

NHS Pensions Update – April 2025

In this month's newsletter:

- Pensions Online (POL) downtime - May 2025 (all employers)
- NHS Pension Scheme regulations changing for part-time NHS staff (all employers)
- NHS Pension contributions – payment dates for 2025/26 (all employers)
- NHS Pensions contribution rates for 2025/26 (all employers)
- An update on Remediable Savings Statements (RSS) (all employers)
- NHS Pensions McCloud Remedy Benefits Illustrator (all employers)
- Annual allowance: member pay and membership information for 2024/25 is required by 6 July 2025 (all employers)
- Independent Provider End of Year Certificate 2024-25 (all employers)
- New Fair Deal End of Year Certificate (all employers)
- Non-POL updates – end of year information (non-POL employers)
- Reminder – inform NHS Pensions when a lump-sum payment has been received for purchase of additional pension (all employers)
- NHS Pensions' performance – March 2025 (all employers)
- Stakeholder engagement events (all employers)
- NHS Pensions member events (to be shared with all members)
- NHS Pensions employer events (all employers)
- Documents and webpages updated in March 2025 (all employers)

If you don't normally receive this email directly from NHS Pensions or you'd like any other members of your staff to receive a copy, please email stakeholderengagement@nhsbsa.nhs.uk to be added to our distribution list.

Pensions Online (POL) downtime – May 2025

POL will be unavailable on the following dates due to scheduled system maintenance:

- Sunday 25 May

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

NHS Pension Scheme regulations changing for part-time NHS staff

All NHS employers need to act now to make sure staff don't miss out on pension contributions.

On 1 April 2025, the Department of Health and Social Care (DHSC) made a retrospective change to the NHS Pension Scheme Regulations 2015. The changes make it clear that any additional hours worked up to whole time equivalent (WTE) are automatically pensionable for part-time NHS staff at their standard rate of pay.

All employers must write to affected employees before 1 October 2025 with information about what this means for them.

The NHSBSA will publish updated guidance to help NHS Employers understand the changes in the coming weeks, and more information can be found on the [pay and contributions webpage](#). We'll also soon be adding suggested letter templates for you to use to the [NHS Pensions Employer Toolkit](#).

We will also write to affected NHS Pension Scheme members to tell them about the changes.

Most employers continue to treat additional hours for part-time NHS staff as pensionable pay. In this case, the Scheme member should have paid the right amount in contributions, and their additional hours will be reflected in their final pension.

NHS Pension contributions – 2025/2026 payment schedule

NHS employers have a statutory duty to ensure scheme contributions reach NHS Pensions' bank account by the 19th of the month following the month in which the earnings were paid to the member.

Below is a table confirming the deadline dates by which payments must be made for the financial year up to March 2026.

| Contribution month | Recommended submission date into POL/MCP (no later than 1pm) | Due date - payment to be received by Scheme |
|---------------------------|---|--|
| April 2025 | Thursday 15 May 2025 | Monday 19 May 2025 |
| May 2025 | Tuesday 17 June 2025 | Thursday 19 June 2025 |
| June 2025 | Wednesday 16 July 2025 | Friday 18 July 2025 |
| July 2025 | Friday 15 August 2025 | Tuesday 19 August 2025 |
| August 2025 | Wednesday 17 September 2025 | Friday 19 September 2025 |
| September 2025 | Wednesday 15 October 2025 | Friday 17 October 2025 |
| October 2025 | Monday 17 November 2025 | Wednesday 19 November 2025 |
| November 2025 | Wednesday 17 December 2025 | Friday 19 December 2025 |
| December 2025 | Thursday 15 January 2026 | Monday 19 January 2026 |
| January 2026 | Tuesday 17 February 2026 | Thursday 19 February 2026 |
| February 2026 | Tuesday 17 March 2026 | Thursday 19 March 2026 |
| March 2026 | Wednesday 17 April 2026 | Friday 19 April 2026 |

The reason that some due dates listed above are earlier than the 19th of the month is to account for where the 19th has fallen on a weekend or bank holiday and cannot be processed until the following working day, which would result in the payment being late.

Any contributions paid late are subject to a charge of £75.00 and an interest payment calculated on the number of days paid late.

If you have any enquiries, please email nhsbsa.pensionsfinance@nhsbsa.nhs.uk in the first instance.

NHS Pensions contribution rates for 2025/26

From 1 April 2025, the tiered contribution ranges to work out the contribution rate a member pays for membership of the Scheme has changed. The new ranges are:

| Pensionable pay ranges from 1 April 2025 | Contribution rates from 1 April 2025 |
|---|---|
| Up to £13,259 | 5.2% |
| £13,260 to £27,288 | 6.5% |
| £27,289 to £33,247 | 8.3% |
| £33,248 to £49,913 | 9.8% |
| £49,914 to £63,994 | 10.7% |
| £63,995 and above | 12.5% |

The actual contribution rates have not changed. Please be aware, depending upon the annual pay award in respect of Agenda for Change in England for 2025, the tier ranges may be amended. Any amendment will be backdated to 1 April 2025 and members may have arrears of contributions that must be collected.

An update on Remedial Savings Statements (RSS)

On 31 March 2025, it was announced by Karin Smyth that the Department of Health and Social Care has extended the RSS delivery deadlines. These new delivery deadlines can be found on our website - <https://www.nhsbsa.nhs.uk/public-service-pensions-remedy-mccloud/making-your-decision-about-your-nhs-pension-benefits>

We will be sending these RSS out in batches, in line with the new delivery deadlines. We are prioritising those members who are most at risk of financial detriment.

We are producing further supporting information for members in an effort to help them understand the information included in their letter. This will be available on our website and will be tailored to each cohort.

NHS Pensions McCloud Remedy Benefits Illustrator

As we prepare to start sending Remedial Savings Statements (RSS), we have recently published an Illustrator for members affected by McCloud.

This illustrator allows those who have not yet received their RSS to explore how different factors, such as retirement age or lump sum, may affect their overall pension benefits.

All affected members will receive their RSS in line with the new timelines outlined with their full, accurate choice. Until then, this tool can help many members to better understand their position and make a more informed decision later in 2025.

The illustrator, along with more information on what it can and cannot show, can be found on our website: <https://www.nhsbsa.nhs.uk/public-service-pensions-remedy->

mccloud/making-your-decision-about-your-nhs-pension-benefits/nhs-pensions-mccloud-remedy-benefits-illustrator

Annual allowance: member pay and membership information for 2024/25 is required by 6 July 2025

You must provide pay (and membership) information for members by 6 July 2025 following the end of the tax year to enable pensions savings statements to be provided to members.

A pensions savings statement is important as it tells members whether they have exceeded the annual allowance limit in the NHS Pension Scheme.

We expect to see an increase in the number of requests for pensions savings statements in July. You are required to provide pay and membership information for 2024/25 by 6 July 2025, so we can provide these statements.

Members could be subject to fines and late payment penalties from HMRC if they do not receive their statement(s).

HMRC may also impose fines and charges to employers of £300 per member and a further £60 per day per member, until the member's record is updated.

Special arrangements were made for PCSE/NHSE in relation to the provision of information for GPs once their end of year certificates have been received and the provision of pension information to NHS Pensions after HMRC's deadline.

Independent Provider (IP) End of Year Certificate 2024-25

You are now able to access the 2024-25 End of Year Certificate via our website: <https://www.nhsbsa.nhs.uk/employer-hub/nhs-pensions-finance>.

As part of your Independent Provider (IP) status, you are legally required to complete End of Year Certificates for each employer code you have, declaring Scheme members, contributions and contact details.

IP employers must download and complete the certificate and return this, along with the staff list, to pensionsfinancereporting@nhsbsa.nhs.uk by Saturday 31 May 2025.

If your organisation has more than one IPEA code, please use the new 'multiple' certificate template.

Please note that it is important, and a legal requirement, that all member records are also updated by Saturday 31 May 2025. Without this, we will be unable to verify and sign off your returned certificate, as we would be unable to perform all required reconciliations and controls.

If your organisation contributed to the scheme between 2019/20 and 2023/24 and you are still yet to complete these statements, these are also available on the website.

New Fair Deal (NFD) End of Year Certificate 2024-25

You are now able to access the 2024-25 End of Year Certificate via our website: <https://www.nhsbsa.nhs.uk/employer-hub/nhs-pensions-finance>.

As part of your New Fair Deal (NFD) status, you are legally required to complete End of Year Certificates for each employer code you have declaring Scheme members, contributions and contact details. NFD employers must download and complete the certificate and return to pensionsfinancereporting@nhsbsa.nhs.uk by Saturday 31 May 2025.

Please note that it is important, and a legal requirement, that all member records are also updated by Saturday 31 May 2025.

If your organisation contributed to the scheme between 2019/20 and 2023/24 and you are still yet to complete these statements, these are also available on the website.

Non-POL updates – end of year information

For non-POL employers, a guide on how to fill out the non-POL spreadsheet is available on our website: [NHS Pensions Employer resources | NHSBSA](#).

Reminder: please notify the NHSBSA when a lump sum payment has been received for the purchase of additional pension

Employers are required to notify NHS Pensions when they receive payment for a lump sum purchase of additional pension from a member within four weeks of the acceptance notification from NHS Pensions.

Without confirmation from employers that the payment has been received, the member's additional pension application will be cancelled.

Please notify NHS Pensions via email at: apavcreferrals@nhsbsa.nhs.uk

NHS Pensions' performance

Table 1 – Total Transactions (March 2025)

| Item | Volume |
|---------------------------------------|---------|
| Total Transactions | 116,490 |
| Apply Annual Increases | 1,900 |
| Buy Additional Pension | 722 |
| Buy AVCs | 122 |
| Buy ERRBO | 32 |
| Calculate and Pay Retirement Benefits | 9,045 |
| Claim Protection of Pay | 43 |
| Complaints | 224 |
| Death Benefits Calculated and Paid | 8,225 |
| Defer Benefits | 6,418 |
| Determine Continuing Entitlement | 132 |
| Elect for Scheme Pays | 49 |
| Make Enquiry | 43,742 |
| Manage Complaint | 1,210 |
| Manage Data | 25,391 |
| Manage Ongoing Payments | 1,208 |
| Manage Overpayment | 30 |
| Nominate or Change Beneficiary | 1,422 |
| Pension Share/Pensions on Divorce | 881 |
| Recalculate Retirement Benefits | 6,514 |

| | |
|------------------------------|-------|
| Receive Estimate of Benefits | 5,711 |
| Receive Savings Statement | 443 |
| Refund of Contributions | 10 |
| Transfers | 3,016 |

Table 2 – First Retirements and Pensioners (March 2025)

| Item | Volume |
|---------------------------|---------------|
| On Time | 99% |
| Amount paid in Lump Sums | £253,886,039 |
| Amount of Pension Paid | £59,487,960 |
| No. Pensioners in Payment | 1,192,963 |

Table 3 – Employer Helpline statistics (March 2025)

| Item | Volume |
|------------------------------------|---------------|
| <i>Total Volume Calls</i> | 2818 |
| <i>Average Handling Time (s)</i> | 610 |
| <i>Average Speed of Answer (s)</i> | 224 |
| <i>Total Volume Emails</i> | 2860 |
| <i>Service Level (48 hours)</i> | 100% |
| <i>Processing Rate (per hour)</i> | 7.2 |

Table 4 – Member Helpline statistics (March 2025)

| <i>Item</i> | <i>Volume</i> |
|------------------------------------|----------------------|
| <i>Total Volume Calls</i> | 36,095 |
| <i>Average Handling Time (s)</i> | 684 |
| <i>Average Speed of Answer (s)</i> | 168 |
| <i>Total Volume Emails</i> | 38,258 |
| <i>Service Level (48 hours)</i> | 99.9% |
| <i>Processing Rate (per hour)</i> | 7.8 |

Stakeholder Engagement events

The Stakeholder Engagement Team run a series of free events throughout the year providing regular updates and delivering educational training. Some events also include Continuing Professional Development (CPD) accreditation. Details of upcoming events are available on the [Employer Hub on our website](#).

We do not endorse any third-party training events.

If your organisation would like to request training or attendance directly from the Stakeholder Engagement Team, please email the team at stakeholderengagement@nhsbsa.nhs.uk to request a Stakeholder Team training request form for you to complete. We will then review your request and check our availability to accommodate this.

Member events dates for May and June 2025

These regularly held events aim to help members understand the benefits of the Scheme, what options are available to them, and feature a Q&A session to provide answers to everything they need to know about their NHS pension. Whether they are a new member wanting to learn how to navigate the Scheme, or a long-time member

wanting to refresh their knowledge, these events are engaging, informative and a must for any NHS Pension Scheme member.

Remember to share these events with your employees. On average, 99% of attendees would consider recommending our member events to a colleague, with an average quality rating of 4.4/5.

All our member events have options for members in the 2015 NHS Pension Scheme, as well as members who are in both the 1995/2008 and 2015 schemes.

Some of our member events become fully booked quickly. To ensure that members have the option to sign-up for our events, encourage them to regularly view the Member Events page of the Member Hub.

Please inform your employees to click on the following member events for more information including dates, times and an event overview:

- [Your Annual Benefit Statement explained – All Schemes](#)
- [Your Annual Benefit Statement explained – 2015 Scheme only](#)
- [Your retirement options explained – All Schemes](#)
- [Your retirement options explained – All Schemes \(repeat\)](#)
- [Your retirement options explained – 2015 Scheme only](#)
- [Understanding the Scheme and its benefits – All Schemes](#)
- [Partial retirement explained – All Schemes](#)
- [Introduction to the 2015 Scheme](#)

Employer events dates for May and June 2025

From January 2025 our employer events have been reviewed following feedback you've provided. You feel that some of the courses are too long, making it harder to digest all the information being covered. We're now offering smaller and more frequent courses on different topics, allowing you to pick and choose the topic you need support with.

All the events aim to support employers in administering the NHS Pension Scheme, ensuring a full depth of knowledge to enable you to support your employee members. It is always good to use these courses to refresh your knowledge on an annual basis.

Click on the following employer event links for more information including dates, times and an event overview:

- [Basic guide to Pension administration](#)
- [Flexible Retirement in the NHS Pension Scheme](#)
- [Annual Benefit Statement walkthrough and guidance](#)
- [Ill health and Family Benefits in the NHS Pension Scheme](#)
- [Leave and Contributions](#)
- [Retirement and AW8 application](#)

- [Pensions Online \(POL\)](#)
- [GP Roles and responsibilities](#)

Documents and webpages updated in March 2025

As a service, we're dedicated to updating our webpages and documents to ensure that the content we're sharing is accurate and informative.

Please see below a list of webpages and documents that were updated through March. This list does not include minor updates, and is not exhaustive of all document and webpage changes:

- [Lump sum \(remaining instalments\) calculator V2.xls](#)
- [Payment Calculator guidance and additional information.doc](#)
- [2023-24 GP and non-GP providers annual certificate](#)
- [2023-24 Annual main certificate of pensionable profits guidance](#)
- [2023-24 Limited Company annual certificate completion guidance notes](#)
- [2023-24 Limited Company annual certificate \(V1\)](#)
- [Joining the Scheme | NHSBSA](#) - update to 'Information for employees working on a work visa'
- [Understanding the effect of rollback on annual allowance | NHSBSA](#)
- [The NHS Cost Claim Back Scheme | NHSBSA](#)
- [NHS Pensions Opt-out data | NHSBSA](#)
- [Useful information for pensioners | NHSBSA](#)
- [Lifetime allowance | NHSBSA](#)

As a reminder, please access documents through the website and not directly from the Employer Update.

Ends