

NHS Pensions

Frequently Asked Questions

In addition to the frequently asked questions below further information can be found in the member section of the NHS Pensions Agency website including a comprehensive Ask Us tool where you will find answers to any questions you may have. Please click the following link to visit the NHS Pensions Agency website <https://www.nhsbsa.nhs.uk/member-hub>

The NHS Pension Scheme is made up of the 1995/2008 Scheme and the 2015 Scheme. From 1 April 2015 all new joiners, without previous scheme membership, will join the 2015 Scheme. Some existing members will retain rights to remain in the 1995 or 2008 section of the existing scheme.

1. How can I get an estimate of my pension benefits 1995/2008 sections?

The NHS Pensions Agency will provide members with one free pension estimate per year in the form of an Annual Benefit Statement which can be found on your Total Reward Statement. Your statement can be accessed via ESR Employee Self Service or by creating an account on the Gov.UK website www.gov.uk. Please note requests for further additional benefit information could result in charges however if your Reward Statement does not contain any pension information please contact the ELFS helpdesk who will request an estimate of benefits on your behalf.

2. How can I get an estimate of my pension benefits 2015 section?

As the 2015 Scheme is a CARE Scheme (Career Average) estimates of benefits cannot be provided unless you are within 12 months of retirement. Your Total Reward Statement, which can be accessed as per question 1, contains information regarding the expected yearly growth of your pension benefits.

3. I want an up to date estimate my Total Reward Statement isn't current/not to the date I want to retire

Earnings included in pension estimates/benefit statements are always in arrears of current earnings and are meant as a guide only. Confirmed figures will be provided by the NHS Pensions Agency at the time of your retirement. Should you wish to claim your benefits sooner/later than shown on your benefit statement calculators and guidance notes are available on the NHS Pensions Agency website for you to use.

4. There is no Pension information on my Total Reward Statement?

Occasionally pension information is not on your Total Reward Statement. There are a number of reasons this may happen for example if you are a male nurse or have a pension sharing order against your benefits. If this is the case and you are an active member of the scheme please contact the ELFS helpdesk who can obtain a statement on your behalf.

5. How do I claim my pension benefits when I want to retire?

In the first instance please speak to your manager/HR department who can advise you of your own organisational policy. Once you have agreed/decided your intended retirement date please contact the ELFS Helpdesk for your retirement forms. You should do this no sooner than 4 months before your retirement date. As the NHS Pensions Agency need your forms 3 months in advance of retirement this gives additional time for your Pensions Team to issue and process the completed forms. It is recommended you read the 'Retirement Guide' in the 'Applying for your Pension' section of the NHS Pensions Agency website prior to applying for your pension.

6. What do I do if I want to return to work after I retire?

In the first instance please speak to your manager/HR department who can advise you of your organisations flexible retirement policy. To return to work there must firstly be a service need and your employer may also have a local agreement in place regarding the break in service you must take before returning. The minimum this must be is 24 hours (taking account of a period of time equal to any outstanding annual leave) followed by working no more than 16 hours per week for the first calendar month. Once you have agreed your dates to both leave and return to work please contact the ELFS helpdesk to ask for your retirement form. You should do this no sooner than 4 months before your retirement date. As the NHS Pensions Agency need your forms 3 months in advance of retirement this gives additional time for your Pensions Team to issue and process the completed forms. It is recommended you read the 'Retirement Guide' in the 'Applying for your Pension' section of the NHS Pensions Agency website prior to applying for your pension. Please note the 16 hours per week rule applies to the 1995 section only.

7. I want to opt-out of the NHS Pension Scheme what do I do?

By law your employer cannot issue you with an opt-out form (SD502). To opt-out of the scheme you can either download this yourself and forward to ELFS Shared Services once completed or contact the NHS Pensions Agency by telephoning 0300 3301 346 and they will send the form to you.

8. Can I have a refund of pension contribution?

Provided you have less than 2 year's membership in the scheme you can apply for a refund of contributions. Please download form RF12 from the NHS Pensions Agency website and forward to ELFS Shared Services who will process this for you.

9. I have another pension can I transfer it into the NHS Scheme?

You may be able to transfer your old pension to the NHS Pension Scheme but you must do this within 12 of joining the NHS Scheme. Please download the application pack from the NHS Pensions Agency website for completion.

10. What happens to my pension benefits if I die in service?

Provided you are a member of the NHS Pension Scheme a life assurance lump sum and pension is automatically payable to your spouse or civil partner. Depending on your circumstances a survivor pension and child benefits may also be payable. If you aren't married or in a civil partnership but

do co-habit with a long term partner it is possible to nominate them to receive your pension which would normally die with you as well as being able to nominate others to receive your lump sum. Please see question 11

11. How do I make a pension nomination?

There are two types of pension nominations in the form of your life assurance lump sum which is referred to as a 'Death Benefit nomination' and 'Partner Nomination' whereby a member who is not currently married or in a civil partnership may nominate a partner to receive their pension in the event of their death provided the relevant criteria is met. Benefits are payable as in question 10 and further information and nomination application forms are available on the NH Pensions Agency website. Please note if you wish to cancel a nomination you must complete form NOM1 available on the Agency website.