



Business Services Authority



NHS Pension Scheme 2020 Pensioners' Update

The 2020 Pensions Increase

An increase to your pension is normally payable if you are over age 55, or if the pension is an ill health pension, an adult dependant's pension for a spouse, civil partner, nominated partner or children's pension following the death of a member.

If you are due for an increase on your pension the new rate will be payable from 6 April 2020. Subject to final Parliamentary approval the full increase will be 1.7 % based on the rise in the Consumer Price Index (CPI) in the 12 months ending 30 September 2019. However, you may receive a lower percentage if your pension started after 21 April 2019 or no increase if your pension started after 23 March 2020.

If you retired after 1978 and also receive a State Pension your pension may be affected by the application of Guaranteed Minimum Pension (GMP) rules. In years when public service pensions are increased you may not receive the full increase with your NHS Pension as part of the increase may be paid with your State Pension. However, whilst the increase is paid from two sources, in cases where GMP applies, the full amount due is paid. If you reach your State Pension Age on or after 6 April 2016 and before 6 April 2021 your NHS Pension will include the full increase.

This is because your occupational pension scheme was contracted out of the additional State Pension (formerly known as the State Earnings Related Pension Scheme (SERPS)). Please refer to your statement from the Pensions Service, which is part of the Department for Work and Pensions (DWP), for confirmation, shown under Contracted out Deductions.

Please remember that your first payment on or after 6 April 2020 will only include the increase from that date. All of your next payment will be at the new amount. Details of the new annual rate will be shown on your pension advice note or payable order counterfoil. The advice note or counterfoil will

also give a forecast of your next payment. This will apply providing your yearly rate, tax liability or other deductions do not change. The tax deducted from your pension may vary from payment to payment due to fluctuations in the tax tables.

Your tax code

The Tax Office tells us how much tax to deduct from your pension. If you want to ask about your tax code or tax liability, please write to HM Revenue & Customs, Pay As You Earn, PO Box 4000, Cardiff CF14 8HR or telephone 0300 200 3300.

You will need to quote your National Insurance number and PAYE reference, which can be found on your pension advice note or P60, as well as your pension reference number.

Your P60

We will send you a P60 before the end of May if you have not already received one with this newsletter. Your P60 will give you details of the pension we have paid you and the tax deducted (if any) in the tax year 2019/20.

The amount before tax shown on your P60 is usually different from the annual rate paid for most of that year. This is because:

- the first payment you received in the tax year included one or more days before the last increase, or
- your pension started during the tax year, or
- it was not paid in full for the whole of the tax year.

Please keep your P60 safe as it is an important document that you may need to refer to during the year.

During the coming year we plan to continue researching the possibility of making P60s available on- line for the 2020/21 tax year.

Annual Allowance

The Annual Allowance (AA) limits the tax relief

available on the amount of pension savings made during a tax year. AA applies to members who were in pensionable employment at any time during a tax year, including during the tax year of retirement or on their return to pensionable employment as a re-employed pensioner member.

Information about AA, can be found on the NHS Pensions website at:

www.nhsbsa.nhs.uk/nhs-pensions

More information can also be found on HMRC's website at: www.hmrc.gov.uk/

Keep us up to date

It is vital that we have your most up to date information on our records, so we can keep you up to date with any changes that may affect your pension. Please tell us immediately if any of the changes listed in the Important Reminders section of this leaflet happen. Failure to maintain contact may lead to a suspension of your pension payments, and/or a referral to the NHS Business Services Authority (NHSBSA) Counter Fraud & Loss Prevention Team.

NHS Pension Board

The NHS Pension Board provides scrutiny and assurance of the administration of the NHS Pension Scheme. Its role is to hold the NHS Pension Schemes' administrator to account for administration of the NHS Pension Schemes

Further information can be found at:

www.gov.uk/government/groups/nhs-pension-board

NHS Pensioners Trust

The NHS Pensioners Trust (NHSPT) is a charity that provides financial support to any retired former NHS employee or any dependant of a retired former NHS employee. The NHSPT provides small cash grants to help relieve financial hardship.

More information about the NHSPT and details about how to apply can be found on the NHSPT website at:

www.nhspt.org.uk

National Fraud Initiative

NHS Pensions has a duty to protect the public funds it administers and participates in the National Fraud Initiative (NFI). The data you have provided to enable your pension or other entitlements to be paid correctly may be used by the NHSBSA or may be provided to bodies responsible for auditing and administering public funds for the purposes of preventing and detecting fraud. The NHSBSA may also share information for this purpose with other public bodies who administer public funds.

For further information regarding NFI please visit: www.gov.uk/government/publications/fair-processing-national-fraud-initiative/fair-processing-level-3-full-text

The NHSBSA is serious about tackling fraud. All reported allegations of fraud are investigated fully by local counter fraud specialists, who have a wide range of sanctions available.

Complaints procedure

We make every effort to get things right, however, occasionally things can go wrong. When this happens we will deal with all complaints as quickly as possible.

If you are not satisfied with the way we have handled your case please write to the Complaints Team. You can contact us in the following ways and we will try to resolve your complaint:

Telephone: 0300 3301 346

NHS Pensions, PO Box 2269, Bolton, BL6 9JS

Internal Dispute Resolution Procedure

The Pensions Act 1995 requires all occupational pension schemes to have in place a formal Internal Dispute Resolution (IDR) procedure. The NHS Pension Scheme operates a two stage procedure.

If you have a dispute about your pension you cannot resolve informally, you can ask for a formal decision under the IDR procedure. Please note you do not have to go through the informal complaints procedure before asking to use the formal IDR procedure.

For more information about complaints read the complaints and disputes procedure available on our website: www.nhsbsa.nhs.uk/nhs-pensions. This contains a 'Complaints and disputes application form' for you to complete and submit.

If you need help raising your concerns, or just to discuss a potential complaint with a member of The Pensions Ombudsman Early Resolution Team, you can use their helpline service by:

Phone: 0800 917 4487 and select the option to discuss a potential complaint.

Email: helpline@pensions-ombudsman.org.uk

If you prefer to ask for the Ombudsman's help, they will normally require you to have exhausted NHS Pensions IDR procedure first. Their telephone number is: 0800 917 4487 or visit the website at: www.pensions-ombudsman.org.uk

You can also write to them at the following address:
The Pensions Ombudsman, 10 South Colonnade,
Canary Wharf, E14 4PU

General Data Protection Regulations (GDPR)

The NHS Business Services Authority is accountable for how information relating to your NHS pension and/or NHS Injury Benefit is used.

The NHSBSA is committed to respecting your rights under data protection laws and can assure you that robust measures are in place to ensure the NHSBSA is compliant with data protection regulations.

Our updated privacy notice is available on our website at: www.nhsbsa.nhs.uk/our-policies/privacy/nhs-pensions-privacy-notice

NHS Injury Benefits – change of circumstances

This information applies to people who have been awarded Permanent Injury Benefits.

We need to know if any of the following pensions or benefits start, stop or reduce to NIL rate:

- NHS Pension
- Personal Pension
- Incapacity Benefit
- Severe Disablement Allowance
- Industrial Disablement Benefit
- Reduced Earnings Allowance
- Retirement Allowance
- Contribution Based Employment & Support Allowance.

This is because your NHS Injury Benefits payments could be affected. If you do not tell us about these changes and you receive an overpayment of your NHS Injury Benefits, you will have to pay it back.

We also need to know if you have received a damages settlement or compensation in respect of your accepted work related injury or disease. Further details can be found at:

www.nhsbsa.nhs.uk/nhs-injury-benefits-scheme.

You must let us know as soon as possible if you return to work within the NHS. This is because your NHS Injury Benefit payment maybe subject to abatement, i.e. reduction.

You can contact the Injury Benefits Team at: NHS Injury Benefits, PO Box 2271, Bolton, BL6 9JU or on 01253 774957.

Important reminders

Changes of address/payment details

If you change your address, bank or building society details please tell us straight away. You can do this by either ringing our contact centre (number in the Contacting us Section) or by completing the relevant form on the NHSBSA website – please go to the Pensioner Hub.

Pension regulations state that we must make every effort to keep your address up-to-date. To meet this requirement we reserve the right to use our Tracing Agents to establish contact with you. This trace may be visible on your credit file but it will not affect your credit score. If we are still unable to trace you it will be necessary to suspend your pension.

If you are planning to move abroad and wish to have your payment made to an overseas bank, please use the Pensioner Hub:

www.nhsbsa.nhs.uk/pensioner-hub/change-circumstances.

where you will find a factsheet and links to the relevant overseas bank mandate forms .

Going back to work in the NHS or another organisation offering access to the NHS Pension Scheme

You must let us know as soon as possible before you go back to work in the NHS or its associated services, for example a hospice or GP Practice, as your pension may need to be reduced or stopped altogether whilst you are employed. You can check with us beforehand and we will be happy to let you know. If you do not let us have the relevant information you may be paid too much pension and will have to pay the money back.

If you are in receipt of a Tier 2 Ill Health pension you

must read the supporting information available on the NHS Pension Scheme website at:

www.nhsbsa.nhs.uk/nhs-pensions

You do not need to tell us if you are in receipt of a pension and you were:

- a member of the 1995 Section of the Scheme and are 60 or over on the date you go back to work, and
- at least one calendar month has passed from the date you retired to the date you go back to work, or
- a member of the 2008 Section of the Scheme are 65 or over on the date you go back to work, or
- a member of the 2015 Scheme and have reached your State Pension Age (or 65 if later) on the date you go back to work.

Marriage or forming a civil partnership after retirement

If you marry, remarry or form a civil partnership after you have retired from the NHS please let us know as it may affect the value of the benefits due to your new spouse or civil partner in the event of your death.

Children's pensions

If the payment you receive is a children's pension payable following the death of a Scheme member who retired or whose membership ceased before 6 April 2006, you must inform us immediately when the child ceases full time education or training.

Survivor benefits - marriage, forming a civil partnership or co-habiting

If you receive an adult dependant's pension following the death of a Scheme member who retired or whose membership ceased before 1 April 2008 and you

marry, form a civil partnership or live with another person as life partners, you must let us know. Failure to do so may affect your benefits and may lead to an investigation by NHS Counter Fraud Authority (NHSCFA).

Same sex marriage and civil partnership

Following the Walker v Innospec Judgement same sex married couples and same sex civil partners are entitled to adult dependants pensions based on all the members service where the marriage/civil partnership took place before the member left pensionable employment. Where the marriage/civil partnership took place after the member left pensionable employment the adult dependants pension is based on the members service from 6.4.1978 only.

Civil Partnership (Opposite Sex Couples)

Civil Partnerships (Opposite Sex Couples) came into force on 2 December 2019 and allows opposite-sex couples to form a civil partnership from 31 December 2019. This means that male partners of female members of the 1995 Section who form an opposite-sex civil partnership will be treated in the same way as a husband/widower so that pre 6 April 1988 service is not included in the adult dependants cover.

In the event of your death

Your pension

Please tell your next of kin or personal representative that in the unfortunate event of your death they must inform us without delay. NHS Pensions is part of the government-wide Tell Us Once service which allows citizens to inform central and local government of bereavement in a single engagement. When registering a death the informer will be offered this service.

Payment of your pension is due up to and including the date of your death. No one is entitled to receive your pension payments after that date and any overpayment must be repaid. If your pension is paid into a joint account it is important that the other account holder is aware of this.

A pension for your widow, widower, civil partner or qualifying partner

A surviving spouse, civil partner or qualifying partner who is eligible for an adult dependant's pension must apply for it. We will send them an application form to complete so that their own pension can start as soon as possible.

Contacting Us

Change of postal address reminder

NHS Pensions would like to remind pensioners that our postal address is now:

NHS Pensions, PO Box 2269, Bolton, BL6 9JS

We are still receiving some correspondence to our previous postal address in Crawley.

We will shortly stop redirecting mail from this address.

Before contacting us you may find it useful to check the NHS Pensioner Hub on our website:

www.nhsbsa.nhs.uk/pensioner-hub

You can contact us by:

Telephone: 0345 121 2522 (from abroad use + 44 191 283 0303) Our contact centre is open 8am to 6pm Monday to Friday. Please note that calls may be monitored or recorded for quality and training purposes.

You can also email us at nhsbsa.pensionsmember@nhsbsa.nhs.uk

When contacting us by any method please make sure you quote your pension reference number or full name and date of birth (and include a daytime telephone number as necessary). If you call to notify us of a change of bank account, please have your old and new payment details to hand.

Please note, we are not able to help with any State pension or winter allowance queries. Information and contact details for these can be found at www.gov.uk