

NHS Pensions – Communications and Annual Benefit Statements (ABS)

Jonathan Leach

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NHS Pensions - Communications

The Communications and Customer Insight Team...



The Communications and Customer Insight Team...



How we support employers

Dedicated Employers Contact Facilities
 Helpline: 0300 330 1353
 Email: nhsbsa.pensionemployers@nhs.net



Pension Discussion Groups
 Regional Pension Forums and National Employers Group to talk about issues affecting you and your members



ESR User Guides
 Guides and process maps to help you process cases through ESR



Pensions Website Employers Hub
 - FAQs
 - Factsheets
 - Technical Guidance
 - Ask Us

Stakeholder Engagement Team
 Working in partnership to improve our services for you



Monthly Employers Newsletter
 To provide a monthly round up of important pensions information



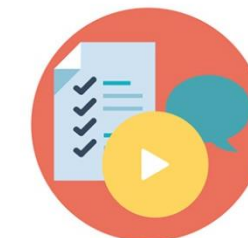
Service Charters
 - Employer Charter
 - Member Charter
 - Pension Charter
 Set out our roles and responsibilities to administer the Scheme efficiently



Pensions Online (POL)
 Helpline and User Guides to provide help when processing cases through POL



Scheme Information
 - Member identifier
 - 2015 Scheme Guide
 - 95/08 Scheme Guide



2015 Scheme Readiness Materials
 - Communications Pack
 - Preparation Checklist
 - Online Videos
 - Employer Webinars
 - E-Learning Packages

Guides available

- 1995/2008 Scheme Member Guide
- 2015 Scheme Member Guide
- Retirement Guide
- Leaving Early and Transferring Out Guide
- Transfer In Guide and application pack

Guides are no longer available in hard copy.

All available to view and/or download from our website.

We recommend you **always** access via our website to ensure you are viewing the latest version.



Disclosure requirements

- You **must** provide new starters or those rejoining the Scheme with the appropriate Member Guide **within one month** of joining.
- This can be attached to an email but a link to the guide is not sufficient.
- You do not have to provide any of the other guides. If requested, you can direct the member to our website via a link.

Videos

We have a range of videos available on our YouTube channel for members and employers.

Videos for pensions and Annual Benefit Statements

Search for TheNHSBSA on YouTube

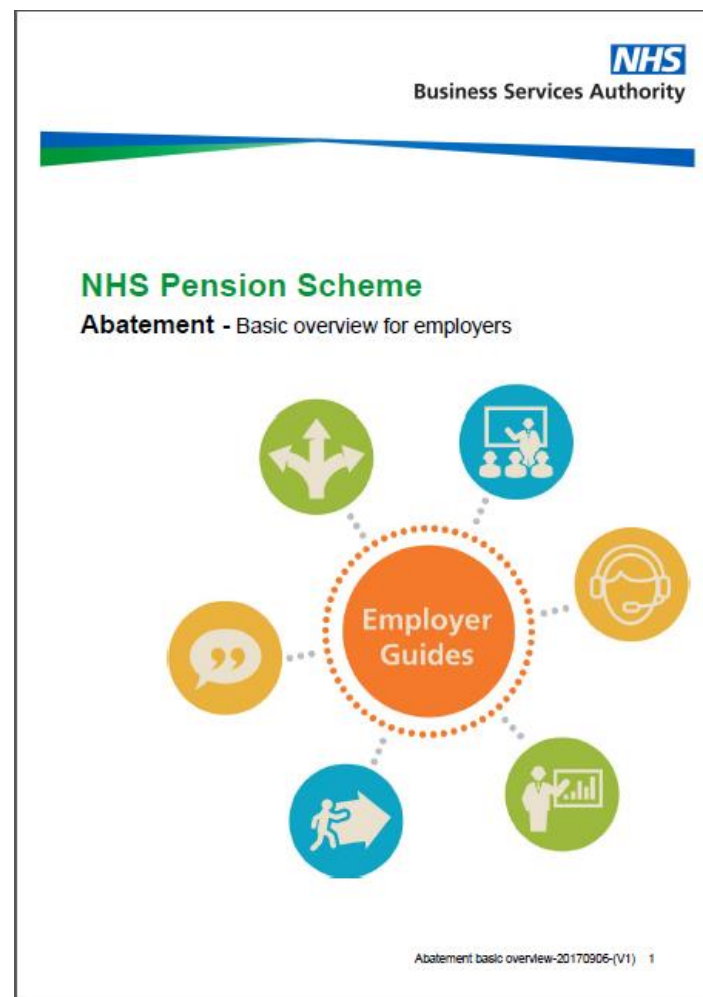
More videos are being produced.



Employer Guides

We have started to develop a range of guides to assist employers at key business events.

Where possible we are creating guides pitched at differing levels to ensure that we meet the needs of both new and more experienced pension administrators.

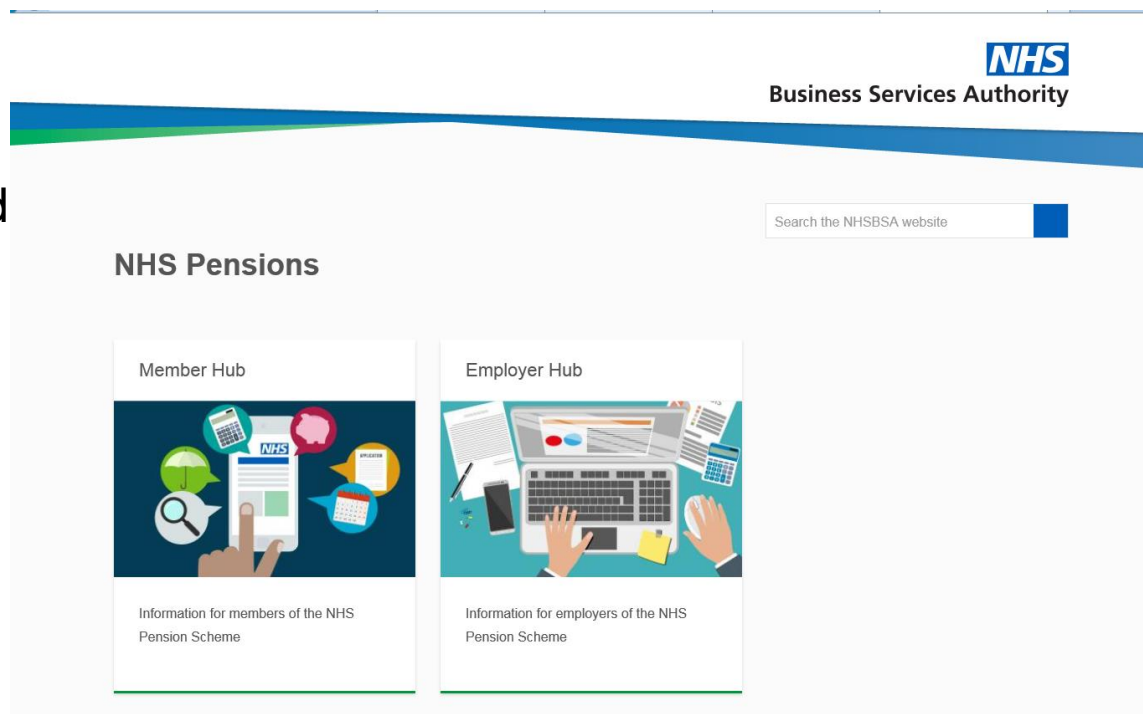


Newsletters

- **Employer Newsletter**
 - Sent by email at the end of each month.
 - Content is relevant to **all** employers.
 - Sent to those held on our system as the main pensions contact – important to keep contact details up to date.
 - We do also hold an additional distribution list for Employer Newsletter purposes only. Email nhsbsa.pensionsemployernewsletter@nhs.net to be added.
- **Member Newsletter**
 - Sent by email quarterly (next edition due December).
 - Anyone can subscribe using any email address (personal or work).
 - Please publicise this to your members.
 - Email nhsbsa.pensionsmembernewsletter@nhs.net to subscribe.

New website - functionality

- Improved navigation
- Modern look and feel
- Search
- Videos embedded
- Twitter follow block and feed
- Link to Ask Us
- Mobile friendly



New website – what we have done

- Removal of duplication (where possible)
- Simplifying language
- Removing jargon
- Thinking about how info presented (user needs) – all information in one place
- Main Member Guides are on every page
- Launched in April
- Public Beta – ongoing feedback collection and evaluation

Homepage

[About](#) [Complaints](#) [Customer Enquiries](#) [Freedom of Information](#) [News](#) [Press Centre](#) [Recruitment](#)

[Back to NHSBSA home](#)

NHS Pensions - Securing tomorrow, today

2015 / 1995 | 2008
NHS Pension Schemes
Securing tomorrow, today

Pensions

NHS Pensions Home

- [About Us](#)
- [Members Hub](#)
- [Employers Hub](#)
- [Third Party Hub](#)
- [Pension Scheme Forms](#)
- [NHS Pension Scheme Regulations/ Consultations](#)
- [NHS Pension Scheme: Arrangements beyond 1 April 2015](#)
- [Choice 2](#)
- [Option to Give Up Protection](#)
- [Pensions News](#)
- [NHS Pensions Scheme](#)

Quicklinks For Members

- ▶ [Members Newsletter](#)
- ▶ [Opting Out](#)
- ▶ [Contact NHS Pensions](#)
- ▶ [Total Reward Statements](#)

Members
Are you looking for a form?
Visit the [Pension Scheme Forms](#) area.

Search disclaimer - Please note: using the website search can return out of date forms and guides. Please navigate the menu options to the left of the screen to find the latest versions.

Thinking of retiring early?
Use our [early retirement calculator](#) with your Annual Benefit Statement to see the effect this will have on your pension.

Why not sign up for our Member Newsletter?

[Contracting out factsheet](#) - information about changes to the State Pension and the end of contracting out from

Ask Us
[Click Here](#)

Which Scheme am I in?
[Click Here](#)

Changes to Public Sector Transfer Club factors from 1 March 2017
09 February 2017

The factors used to calculate the outgoing transfer value and subsequent transfer in credit in the NHS Pension Scheme for a Club transfer are changing with effect from 1 March 2017

NHS Pension Scheme Administration levy from April 2017
31 January 2017

As mentioned in the November 2016 Employer Newsletter, the Department of Health intends to introduce a levy to cover the cost of Scheme administration from 1 April 2017.

Pension Online downtime
30 January 2017

Details of POL downtime

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Business Services Authority

NHS Pensions

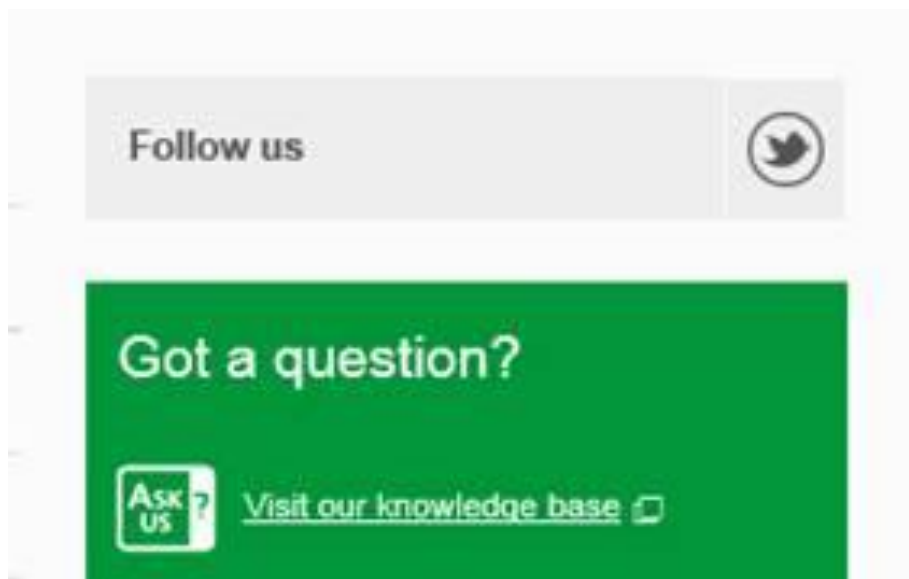
Member Hub

Information for members of the NHS Pension Scheme

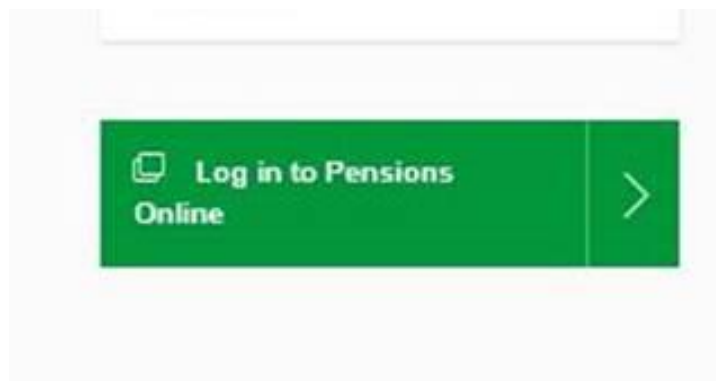
Employer Hub

Information for employers of the NHS Pension Scheme

Follow block and question block



Log in button



Employer news

Technical guidance

NHS Pensions Finance


Electronic Staff Record (ESR)

Pensions Online

Employers - contact us

Follow us



 **Log in to Pensions
Online**



Accordion

— Member Newsletter

You can keep up to date with the latest news by subscribing to the quarterly Member Newsletter. If you would like to sign up to receive the quarterly Member Newsletter, please send your email address to nhsbsa_pensionsmembernewsletter@nhs.net

Add this email address to your address book or safe senders list to reduce the risk of the newsletters being filtered into your junk or spam folder.

To help us evaluate our services, we may contact you from time to time to invite you to share your views. Your details will not be shared with any third parties.

Subscribe



+ Employer directory

+ Change of address or personal details

+ Gender recognition

Alert box



Pensions Online downtime

Please note that at times we may need to take Pensions Online (POL) offline at short notice. Updates will be provided on our website when possible. We apologise for any inconvenience this may cause.

Member Hub

Employer Hub

Pensions Online



Pensions Online (POL) downtime

Pensions Online (POL) will be unavailable between the following times:
 7pm on Friday **23 June** and 7am on Monday **26 June**
 7pm on Friday **30 June** and 7am on Monday **3 July**
 7pm on Friday **7 July** and 7am on Monday **10 July**

Pensions Online (POL) is an online tool based on the internal NHS Network (N3) which gives employers the facility to update and amend member's records.

Please note that at times we may need to take Pensions Online (POL) offline at short notice. Updates will be provided on our website when possible. We apologise for any inconvenience this may cause.

Pensions Online estimate calendar length service more than 40 years

You will need to refer any cases to NHS Pensions, where an estimate has been processed on Pensions Online and the calendar length service exceeds 40 years and above. Please email the member's name

Employer Hub

- Employer forms
- Access to the NHS Pension Scheme
- Employer news
- Technical guidance
- NHS Pensions Finance
- Electronic Staff Record (ESR)
- Pensions Online

Navigation

The screenshot shows the NHS Pensions website navigation. At the top right, there is the NHS logo and the text "Business Services Authority". Below this is a search bar with the placeholder text "Search the NHSBSA website". The main navigation is split into two columns: "Member Hub" on the left and "Employer Hub" on the right. The "Member Hub" column contains a list of links: "About me", "Joining the Scheme", "Membership of the NHS Pension Scheme", "Cost of being in the Scheme", "Transferring into the Scheme", "Increasing your pension", "Getting an estimate of your pension", "Family and your pension", "Applying for your pension", "Leaving or taking a break from the Scheme", "Divorce or dissolution of a civil partnership and your pension", "Information for Practitioner, Locum, OOHs and Non-GP", "Lifetime Allowance", and "Contact us". The "Employer Hub" column is currently empty. A vertical banner with a dark blue background and a yellow circle is positioned between the two columns. A green highlight is visible over the "Member Hub" header in the right column.

NHS
Business Services Authority

Search the NHSBSA website

NHS Pensions

Member Hub

- About me
- Joining the Scheme
- Membership of the NHS Pension Scheme
- Cost of being in the Scheme
- Transferring into the Scheme
- Increasing your pension
- Getting an estimate of your pension
- Family and your pension
- Applying for your pension
- Leaving or taking a break from the Scheme
- Divorce or dissolution of a civil partnership and your pension
- Information for Practitioner, Locum, OOHs and Non-GP
- Lifetime Allowance
- Contact us

Employer Hub

Member Hub

- About me
- Joining the Scheme
- Membership of the NHS Pension Scheme
- Cost of being in the Scheme
- Transferring into the Scheme
- Increasing your pension
- Getting an estimate of your pension
- Family and your pension
- Applying for your pension
- Leaving or taking a break from the Scheme
- Divorce or dissolution of a civil

Search

Showing: 7 of 7

Sort by: Most Relevant

Media enquiries

These contact details are for media enquiries only. For all other enquiries please go to our contact us page. Media enquiry contact details Contact us Monday to Friday, 8.30 am to 4.30pm. For enquiries about: NHS Dental Services NHS...

[Corporate - Contact us](#)

Employee section

Welcome to the employee section. Total Reward Statements and Annual Benefit Statements help NHS staff understand the true value of their employment package. In this section of the website we will provide you with all the information you...

[Total Reward Statements](#)

Website feedback

- There is a mechanism for feedback on the website
- Feedback is being collated and analysed on a regular basis
- You are encouraged to provide feedback but please make sure this is done through the proper channel

A decorative horizontal line with a blue top layer and a green bottom layer, both with wavy, organic shapes.

NHS Pensions – Annual Benefit Statements

Overview

- Background of ABS
- Types of statements
- The statement refresh journey
- What is/isn't included in a statement?
- Who will/won't receive one?
- Q&As



Background

Each member of the NHS Pension Scheme is entitled to one free age estimate every 12 months.

NHS Pensions provides this to members in the form of the Annual Benefit Statement (ABS) using information employers to submit via the annual update.

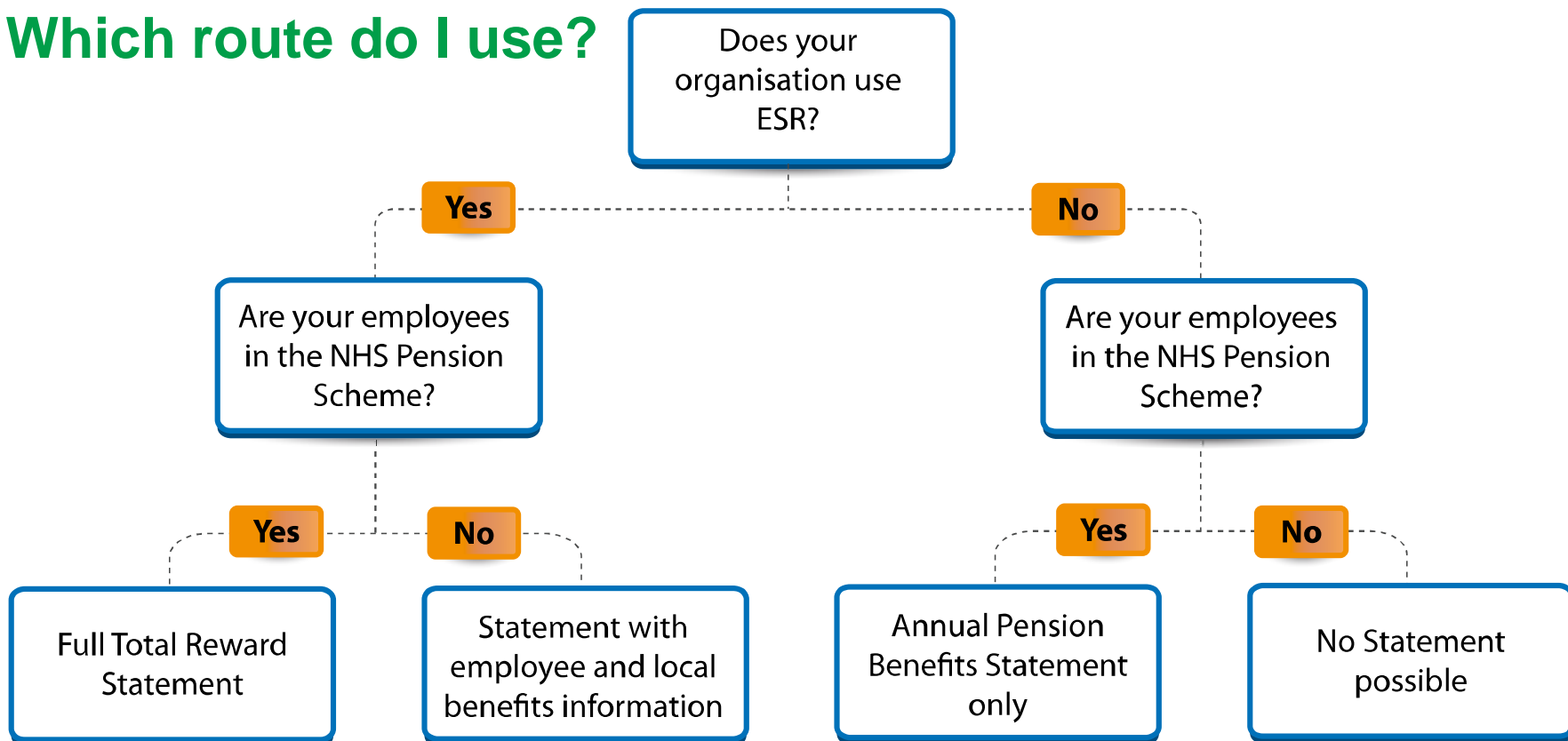
The statements are held securely on the Total Reward Statement (TRS) portal and there are two different ways to access the statement through the TRS portal.

The most common route is through Electronic Staff Records (ESR) which is a payroll system or through the TRS portal (which uses Government Gateway).

www.totalrewardstatements.nhs.uk



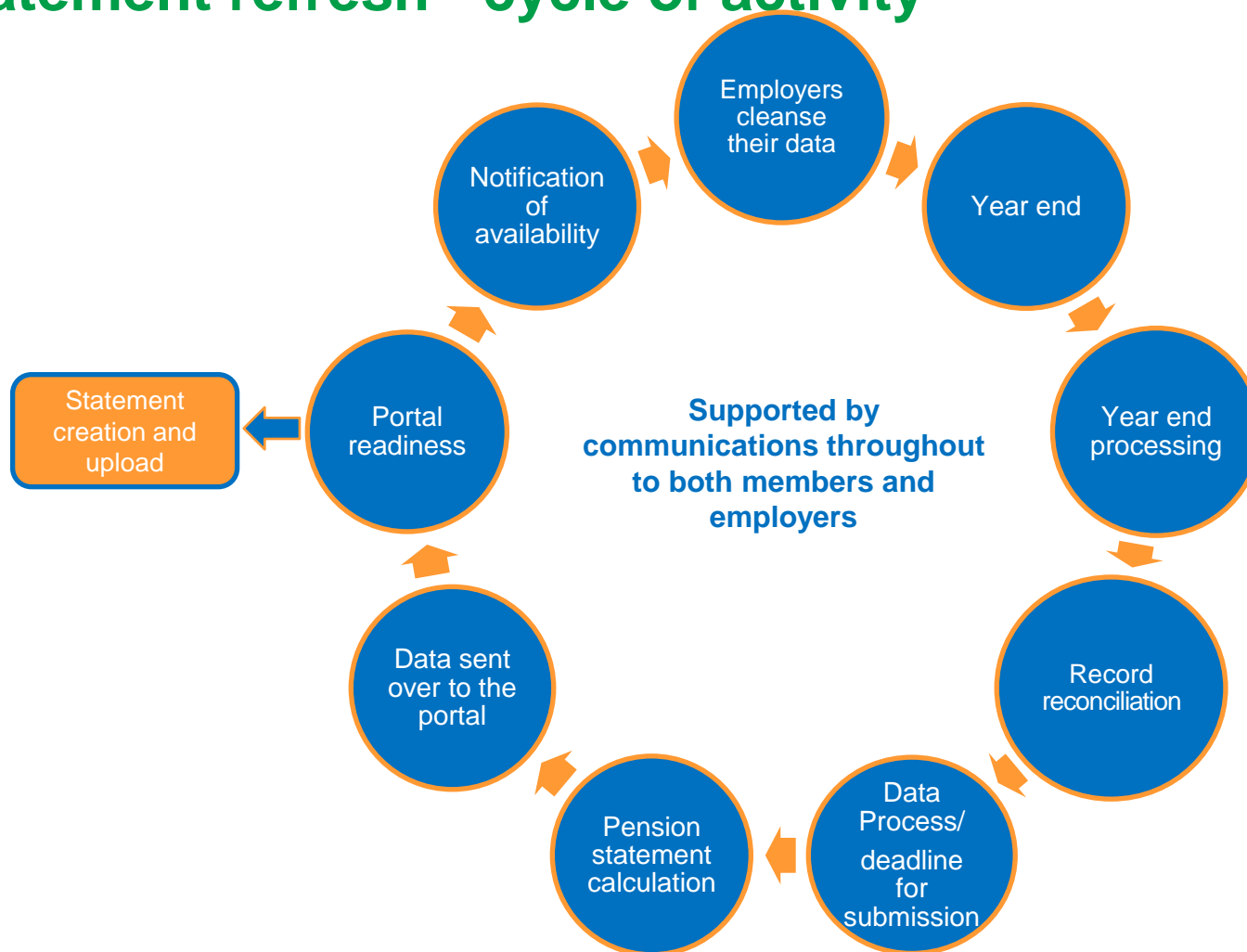
Which route do I use?



TRS Statements:
Available via ESR Self Serve or by Government Gateway

ABS Statements:
Available via Government Gateway only

Statement refresh - cycle of activity



What's included in the ABS?

- Current value of benefits at last update (including Consumer Price Index if deferred). This includes:
 - Pension
 - Lump sum (if applicable)
 - Survivor pension – now known as Adult Dependant's Pension
 - Hypothetical Annuity Cost (the cost of what the pension would be to buy on the 'open market')
 - Reckonable and calendar length membership totals for 1995/2008 members
- Members with full protection will also receive a one year projection and projection to Normal Pension Age (NPA)
- Maximum lump sum commutation examples
- Life Assurance Lump Sum– now known as Lump sum on death benefit

What's included continued...

- Death benefit nominee information
- Contribution information for the year before including employee, employer, Added Years, Early Retirement Reduction Buy Out (ERRBO) and Additional Pension (AP) contributions
- Separate statement tab for each Section/Scheme
- 2015 Scheme pensionable earnings statement (if applicable)
- Transfer in and Added Years membership credits are included in the membership totals but not the totals on the statement
- Final salary linking

What's not included?

The validations used to calculate members statements are broadly comparable with our internal system, with some exceptions to facilitate bulk processing:

- Protection of pay is not included for 1995 Section members
- Additional Pension and Early Retirement Reduction Buy Out (ERRBO) – Contributions paid show on the statement but they are not included in the calculations
- Scheme transition members whose 2015 Scheme records have not been updated will not receive a 2015 Scheme statement but will receive a statement for their 1995 and/or 2008 Section

Who will receive a statement?

- Officer and practitioner members
- 1995 Section, 2008 Section and 2015 Scheme members
- Active, deferred and status change in progress members

If it has not been possible to calculate a statement through the TRS portal the member will receive an information message advising this and is eligible for one free age estimate form NHS Pensions upon request.

Reasons a member might not receive a statement

- **Joined after Annual Benefit Statement calculation date** - The member joined the NHS Pension Scheme after 31 March 2017, or rejoined after this date following a transfer out or refund of earlier membership
- **Pay** - The bulk processing functionality for Pensions Online (POL) users is unable to calculate very high pay figures (more than £250,000) or very low (less than £20)
- **No annual update received** - The member is in the 2015 Scheme but the record has not been updated, or the only open employment is after the latest update
- **Employments exceed whole time** – The member has more than one open employment which together exceed whole time
- **Data issue** – Such as missing part time hours
- **Complex rules or manual calculations required, for example:**
 - Subject to the earnings cap
 - Subject to Pensions on Divorce / Dissolution of a civil partnership registered

What support is available to employers?

- Local communications toolkits
- Timeline and reminders
- Videos
 - Overview of Total Reward / Annual Benefit Statements
 - What is a Total Reward Statement?
 - What is an Annual Benefit Statement?
- Self Service Q&A on Ask Us
- Contact points for enquiries – dedicated helplines and email addresses

As part of the next annual refresh we are planning on investigating whether we can provide all no ESR users with a list of members who will and won't be able to access a statement.

Thank you

I hope you found this presentation useful and please feel free to ask questions.

Thank you

Jonathan Leach

Stakeholder Engagement Manager

