

NHS Pensions Update – December 2023

Welcome to the December 2023 NHS Pensions Employer Update.

- Sharing our performance - November 2023
- Pensions Online (PoL) downtime
- 2015 Scheme membership restrictions
- Partial Retirement update
- Reminder - the DHSC consultation on April 2024 scheme regulation changes closes at 11:59pm on 7 January 2024
- My NHS Pension onboarding rolling out to ESR users
- Searching for Pension forms
- Contacting NHS Pensions via email
- Stakeholder engagement events
- Administration Foundation Courses
- GP Practice Manager training
- NHS Pensions members events

Sharing our performance

Table 1- Total Transactions (November 2023)

Item	Volume
Total Transactions	103,835
Apply Annual Increases	1,644
Buy Additional Pension	872
Buy AVCs	170
Buy ERRBO	42
Calculate and Pay Retirement Benefits	10,669
Claim Protection of Pay	24
Complaints	7,678
Death Benefits Calculated and Paid	909
Defer Benefits	909
Determine Continuing Entitlement	189
Elect for Scheme Pays	461
Make Enquiry	45,472
Manage Complaint	1,127
Manage Data	14,617

Manage Ongoing Payments	1,873
Manage Overpayment	186
Nominate or Change Beneficiary	2,651
Pension Share/Pensions on Divorce	934
Recalculate Retirement Benefits	2,869
Receive Estimate of Benefits	6,179
Receive Savings Statement	534
Refund of Contributions	2,489
Transfers	2,246

Table 2 - First Retirements and Pensioners (November 2023)

Item	Volume
On Time	98.75%
Amount paid in Lump Sums	£298,247,585.93
Amount of Pension Paid	£1,024,593,005.21
No. Pensioners in Payment	1,124,407

Table 3 – Employer Helpline statistics (November 2023)

Item	Volume
Total Volume Calls	3,483
Average Handling Time (s)	461
Average Speed of Answer (s)	9

Table 4 - Member Helpline statistics (November 2023)

Item	Volume
Total Volume Calls	37,778
Average Handling Time (s)	547
Average Speed of Answer (s)	6

Please note, from May 2021 we amended the way we report the number of transactions shown in these tables. The number provided for each function, now records all items of work or transactions we have undertaken within that service area, including the handling of calls, emails and support work. This change has been made to provide a more comprehensive overview of transactional volumes on a month-by-month basis.

Pensions Online (POL) downtime

POL will be available throughout December and January between 7am and 7pm apart from the following dates when there will be downtime for scheduled system maintenance:

- Sunday 24 December
- Sunday 7 January
- Saturday 13 January
- Sunday 14 January

- Sunday 21 January

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

2015 Scheme membership restrictions

There are no maximum service restrictions in the 2015 Scheme.

All active members are 2015 members from 1 April 2022 and continue to be until they leave, opt out, or reach age 75.

Members who have 1995 Section membership and have transitioned into the 2015 Scheme do not have to cease membership at 45 years or at age 65.

Exit code 11 (maximum membership or age restriction) only applies to members who reached the maximum age or membership before their 2015 transition date. These members will not transition into the 2015 Scheme but may retire and return and then join the 2015 Scheme from 1 April 2023.

Maximum age restrictions only apply at age 75 and on the member's 75th birthday all pension benefits must be paid.

Partial retirement update

Partial Retirement Calculator

The Partial Retirement Calculator was released on Tuesday 12 December 2023 and available on the Partial Retirement page of our website until Friday 15 December 2023.

We have temporarily taken down the Partial Retirement Calculator in response to a member letting us know about a possible error in some of the information it was giving. We have investigated this and identified a fix. It is important that members can use the calculator with confidence, so we are now conducting user testing. To allow for comprehensive user testing, the calculator will be available again in early January 2024.

If you have received any applications for partial retirement where members have used the Partial Retirement Calculator between Tuesday 12 December 2023 and Friday 15 December 2023, you should check if the member is affected by the issue identified.

We have updated the Partial Retirement page of our website and added information to the Partial Retirement Supplementary Form to make members aware of this issue.

Only members aged between 55 and 60 who do not have special class status or Mental Health Officer status are affected. For these members, the calculator overstated the lump sum and benefits they could expect because it did not account for their normal retirement age of age 60. This means that the benefits they'd receive would be less than their estimate.

If you have already submitted an application for partial retirement and are concerned that the member is affected by this issue, do not worry, we can place the application on hold while we provide them with the correct estimate to be able to make the decision that's right for them.

If you have an application for partial retirement ready to submit but are concerned that the member is affected by this issue, you can ask them to check their estimate once the Partial Retirement Calculator is available again. To allow for comprehensive user testing, the calculator will be available again in early January 2024.

Partial retirement forms

When completing the AW8 form for a member who is applying for partial retirement you don't need to indicate on the form that the member is re-employed as their employment will be continuing. The re-employment option is only for those members who are taking full retirement and then being re-employed.

Reminder - the DHSC consultation on April 2024 scheme regulation changes closes at 11:59pm on 7 January 2024

The proposals in the consultation are to:

- deliver phase 2 of the review of member contributions
- introduce a new employer pension contribution rate in line with the results of the 2020 scheme valuation
- permanently remove abatement for special class status (SCS) members in line with the Agenda for Change (AfC) pay deal for 2023 / 2024 which is currently suspended to 31 March 2025
- make further miscellaneous amendments

Partial retirement

The miscellaneous amendments include proposed changes to:

- allow members of the 1995 who have breached the maximum service limits to partially retire
- clarify in the regulations that where a member enters into a salary sacrifice arrangement, this does not constitute an eligible change to their terms of employment for the purposes of taking partial retirement.

Member contributions

The member contribution structure is currently being reformed following a comprehensive review in 2021 and the proposed changes to be introduced in April 2024 follow earlier changes in October 2022.

The changes outlined in this consultation are split into 4 sections:

- implementation of updated member contribution structure as agreed during the phase 1 consultation, with the additional proposed removal of the bottom tier
- futureproofing of the member contribution structure
- real-time re-banding
- changes to the pensionability of overtime up to whole time for members who work part time.

Following some clarifications, we have also made some changes to Scenario 4 in the existing payroll provider requirements for the member contributions changes made in October 2022. The updated version is available on our website: [Information for employers about changes to public sector pensions | NHSBSA](#)

How to submit your feedback and by when

You can read more about the proposed changes via the government website: [NHS Pension Scheme: member contributions phase 2 and miscellaneous amendments - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/nhs-pension-scheme-member-contributions-phase-2-and-miscellaneous-amendments)

If you wish to respond to DHSC about the consultation, you can respond online via the link above.

The consultation closes at 11.59pm on 7 January 2024.

Information for members

We're planning to write to members in January 2024 to advise them of the changes to scheme regulations that will affect them. We'll share a copy of this letter with you in advance.

My NHS Pension onboarding rolling out to ESR users

We will be rolling out My NHS Pension to Scheme members who have access to ESR (Electronic Staff Record) in the new year.

Onboarding to My NHS Pension has been taking place in phases, and we have successfully invited and onboarded members to register from the non-ESR user, pensioner and NHSBSA colleague member groups.

We are now ready to start onboarding active Scheme members who have access to ESR, and we will be reaching out to these members to invite them to register starting in the New Year.

Employers will be contacted before their members are onboarded.

My NHS Pension is a new, online portal which allows members to view and manage their NHS pension in one place. You can find out more about My NHS Pension at <https://www.nhsbsa.nhs.uk/member-hub/my-nhs-pension>.

Searching for Pension forms

Please note that when you are searching for a Pensions form online, you need to search and access forms via the NHSBSA website to ensure you are finding the correct and most recent versions of the form you are searching for. Please avoid using search engines such as Google to find forms, as this will often bring up incorrect forms or older versions.

Where old forms are sent to us, we may need to ask a member to complete a new updated form which may delay the payment of their pension benefits.

Contacting Pensions via Email

To prevent double handling and potential delays with your email queries, please only send each query to the one relevant email account.

It is not necessary to copy in other teams as all correspondence that is sent to the pension employer account will be forwarded to the relevant account if required, and the account that has been copied in will take no action. This includes any escalations for the Stakeholder Team.

Below are the accounts that NHS Pensions expect employers to use with an explanation as to what the different email accounts should be used for:

Email account address	Purpose of account
nhsbsa.pensionemployers@nhsbsa.nhs.uk	<p>All general employer queries and case progress updates.</p> <p>Any supporting documentation/information relating to a request.</p>
datamanagement@nhsbsa.nhs.uk	All queries in relation to data issues
polhd@nhsbsa.nhs.uk	<p>Sending change of administrator forms for pensions online.</p> <p>PIN and password resets for pensions online main account holders (additional user accounts are administered by the main account holders)</p> <p>Account unlocks for pensions online main account holders (additional user accounts can only be unlocked by the main account holder)</p> <p>Updating account details (if the main account holder changes surname / telephone / email address)</p>
stakeholderengagement@nhsbsa.nhs.uk	<p>Meetings and forums</p> <p>Educational needs</p> <p>Escalation issues</p> <p>Website and ask us information</p>

There are several other email accounts that we use to request information from employers.

These accounts should only be responded to with specific information that has been requested and not to generate new queries.

Stakeholder engagement events

The Stakeholder Engagement Team run a series of events throughout the year providing regular updates and delivering educational training.

Please see the [employer events section](#) of the [Employer Hub](#) for upcoming events. These events are free of charge, and some include CPD accreditation. The NHSBSA does not endorse any other third-party training events.

If your organisation would like to request training or attendance directly from the Stakeholder Engagement Team, please complete the [event/meeting request form](#) and email the team for consideration: stakeholderengagement@nhsbsa.nhs.uk.

The Stakeholder Engagement Team run a series of events throughout the year providing regular updates and delivering educational training.

Administration foundation course dates

This course is available to all new local administrators of the NHS Pension Scheme who are less than 12 months in post and provides an overview of what is expected of you as an NHS Pension Scheme administrator throughout a Scheme year.

At the end of the course, you will have a high-level understanding of the actions required to enable you to administer the NHS Pension Scheme at a local level.

The course could also be used as a refresher course for anyone restarting in local NHS Pension Scheme administration. The details for the next available courses are as follows:

- [Wednesday 10 January, 10am to 11am](#)
- [Tuesday 5 March, 10am to 11am](#)

GP Practice Manager training

Further dates are available for the Level 1 and Level 2 GP practice manager events, which include educational training tailored for practice managers, delivered virtually via Microsoft Teams.

Practice managers need to attend the whole training session to receive a Continued Professional Development (CPD) accreditation.

Level 1 GP Practice Manager events

This session includes information on the NHS Pension Scheme website, Annual Benefit Statements, roles and responsibilities, Pensions Online (POL), the AW8 and the member journey.

Details for the next available courses are on the [employer events section](#) of the [Employer Hub](#).

Level 2 GP Practice Manager events

These sessions include roles and responsibilities, flexible retirement, leave overview, ill health, and family benefits.

Details for the next available courses are on the [employer events section](#) of the [Employer Hub](#).

NHS Pensions member events

The NHS Pensions member events aim to help members understand everything they need to know about their NHS pension and how to navigate through the Scheme.

We have a number of events planned throughout the year to help them which includes:

- Understand what the NHS Pension Scheme is
- Find out all they need to know about their Total Reward Statement and Annual Benefit Statement
- Explore their retirement options