

A photograph of NHS staff in a clinical or office setting. In the foreground, a woman with glasses and a grey cable-knit sweater is smiling. Behind her, a man in a black sweater and glasses is looking towards the camera. To the left, a woman in blue scrubs is talking on a mobile phone. The background shows a typical NHS office environment with white walls and a computer monitor.

NHS Pensions - Member's Charter

Our service standards

Contents

1. Introduction
2. Our core service standards and what you need to do
 - Increasing your pension
 - Refunds
 - Transfer in or out
 - Divorce
 - Retirement
 - Death
3. Help and support
4. When will this Charter be updated?

1. Introduction

The NHS Pension Scheme has been a cornerstone of the NHS reward package since its creation in 1948. It is the largest centrally administered public sector pension scheme in Europe and currently has 1.5 million actively contributing members, 570,000 members with deferred benefits, and pays pension benefits to over 860,000 pensioners every month.

The Scheme is an unfunded occupational scheme backed by the Exchequer. It is open to employees from the NHS and other approved organisations. Whilst the Scheme remains the subject of significant modernisation it continues to allow NHS staff and NHS approved staff to save effectively for their retirement.

There are two NHS Pension Schemes:



The 1995 and 2008 Sections

Both Sections closed on 31 March 2015 except for members entitled to continue membership in either Section through 'Protection' arrangements. Both Sections provide defined benefit pensions based on final salary, or career average pay for GPs, General Dental Practitioners, and Ophthalmic Medical Practitioners.



The 2015 Scheme

This Scheme opened on 1 April 2015 and is for all new members and members without full protection who moved to the 2015 Scheme on 1 April 2015. This Scheme provides defined benefit pensions based on career pay for all members.

Our aim

We work closely with NHS and other approved employers who are responsible for local administration of the Scheme. The NHS Pensions Charter specifies our key performance targets. These are reviewed monthly and we continue to maintain excellent service performance.

We aim to:

- Pay pensions accurately and on time
- Treat you as an individual with dignity and respect
- Listen to what you say
- Be fair, helpful and easy to talk to
- Give clear reasoning and explanation when necessary
- Keep what you say to us confidential
- Communicate with you in plain English to tell you exactly what you need to do and what information we need.

NHS Pensions aims to provide a prompt, efficient and helpful service to all members of the NHS Pension Scheme.

You can help us by:

- Giving your surname, initials and membership (SD) or National Insurance number when you contact us
- Giving us your email address so we can contact you in the future about important pension information
- Giving us full and accurate information when we request it
- Treating our staff courteously
- Informing us if you change your address or personal details (such as your surname if you get married)
- Regularly looking on our website for up to date information.

2. Our core service standards and what you need to do

Below you will find a list of our core service standards. All target times shown in this table only apply from the point when NHS Pensions has received all the information required to complete the activity accurately. Please note that employers follow a processing schedule whereby data is provided to NHS Pensions in cycles. This may affect the time taken for data to arrive at NHS Pensions for processing.

Activity	What we want you to do	What we will do	Our target times
General correspondence	Please tell us what pension activity you are writing about and always provide your full name, maiden name (if applicable), membership number or National Insurance number.	We will provide a full reply to all correspondence (emails or letters).	For all forms of correspondence (emails and letters), we will aim to reply within 15 working days of receipt.
Increasing your pension			
Additional Pension	Use the Additional Pension calculator or obtain form AP1. They are both available on our website at: www.nhsbsa.nhs.uk/nhs-pensions Please complete the form accurately and provide all the information that is requested and send to your employer.	When we receive your application form AP1 from your employer we will process your application, update our records with the purchase and send you the relevant confirmation letters.	We will aim to complete your purchase within 4 weeks of receiving your application.
Early Retirement Reduction Buy Out (ERRBO) - 2015 Scheme only	Please obtain the expression of interest form from our website at: www.nhsbsa.nhs.uk/nhs-pensions Please complete the form accurately and provide all the information that is requested.	When we receive your expression of interest we will assess your application and contact you to let you know if you are eligible to enter into an ERRBO agreement and to confirm the rate of additional contributions. If you then wish to proceed you will need to sign and return the agreement document sent to you by NHS Pensions. Your employer will then be instructed to deduct the additional contributions from the effective date.	We will aim to assess your expression of interest within 15 working days of receiving the form.

Activity	What we want you to do	What we will do	Our target times
Refunds			
<p>Refund of contributions</p> <p>Notes:</p> <p>1: You can only obtain a refund of your contributions (less tax and deductions) if you have less than two years qualifying membership.</p> <p>2: How and when you get your refund depends on when you opted out of the Scheme and when you make your refund request in the monthly payroll cycle.</p>	<p>If you opt out and request a refund before your first pay period:</p> <ul style="list-style-type: none"> Please speak to your employer and they will arrange for it to be paid back to you. <p>If you opt out and request a refund after your first pay period and remain in employment:</p> <ul style="list-style-type: none"> Please speak to your employer and complete form RF12. <p>If you want to request a refund after you have left NHS employment:</p> <ul style="list-style-type: none"> Please obtain application form RF12 from our website www.nhsbsa.nhs.uk/nhs-pensions completing the form accurately and providing all the information requested. <p>When complete send it to your last employer and they will verify it and send it on to NHS Pensions.</p> <p>(Please note that should you leave the Scheme with less than two years qualifying membership and not rejoin within twelve months of leaving we will send you form RF12 around thirteen months after you left the Scheme for you to consider whether to apply for a refund)</p>	<p>NHS Pensions only deals with refunds after you have been paid.</p> <p>When we receive your application form RF12 (from your employer), if you have less than two years qualifying membership, we will return your contributions to you.</p> <p>There will be a deduction for tax and a deduction to buy you back into the State Second Pension (formerly called the State Earnings Related Pension Scheme SERPS). It is only necessary to buy back into the State Pension scheme if the membership is from before 6 April 2016 as contracting out ceased from this date.</p>	<p>We will aim to pay your refund within 5 working days of receiving form RF12.</p> <p>(Against our statutory target of 1 month)</p>

Activity	What we want you to do	What we will do	Our target times
Transfer in or out			
<p>Transfer In of pension rights: Requesting an Estimate</p> <p>Notes:</p> <p>Applications to transfer benefits into the Scheme must be made either:</p> <ul style="list-style-type: none"> • within 12 months of joining the Scheme, and before Normal Pension Age if a member of the 1995 Section • within 12 months of becoming eligible to join, and before Normal Pension Age if a member of the 2008 Section or 2015 Scheme 	<p>Please obtain a Transfer In Guide and application pack from our website at: www.nhsbsa.nhs.uk/nhs-pensions</p> <p>Please complete the form accurately and provide all the information that is requested.</p> <p>(Note: The guide provides you with information on how to obtain a Transfer Value quote from your previous pension provider).</p>	<p>On receipt of the transfer value quote and any additional information that we require, we will provide you with an estimate of what membership or pay credit the proposed transfer would buy you in the NHS Pension Scheme.</p>	<p>We aim to send you this transfer estimate within two months as outlined in the Transfer In Guide and application pack.</p>
<p>Transfer In of pension rights: Receiving the transfer payment</p>	<p>If you decide to transfer your existing pension rights into the NHS Pension Scheme after you receive the estimate from NHS Pensions, you will need to complete your part of the option forms and send them to your previous pension provider. They will then send NHS Pensions a transfer payment and the completed option forms.</p>	<p>On receipt of the transfer payment from your previous pension provider, we will write to you to confirm what membership or pay credit the transfer has bought you.</p>	<p>We aim to send you confirmation within 20 working days from receiving the transfer payment from your previous pension provider.</p>

Activity	What we want you to do	What we will do	Our target times
Requesting an estimate of your Transfer Out value	<p>If you are considering transferring your NHS Pension Scheme membership to another pension provider you should write to your new pension provider authorising them to release information to us. They will then contact us for an estimated transfer value.</p>	<p>On receipt of the request for the estimated transfer value from the proposed pension provider, we will provide an estimated transfer value to them.</p> <p>This will be used by them to calculate what membership or credit you can buy in their pension scheme. They will then write to you with a proposal.</p>	<p>We aim to provide the estimate of Transfer Value quotation to your pension provider within 10 working days of receiving the request from your proposed pension provider.</p> <p>Against our statutory target of 3 months</p>
Transfer payment to your new pension provider	<p>You need to complete and send the other scheme's option form (generally this will be provided with their proposal) to NHS Pensions informing us that you wish to go ahead with the transfer.</p> <p>You need to complete the option forms sent to you informing us that you wish to go ahead with the transfer.</p> <p>Note: You must ensure that NHS Pensions receives the request for a transfer payment within 3 months of us providing the estimate to your new pension provider).</p>	<p>When we receive confirmation of your request to transfer out, we will issue a cheque for the transfer value with a covering letter to your new pension provider.</p>	<p>We aim to process the transfer within 5 working days of receiving your request. Payment to your new pension provider may take longer (against our statutory target of 6 months).</p>
Divorce			
Pensions on Divorce /Dissolution of a civil partnership (Cash Equivalent Transfer Value CETV)	<p>Please obtain forms PD1 and PD2 from our website at: www.nhsbsa.nhs.uk/nhs-pensions Once you and your employer have completed both forms your employer should send them to NHS Pensions.</p>	<p>When we receive the completed forms PD1 and PD2, we will provide you with a CETV and all the legally required information.</p>	<p>We aim to provide you with the CETV and additional information within 3 months of receiving the forms.</p> <p>(You can get a quicker response from NHS Pensions by opting to pay for the express service – Details of this are on form PD1).</p>

Activity	What we want you to do	What we will do	Our target times
Retirement			
<p>Accessing your Annual Benefit Statement (ABS)</p>	<p>Members are entitled to one Annual Benefit Statement a year which is provided free of charge.</p> <p>The quickest way to obtain an Annual Benefit Statement is to access the Total Reward Statement (TRS) portal which will normally include your latest Annual Benefit Statement.</p> <p>You can access the TRS portal at: www.totalrewardstatements.nhs.uk. You can also access your statement through ESR self service, if your employer uses this facility.</p> <p>If an Annual Benefit Statement can't be provided via the TRS portal, you should approach your employer in the first instance as they may be able to provide this information.</p> <p>If your employer is unable to provide you with an Annual Benefit Statement or you are a Medical, Dental or Ophthalmic Practitioner, we will provide the statement for you.</p> <p>Please ask your employer to ensure they have fully updated our records of your membership and pensionable pay before referring to us as follows:</p> <ul style="list-style-type: none"> • Ask your employer to complete form AW295 and submit it to NHS Pensions or • Request an estimate via the Estimate Request Form on our website at: www.nhsbsa.nhs.uk/nhs-pensions <p>On receipt of your statement you should check that the content is an accurate reflection of your Scheme membership and pensionable pay.</p> <p>If you think the statement is incorrect for any reason please contact us as soon as possible.</p>	<p>We will make an Annual Benefit Statement available for you which will be updated once a year.</p> <p>Where available, the Annual Benefit Statement will be based on membership and pensionable pay at the date up to which our records have been updated by your employer.</p> <p>If an Annual Benefit Statement can't be provided via the TRS portal or by your employer, we will provide you with an Annual Benefit Statement on request.</p> <p>Please note: NHS employers update our records of your Scheme membership, pensionable pay and contributions once a year up to 31 March.</p>	<p>We aim to provide you with an estimate within 5 working days of receiving your request.</p> <p>(Against a statutory target of 40 working days).</p>

Activity	What we want you to do	What we will do	Our target times
<p>Requesting an estimate of your retirement benefits</p>	<p>Check to see if you have an Annual Benefit Statement available on the Total Reward Statement (TRS) portal at: www.totalrewardstatements.nhs.uk/</p> <p>You can use the information in your statement and the calculators available on our website to help you work out how much your pension will be at a date when you plan to retire.</p> <p>Please note: If you request an estimated benefit statement from NHS Pensions and our records show that an Annual Benefit Statement is available, you will be redirected to the TRS website.</p> <p>Any request for an estimated benefit statement that is submitted within 12 months of an Annual Benefit Statement being provided via the TRS portal, or within 12 months of an estimated statement provided by any other means, will be subject to administration charges.</p> <p>Further information about requesting estimated benefit statements and our current request form detailing the charges is available on our website at: www.nhsbsa.nhs.uk/nhs-pensions</p>	<p>We will provide an estimated benefit statement based on the latest membership and pensionable pay information on our records, as provided by your employer.</p> <p>Please note: NHS employers update our records of your Scheme membership, pensionable pay and contributions once a year, up to 31 March.</p>	<p>We aim to provide you with an estimate within 5 working days of receiving your request.</p> <p>(Against a statutory target of 40 working days).</p>
<p>Requesting an estimate of ill health retirement benefits</p>	<p>We will provide an estimate of ill health retirement benefits free of charge where an ill health retirement application is in progress.</p> <p>On receipt of any estimated statement you should check that the content accurately reflects your Scheme membership and pensionable pay. If you think the statement is incorrect for any reason please contact us as soon as possible.</p>	<p>We will provide an estimated benefit statement based on the latest membership and pensionable pay information on our records, as provided by your employer.</p> <p>Please note: NHS employers update our records of your Scheme membership, pensionable pay and contributions once a year, up to 31 March.</p>	<p>We aim to provide you with an estimate within 5 working days of receiving your request.</p> <p>(Against a statutory target of 40 working days).</p>

Activity	What we want you to do	What we will do	Our target times
Applying for and receiving your retirement benefits	<p>If you are an active member, we recommend you contact the Pensions Officer/Payroll Department at your place of work 4 months prior to your retirement (local arrangements may be different).</p> <p>You and your employer will complete the retirement benefit claim form (AW8) and your employer will submit this to NHS Pensions.</p> <p>If you are a deferred member, you will need to download and complete the deferred benefit claim form (AW8P) from our website.</p> <p>If you are a Pension Credit member, you will need to download and complete the Pension Credit benefits claim form (AW8PC) from our website.</p>	<p>If NHS Pensions receives the completed application form at least 3 months prior to retirement, we aim to pay your lump sum (if applicable) on the day following retirement. Your pension will be paid one calendar month after your retirement date. We will notify you of the benefits you will receive and when they will be paid.</p>	<p>We will pay benefits within 30 days of retirement (or receiving all required information). We aim to pay any lump sum on the day following retirement.</p>
Revising your retirement benefits	<p>Sometimes, after the payment of your initial retirement benefits, your employer will notify NHS Pensions of revised membership and pay details, This will result in a Revised Award.</p> <p>You do not need to do anything.</p>	<p>When your employer notifies us of any revised membership or pay details we will write to you to confirm your revised pension and lump sum (If applicable).</p>	
Death			
Payment of death benefits	<p>Information regarding the payment of death benefits can be obtained from our website at: www.nhsbsa.nhs.uk/nhs-pensions</p>	<p>Upon receipt of the correctly completed appropriate death benefit application form and required certificates we will write to your beneficiary/estate to notify them of the benefits payable (if applicable).</p>	<p>We will write to the beneficiary/ estate within 1 month of the date we were notified about the death.</p>
Making a death benefit nomination	<p>Please ensure that the relevant Death Benefit Nomination form is completed correctly and the witness signature is signed and dated on the same day. You can access the forms on our website at: www.nhsbsa.nhs.uk/nhs-pensions</p>	<p>On receipt of the completed Death Benefit Nomination form we will update our records and send you written confirmation.</p>	<p>We will provide you with the written confirmation within 15 working days.</p>

3. Help and support

We provide a range of information to help you understand your NHS Pension.

- The website contains all the factsheets, guides and forms you will need to understand or apply for your pension. www.nhsbsa.nhs.uk/nhs-pensions
- The Scheme Identifier is a tool to help you understand which Section or Scheme you belong to.
- The [1995/2008 Member Guide](#) gives you an overview of this Scheme.
- The [2015 Member Guide](#) gives you an overview of this Scheme.
- [Online videos](#) provide you with an overview of the NHS Pension Scheme and how your pension may be affected.
- **Member newsletter:** Provides a regular round up of important pension information. If you would like to subscribe complete our [online subscription form](#).
- **'Ask Us'** enables you to get answers to questions you may have about the NHS Pension Scheme. The system can be used to get an answer to queries 24 hours a day, seven days a week without the need to call the helpline.
- **Member helpline:** 0300 3301 346
If you are calling from outside the UK please call:
0044 191 279 0571
- **Member email address:**
nhsbsa.pensionsmember@nhsbsa.nhs.uk
- **Follow us on Twitter:** [@nhs_pensions](#)

Total Reward Statements

- To access your TRS please visit the [online portal](#).
- To understand more about what is in your statement please visit the [TRS information website](#).
- TRS queries:
Employee helpline 0300 3301 351
Email queries regarding TRS
nhsbsa.trs@nhsbsa.nhs.uk

4. When will this Charter be updated?

This charter is intended to be a living document which will be updated as new legislation is introduced or administration changes are made.

The version on the NHS Pensions website will be the latest, most up to date version so you are advised to check on a regular basis (if you have previously downloaded or printed out copies) that you have the most recent version. Any revisions will be notified to you via the website and Member Newsletter.

NHS Pensions welcome any feedback or suggestions on any part of this guide and its contents. Feedback can be sent to nhsbsa.communicationsteam@nhs.net