NHS Pensions Update – July 2025

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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 – August 2025

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

- Sunday 24 August

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.

McCloud opt out service buy back

We are processing applications for members who opted out due to transitioning into the 2015 Scheme and wish to now buy-back all or partial service during the remedy period that they opted out for.

Employers should be aware that we require employment details for each member that has applied for their membership to be reinstated.

Members should forward their application form to their employer. Employers will then need to complete 'Part 4 – Employment details'. Please treat these requests as urgent.

For members who are no longer employed, have moved trusts or retired, we still need details of their employment as this is used to calculate the cost of buying back.

McCloud buy back confirmation letters

We have recently updated our McCloud buy back confirmation letters with clearer guidance. If you are approached by members who have already received their option letters, you can inform them 'option 1' is available for members to make payment.

If a member is acting on behalf of a deceased member, they must choose 'option 1'. The other options are not applicable in these circumstances.

Fifth episode of the NHS Pensions Podcast is live

The fifth episode of our NHS Pensions podcast is now available. The fifth instalment delves into the subject of Partial Retirement; focusing on what Partial Retirement is, who is eligible and what processes are involved in applying.

The podcast series is designed to be another resource for members, giving them a better understanding of their NHS Pension so they can manage and keep on top of it. In each episode we take an NHS Pensions topic, break it down into bitesize chunks, answer all the regularly asked questions we receive from Pension members, and have Pensions experts on hand to guide members through each topic.

The podcast series is available on multiple podcast platforms as well as YouTube, and you can find episode information on our website: NHS Pensions Podcast | NHSBSA. Please share the podcasts with your members.

Compendia Touch upgrade – call out for employer testing

We need your help! We would like five employers to help test the upcoming changes to how POL is accessed through the HSCN network as part of the Compendia Touch upgrade. This should be a quick task, that will allow validation of the backend configuration for successful access to POL.

Your IT team will need to implement some requirements before testing. We want to complete testing in early August and we will give you detailed instructions, and access to the project team for any specific questions. You will be asked for feedback on the whole process afterwards, which will help us make improvements ahead of the live migration.

If you are interested in taking part, please email stakeholderengagement@nhsbsa.nhs.uk by Friday 8 August.

Redundancy retirement options event recording now available

We recently hosted a live event supporting NHS Pension Scheme members who are potentially facing redundancy. The event focused on the various redundancy options that members have and how the NHS Pension Service can support them.

The event covered a range of topics including redundancy payments, NHS Pension Scheme benefits, options for retirement in redundancy, and estimates.

This event was recorded and is available for members to view on our YouTube channel.

Redundancy guidance for employers

We have updated our redundancy guidance for employers. The updated guidance is available on our retirement webpage under the 'redundancy' heading.

TRS update for partially retired members

As you know, Total Reward Statements (TRS) and Annual Benefit Statements (ABS) are updated in August each year.

This year, members who are already receiving some of their pension benefits will not receive an updated Annual Benefit Statement. These members can still request a pension estimate through the usual channels.

We are looking at ways we can make these available to partially retired members in the future.

Reminder: late AW8 retirement application submissions

We have identified an increase in the number of AW8 forms being submitted very late, or long after the members intended retirement date, resulting in an increase in complaints.

When an active member wants to retire and claim their pension (including partial retirement and ill health retirement) we recommend the AW8 form is fully completed and submitted three months before the member's intended retirement date. This is to allow NHS Pensions time to process the application and make the necessary payment arrangements.

We understand that there can be extenuating circumstances. However, we ask that all employers follow the general recommendation and guidance to avoid any delays.

NHS Pensions' performance

Table 1 – Total Transactions (June 2025)

Item	Volume
Total Transactions	98,333
Apply Annual Increases	1,033
Buy Additional Pension	604
Buy AVCs	132
Buy ERRBO	402
Calculate and Pay Retirement Benefits	9,378
Claim Protection of Pay	19
Complaints	199
Death Benefits Calculated and Paid	7,940
Defer Benefits	0

Determine Continuing Entitlement	108
Elect for Scheme Pays	102
Make Enquiry	43,505
Manage Complaint	1,288
Manage Data	16,248
Manage Ongoing Payments	1,120
Manage Overpayment	54
Nominate or Change Beneficiary	2,699
Pension Share/Pensions on Divorce	681
Recalculate Retirement Benefits	4,585
Receive Estimate of Benefits	5,951
Receive Savings Statement	507
Refund of Contributions	5
Transfers	1,773

Table 2 – First Retirements and Pensioners (June 2025)

Item	Volume
On Time	85%
Amount paid in Lump Sums	£258,100,008
Amount of Pension Paid	£59,961,040
No. Pensioners in Payment	1,205,308

Table 3 – Employer Helpline statistics (June 2025)

Item	Volume
Total Volume Calls	2,901
Average Handling Time (s)	640
Average Speed of Answer (s)	343
Total Volume Emails	2,589
Service Level (48 hours)	100%
Processing Rate (per hour)	6.3

Table 4 – Member Helpline statistics (June 2025)

Item	Volume
Total Volume Calls	33,466
Average Handling Time (s)	737
Average Speed of Answer (s)	301
Total Volume Emails	36,288
Service Level (48 hours)	100%
Processing Rate (per hour)	7.4

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 August and September 2025

These regular 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 make sure members have the option to sign-up for our events, encourage them to regularly view the Member Events page of the Member Hub.

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

- [Your Annual Benefit Statement explained – 2015 Scheme](#)
- [Your Annual Benefit Statement explained – 2015 Scheme (repeat)](#)
- [Your retirement options explained – All Schemes](#)
- [Your retirement options exampled – All Schemes (repeat)](#)
- [Your retirement options exampled – 2015 Scheme](#)
- [Partial retirement explained – All Schemes](#)
- [Introduction to the 2015 Scheme](#)
- [Introduction to the 2015 Scheme (repeat)](#)
- [Benefits of the Scheme](#)
- [Partial Retirement](#)

Employer events dates for August and September 2025

From January 2025, we have reviewed our employer events following your feedback. 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:

- Leave and Contributions
- Retirement and the AW8 Application
- Pensions Online (POL)
- Annual Benefits Statement
- Flexible Retirement
- Basic guide to Pension administration
- GP roles and responsibilities

Documents and webpages updated in June 2025

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

Here is a list of webpages and documents that were updated in June. This list does not include minor updates, and is not exhaustive of all document and webpage changes:

- Applying for your pension webpage
- Stakeholder pensions - webpage
- NHS Pensions Finance - webpage

As a reminder, please access documents through the website and not directly from the Employer Update. Documents related to McCloud can be access through our website at: The public service pensions remedy – McCloud | NHSBSA

The NHS Pensions Employer Toolkit

The Employer Toolkit is a library of downloadable materials you can use to communicate with your staff and colleagues about their NHS Pension. The toolkit includes letter and email templates, screensavers, guides, factsheets and more.

Visit the NHS Pensions Employer Toolkit on our resource hub.

Ends