 a refund would have been the only option available if you left with less than five years qualifying membership and did not return within 12 months of leaving.</p> <p>From 6 April 1988 a refund or a transfer out would have been the only option available if you left with less than two years qualifying membership and did not return within 12 months of leaving.</p> <p>In the 2015 Scheme a refund will become payable as your only option if you have less than two years qualifying membership and lose your salary link by exceeding a break of over five years.</p>
<b>Did you request a transfer out?</b>	If a transfer of pension benefits has been paid to another pension provider, then no entitlement will remain within the NHS Pension Scheme. You may need to make enquiries with any pension scheme or policy you joined after leaving NHS employment/the NHS Pension Scheme.
<b>Historic part time workers</b>	A person who was a non-medical grade who was working part time prior to 1 April 1973 could not join the NHS Pension Scheme.
	If a non-medical grade had worked at least half time but had not elected to join the pension scheme between 1 April 1973 and 6 April 1988, the employment would not be pensionable. If someone had opted not to join, their election would have remained in place until they asked to join the Scheme.
	Non-medical staff working less than half the standard whole time hours for their grade prior to 1 April 1991 could not join the NHS Pension Scheme.
<b>Have you worked in excess of whole time hours?</b>	Part time hours worked in any employment can only be pensionable up to a maximum of the whole time hours for the grade. Any additional hours you may have worked in excess of whole time cannot be pensionable and will not therefore be recorded in your membership history. Where two part time employments run concurrently and their combined hours exceed whole time, scheme membership in one employment will be restricted so that whole time membership is not exceeded at any time. Different rules apply to self-employed Practitioners.
<b>Did you have an employment that overlapped with another whole time employment?</b>	Any employments that overlap with a pensionable whole time employment cannot be pensionable at all. Where an overlap occurs, the commencement or leaving date of the 'secondary' employment will be adjusted to prevent an overlap of membership with the whole time post. Different rules apply to self-employed Practitioners.
<b>Scaled part time membership</b>	All part time <i>calendar length</i> officer membership in the 1995 or 2008 Section is scaled to its whole time equivalent for the purpose of calculating benefits. This is known as <i>reckonable membership</i> .

	<p>For example, a nurse grade with a whole time contract of 37.5 hours per week but working exactly half time for two calendar years would attain one year of reckonable (whole time equivalent) membership.</p> <p>Because some part time officers may work 'as and when' required or carry out additional hours on top of their agreed contract (e.g. to cover for absences) we use the total annual hours or sessions actually worked, as notified by the employer, to calculate scaled length of membership.</p>
<b>Where you employed by a GP Practice?</b>	The NHS Pension Scheme has only been available to GP Practice staff with effect from 1 September 1997.
<b>Freelance GP locums</b>	<p>Only eligible for scheme membership if they are directly employed and paid by an NHS Employing Authority.</p> <p>Freelance GP Locums who are eligible for membership must opt to join the NHS Pension Scheme.</p>
<b>Disallowed days</b>	Disallowed days will be deducted from your membership if any unpaid sick, strike action or absent without leave periods occur during your employment. These periods will not show on a membership statement if they occur during part time work, because they will be reflected in a reduced annual hours total for the year instead.
<b>Weekends</b>	Employment for pension purposes is based on a seven day week. However, if an employment contract ends on a Friday and a new job commences on the following Monday, the weekend will not count for pension purposes because the member was not in pensionable NHS employment.
<b>Maternity leave</b>	Where an employee enters a 'no pay' period due to maternity leave, the employer will terminate the membership record and reopen it on return to work unless the employee has arranged to maintain the contributions during the no pay period.
<b>2008 Section Optants</b>	<p>If you chose to move from the 1995 Section to the 2008 Section and were aged 60 or over on 1 October 2009 you would not receive a 'day for day' credit in the 2008 Section for membership up to 31 March 2008.</p> <p>The actual amount of membership transferred is converted depending on your age in years and complete months at 1 October 2009 and is worked out using factors provided by the Scheme actuary. Full details would have been included in your Choice statement and more information is available in the 2008 Optant factsheet.</p>

<b>2015 Scheme</b>	Membership of the 2015 Scheme (from 31 March 2015) will not be included in your membership statement. Instead please refer to your Annual Benefit Statement.
<b>Employer name</b>	The NHS has reorganised several times over the years meaning that employers may have been closed or merged with other employers. If relevant, a membership statement will record the name of the employing authority that is currently responsible and may therefore differ from the employer you had worked for. Membership will remain unaffected in these cases.

If after checking this information you still feel that you should hold a record of membership counting towards future pension benefit entitlement, or your membership record is incorrect in some way, you should refer to the following factsheets:

**Standard membership enquiry factsheet**

This factsheet will be relevant for most of the enquiries we receive and will cover situations where the details we hold for you are inaccurate in some way or where you are certain that you paid pension contributions during an employment that is missing altogether.

(Your pay slip or pay advice **would show** NHS Pension Scheme contribution deductions).

**Retrospective membership enquiry factsheet**

Refer to this factsheet only where you feel your employer did not correctly enrol you into the pension scheme.

(Your pay slip or pay advice **would not show** NHS Pension Scheme contribution deductions for the period in question).

**Part Time Access enquiry factsheet**

Refer to this factsheet only where you feel NHS Pensions did not allow you access to the Pension Scheme as a part time worker prior to 1 April 1991.

(Your pay slip or pay advice **would not show** NHS Pension Scheme contribution deductions for the period in question).

We rely on NHS employers to accurately provide us with your membership details but they generally only keep records for up to seven years after you leave. Membership enquiries therefore need to be made as soon as possible with the relevant employer, or through this office if older than seven years.

Membership enquiries usually need to be resolved before we can confirm any other pension related details.

**Note:** Third parties acting for a member should follow the same process detailed above and using the same enquiry forms. Remember to attach a letter of authority and your own contact details.