

NHS new starter factsheet

This factsheet is designed for the NHS 2015 Scheme (Scotland) (NHS 2015) and can be read in conjunction with the member guide.

Introduction

SPPA is an Agency of the Scottish Government and we administer the NHS pension schemes on behalf of Scottish Ministers. We're responsible for the day to day running of the schemes and deal with enquiries from all current, retired and former members.

On 1 April 2015 a new NHS Pension scheme (NHS 2015) was introduced. If you are joining the NHS pension scheme for the first time you will be in the 2015 scheme and your normal pension age (NPA) will be equal to your state pension age (SPA). This currently ranges from age 65 to age 68 depending on your gender and date of birth. You can find out more about your SPA at www.gov.uk/calculate-state-pension

If you have re-joined the scheme after a break of five years or more, you will be a member of the NHS 2015 scheme. However, you can choose to transfer your preserved NHS service into the NHS 2015. Applications to transfer preserved NHS service into the NHS 2015 should be made in writing.

If your additional employment is through a Direction Body, you will be required to pay arrears of contributions from the date your employment commenced. Your employer will contact you to arrange this.

You must contact your employer if you:

- **have additional employments elsewhere, to prevent you over-contributing to the scheme**
- **have previously retired from the 1995 section of the NHS pension scheme and have become re-employed. You may not be able to re-join the scheme, therefore your employers may need to enrol you into an alternative workplace pension arrangement.**

Information about the scheme

Transferring pension benefits into the NHS 2015

If you have previous membership in any other UK Public Sector pension scheme you may be entitled to retain a lower NPA. This is subject to your age and the length of break between leaving your old scheme and joining the NHS. To ensure you're entered in the correct pension arrangement, please complete section one of the joining questionnaire which is available on our website, under the section 'Joining the Scheme'.

You will also need to complete this questionnaire if you are interested in transferring previous pension rights into the scheme. Please note that transfer applications will only be accepted within 12 months from the date you joined the scheme, and before your NPA. Any delay in applying for a transfer could impact upon the value of your transfer.

It is important to note that if you have been a member of an NHS pension scheme elsewhere in the UK your benefits will not automatically transfer to the Scottish NHS scheme and the transfer must be requested from the receiving scheme.

Increasing pension benefits

There are three ways in which you can increase your pension benefits within the scheme:

- **Additional Pension** - you have the option to purchase Additional Pension either by additional monthly contributions or by lump sum. See the [Additional Pension Factsheet](#) for further information.
- **Early Retirement Reduction Buy Out (ERRBO)** – members of the NHS 2015 pension scheme can pay additional contributions in order to secure an earlier retirement age. You can apply at any time but if you wish to backdate this to your joining date you must apply within 3 months of the date on this letter. See the [ERRBO Factsheet](#) for further information.
- **Additional Voluntary Contributions (AVC) Scheme** - you may be entitled to increase your retirement benefits by paying into an in house AVC Scheme provided by Standard Life Assurance Company. You can obtain more information by contacting them directly on 0345 2728810, or by visiting www.standardlife.co.uk

We have added calculators, application forms and information about the rules and restrictions applicable to increasing pension benefits on our website. www.sppa.gov.uk

Death in service

NHS pension scheme will pay a lump sum death grant if you die while you are an active member of the scheme. In the event of your death, benefits will be paid, on application, to your:

- spouse
- civil partner
- nominated partner

However, if you do not wish any of the above to receive death benefits, you also have the option to make a specific nomination using the Death Grant Nomination Form which can be found on our website.

Pensions tax relief

Pensions tax relief is subject to the Annual Allowance and the Life Time Allowance tax limits set by HMRC. For more information please see the taxation section of our website, or alternatively visit www.gov.uk/tax-on-your-private-pension/overview

Nominating a non-legal partner for pension benefits

It is possible to nominate your partner for pension benefits, however, a number of conditions must be satisfied. If you wish to nominate a partner please complete and return the Partner Nomination form which can be found on our website

Automatic enrolment

The UK Government has placed a legal duty on employers to automatically enrol their employees into a pension scheme. The benefits of being in the scheme are included in the member's guide. If you do not wish to be a member of the scheme, you can opt out by completing form OPTOUT. The members guide and OPTOUT form are available on our website.

You should note that after the introduction of the statutory automatic enrolment provisions, if you opt out and remain with the same employer, your employer will automatically re-enrol you back into the scheme every three years. However, you can opt out at any time.

My Pension – Online Member Services



As a member of the scheme you can access a range of online services. You can make a death grant nomination, notify a change of address or estimate the cost of increasing your pension benefits. You will also be able to access your annual statement when you have completed your qualifying service in the scheme (two calendar years). You can access these services by visiting our website and registering with [My Pension - Online Member Services](#).

Questions?

If you have any questions about the information contained in this factsheet, please contact SPPA at
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