

NHS Pensions Update – November 2023

Welcome to the November 2023 NHS Pensions Employer Update.

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Sharing our performance

Table 1- Total Transactions (October 2023)

Item	Volume
Total Transactions	100,143
Apply Annual Increases	1,979
Buy Additional Pension	607
Buy AVCs	138
Buy ERRBO	14
Calculate and Pay Retirement Benefits	1,159
Claim Protection of Pay	20
Complaints	14
Death Benefits Calculated and Paid	6,461
Defer Benefits	41
Determine Continuing Entitlement	71
Elect for Scheme Pays	659
Make Enquiry	46,921

Manage Complaint	1,068
Manage Data	15,648
Manage Ongoing Payments	1,933
Manage Overpayment	89
Nominate or Change Beneficiary	2,075
Pension Share/Pensions on Divorce	524
Recalculate Retirement Benefits	2,993
Receive Estimate of Benefits	5,455
Receive Savings Statement	729
Refund of Contributions	1,508
Retirement Benefits Calculated and Paid	8,105
Transfers	1,932

Table 2 - First Retirements and Pensioners (October 2023)

Item	Volume
On Time	98.92%
Amount paid in Lump Sums	£268,416,810.66
Amount of Pension Paid	£1,020,978,887.48
No. Pensioners in Payment	1,119,115

Table 3 – Employer Helpline statistics (October 2023)

Item	Volume
Total Volume Calls	3,475
Average Handling Time (s)	458
Average Speed of Answer (s)	42

Table 4 - Member Helpline statistics (October 2023)

Item	Volume
Total Volume Calls	38,968
Average Handling Time (s)	544
Average Speed of Answer (s)	28

Please note, from May 2021 we amended the way we report the number of transactions shown in these tables. The number provided for each function, now records all items of work or transactions we have undertaken within that service area, including the handling of calls, emails and support work. This change has been made to provide a more comprehensive overview of transactional volumes on a month-by-month basis.

Pensions Online (POL) downtime

POL will be available throughout November and December between 7am and 7pm apart from the following dates when there will be downtime for scheduled system maintenance:

- Sunday 24 December

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

Disclosure of senior managers' remuneration – Greenbury 2024

We anticipate that the Greenbury functionality within Pensions Online (POL) will be available from Monday 15 January 2024. This is slightly later than last year as we found we were receiving initial requests early and then amended pay figures at a later date when we had already completed the calculation. Therefore, please provide the best estimated pay figure, as you can only make one submission. Requests for disclosure information should be received by NHS Pensions between 15 January 2024 and 28 February 2024 to enable us to provide you with the necessary disclosure information to meet your reporting timescales.

Key Points to note for this year

- McCloud Rollback Impact-For a member affected by rollback you will notice a difference between the benefits and Cash Equivalent Transfer Value (CETV) we quote for this year as compared to the benefits and CETV we quoted for year ending 2023. You will need to include a disclosure note in your report to explain these differences. We will provide some commentary to assist with this early next year. Additionally, the factors used to calculate CETVs for all members increased in March 2023, this will also affect the calculation of the real increase in the CETV.
- You should avoid using the comments box on POL unless necessary as this prevents cases running through the system automatically.
- Employment should be updated to 31/03/23. Please make sure have checked this before you submit, as this will cause a delay to us processing your calculations.
- We do not anticipate any queries from you until you have received your calculation as these will also cause a delay to our processing. If you then have a query about an individual member, please submit on the POL Comments box.
- If a member was part of the exercise last year the previous years figures will be available to view by pressing the 'show / compare button'.
- We received several queries asking for help with technical POL issues, please call the Employer Helpline on 0300 330 1353 (press option 2 for POL).
- If you require a detailed understanding of the calculation, please refer to the technical link on our website which will soon be updated.

Who should employers request Greenbury figures for

The Department of Health and Social Care Group Accounting Manual (GAM) 2023-24 at 3.72 states that the remuneration report must disclose information on those persons in senior positions having authority or responsibility for directing or controlling major activities within the group body. This means those who influence the decisions of the entity as a whole rather than the decisions of individual directorates or departments.

The GAM states that the chief executive or accounting/ accountable officer must be asked to confirm whether this covers more than the executive and non-executive directors (for

ICBS – attendees at Governing Body meetings). It is usually considered that the regular attendees of the entity's board meetings are its senior managers.

The NHS Foundation Trust Annual Reporting Manual (ARM) defines senior managers as *'those persons in senior positions having authority or responsibility for directing or controlling the major activities of the NHS foundation trust. The ARM goes on to say, 'the chief executive should confirm whether this covers more than the chair, the executive and non-executive directors of the NHS foundation trust)'*.

Information NHS Pensions will provide.

NHS Pensions will provide disclosure information for executive directors and other senior managers, as confirmed by the Chief Executive. We will not carry out any calculations for non-executive directors because they do not receive any pensionable remuneration.

Where an executive director is also a medical General Practitioner (GP)

Pension disclosures relating to GPs serving on the Governing Body are discussed in Chapter 3 ICB Appendix 2 – Pension Disclosures in the GAM. Pension disclosure information will only be provided where the GP is an employed senior manager or executive director. If the GP is employed (i.e. contract of service) as a senior manager or executive director and pays pension contributions then they will be classed as an officer for pension purposes and Greenbury disclosure will apply.

If the GP is also engaged under a contract for services arrangement (i.e. self-employed) then Greenbury disclosure will not apply to this element of their work. Under this arrangement the GP is afforded practitioner status which is not included in the calculation of the accrued pension, lump sum and cash equivalent transfer value (CETV).

Where NHS Pensions is asked for disclosure information for a GP and their pension record holds practitioner membership only then we will assume they are a non-executive director, and no information will be provided. It is important for employers to check that the pension records of their senior managers are completely updated.

NHS Pensions will provide information based on calculations using NHS staff (officer) membership only.

This exercise only relates to remuneration in public bodies which means GP practices and most direction bodies are not required to take part.

How to submit disclosure information requests for the 2024 exercise

1. Employers must request Greenbury senior manager remuneration disclosures for the 2023/24 financial year via Pensions Online (POL).
2. These screens will also be used by NHS Pensions to return the requested pension, lump sum (where applicable) and CETV to each employer.
3. Employers will only be able to view their own disclosure requests.

Employers will need to nominate a user and allocate Greenbury access to that user before disclosures can be requested. Employers will be able to use the previous year's user and

password details. If you have any queries about registering a user on POL, please visit www.nhsbsa.nhs.uk/employer-hub/pensions-online

The Greenbury screens will also support:

- communication between employers and NHS Pensions concerning Greenbury queries
- requests for re-calculation of Greenbury disclosures
- comparison of this year's disclosure figures with last year's figures.

Full guidance on how to register and use the POL system to make your requests is now available on our website at: <http://www.nhsbsa.nhs.uk/Pensions>.

Partial retirement – November 2023 update

Applications

We have updated the partial retirement supplementary form, estimate request form, and factsheets based on feedback.

You can download the latest version of the form and factsheets from our website.

Partial retirement supplementary form: <https://www.nhsbsa.nhs.uk/employer-hub/technical-guidance/retirement>

Partial retirement employer factsheet: <https://www.nhsbsa.nhs.uk/employer-hub/technical-guidance/retirement>

Partial retirement member estimate form: <https://www.nhsbsa.nhs.uk/member-hub/getting-estimate-your-pension>

Partial retirement member factsheet: <https://www.nhsbsa.nhs.uk/member-hub/partial-retirement>

We realise there is some duplication between the partial retirement supplementary form and the AW8. Once the new AW8 is available next year, ready for the introduction of choice on retirement, this duplication will be reviewed.

If you are processing applications for partial retirement, please ensure the partial retirement supplementary form and AW8 are both completed as fully as possible and signed where relevant. Forms not being completed fully could result in delays to benefits being paid to members, who will have reduced their pensionable pay.

Partial retirement calculator

Since changes to partial retirement were announced earlier this year, we've been working hard to make sure our processes, tools, and guidance are updated to support members and employers.

As part of this work, the Department of Health and Social Care (DHSC) commissioned the Government Actuary's Department (GAD) to develop a calculator to help members plan

how much of their pension to take at partial retirement. The intention was for this calculator to be available in October, but following extensive testing, we requested some changes from GAD to ensure the calculator gives accurate information clearly and concisely for members.

We're sorry that this has meant a delay before it's available. We've been working closely with GAD and following further extensive testing we expect to be able to publish the calculator by mid-December 2023.

We recognise that some members may have been waiting for the calculator before submitting their partial retirement application. Members will be able to retrospectively apply for partial retirement from 1 October 2023 and we will backdate payments to their chosen partial retirement date. To do this, once the calculator is available, the member needs to include the date they want their partial retirement to start from, for example 1 October 2023 - on the application form.

If members would like to submit their application before the calculator is available and they are affected by the Public Service Pension Remedy, also known as the McCloud Remedy, they may be able to use the McCloud Percentage Tool to help complete the application. It cannot give as much information as the Partial Retirement Calculator, but if the member is a fully protected member, it allows them to see what percentage of pension they can take to avoid having overpayments to repay when they make their McCloud choice later.

You can find more information on how to use this tool on our [partial retirement webpage](#).

The partial retirement calculator can help the majority of members who might consider partial retirement. But some members may have more complex circumstances, such as those explained in the bullets below, which mean the figures shown by the calculator will be less accurate than an estimate requested from NHS Pensions.

If they are a member type listed below, they should ask for an estimate rather than use the calculator:

Members affected by the McCloud remedy who moved to the 2015 Scheme before 1 April 2022

- Members of the 2008 Section
- Members who only have membership of the 2015 Scheme
- Members who are currently practitioners, or have historic practitioner membership (including GPs/Dental Practitioners and Ophthalmic Practitioners)
- Members who have had any break from the pension scheme
- Members of the 1995 Section wanting to take partial retirement before age 55
- Members who are male nurses
- Members whose Added Years/Additional Pension contract payable dates are different from their normal retirement age
- Members who have mixed service between Mental Health Officer (MHO) and Non-MHO
- Members who have transferred in from another public service pension scheme
- Members with over 40 years' service before age 55
- Members working in more than one part-time role at the same time
- Members with Early Retirement Reduction Buy Out (ERRBO) agreements

- Members who received no pay for more than one month due to unpaid sick leave or unauthorised absence

To request an estimate, they should use the updated Partial Retirement Member Estimate form on our website: <https://www.nhsbsa.nhs.uk/member-hub/getting-estimate-your-pension>

The DHSC consultation on April 2024 scheme regulation changes closes at 11.59pm on 7 January 2024

The proposals in the consultation are to:

- deliver phase 2 of the review of member contributions
- introduce a new employer pension contribution rate in line with the results of the 2020 scheme valuation
- permanently remove abatement for special class status (SCS) members in line with the Agenda for Change (AfC) pay deal for 2023 / 2024 which is currently suspended to 31 March 2025
- make further miscellaneous amendments

Partial retirement

The miscellaneous amendments include proposed changes to:

- allow members of the 1995 who have breached the maximum service limits to partially retire
- clarify in the regulations that where a member enters into a salary sacrifice arrangement, this does not constitute an eligible change to their terms of employment for the purposes of taking partial retirement.

Member contributions

The member contribution structure is currently being reformed following a comprehensive review in 2021 and the proposed changes to be introduced in April 2024 follow earlier changes in October 2022.

The changes outlined in this consultation are split into 4 sections:

- implementation of updated member contribution structure as agreed during the phase 1 consultation, with the additional proposed removal of the bottom tier
- futureproofing of the member contribution structure
- real-time re-banding
- changes to the pensionability of overtime up to whole time for members who work part time.

Following some clarifications, we have also made some changes to Scenario 4 in the existing payroll provider requirements for the member contributions changes made in October 2022. The updated version is available on our website: [Information for employers about changes to public sector pensions | NHSBSA](#)

How to submit your feedback and by when

You can read more about the proposed changes via the government website: [NHS Pension Scheme: proposed policy changes for April 2024 - GOV.UK \(www.gov.uk\)](#)

If you wish to respond to DHSC about the consultation, you can respond online via the link above.

The consultation closes at 11.59pm on 7 January 2024.

Member video resources

We've recently produced two new video resources which are available via our YouTube channel. One focuses on [Retire and Return](#) and the other on [Partial Retirement](#).

The Retire and Return video explains to members how to rejoin the NHS Pension Scheme following retirement and re-employment with a focus on what this means for member pension benefits and what to do if they return to work.

The Partial Retirement video explains who is eligible, what the process could look like for members, and how to apply.

Additional Pension calculator

As some of you may be aware, the Additional Pension (AP) calculator is currently not available for purchases over £6,500.

For purchases over £6,500, the member must email apavcreferrals@nhsbsa.nhs.uk with their National Insurance number or pension reference number (SD number) and we can arrange for a calculation to be completed for them.

CCS Christmas opening hours

The proposed Christmas opening hours for our contact centre are as follows:

- Friday 22 December - 8am until 6pm
- Saturday 23 December – 9am until 3pm
- Christmas Eve – Closed
- Christmas Day – Closed
- Boxing Day – Closed
- Wednesday 27 December – 8am until 6pm
- Thursday 28 December – 8am until 6pm
- Friday 29 December – 8am until 6pm
- Saturday 30 December – 9am until 3pm
- Sunday 31 December – Closed
- Monday 1 January – Closed

Normal opening hours will resume from Tuesday 2 January 2024.

Escalation Process

The only escalations that the Stakeholder Engagement Team email account should be used for are serious ill health cases.

For any other form of escalation, please contact the employers email account or helpline in the first instance. If they are not able to resolve your issue, they will refer directly to the relevant team or finally to Stakeholder Engagement to resolve.

Aside from serious ill health escalation matters, the Stakeholder Engagement Team can still be contacted in relation to:

- Meetings and forum requests
- Educational needs
- Website information and Ask Us clarification.

Updated employer contact details for NHS Pensions finance teams

As the NHSBSA has recently undergone an email migration, the contact details for NHS Pensions Finance Operations teams have changed.

For the Employer Accounts Team, please contact us via:

Telephone: 01912671440

Email: pensions.finance@nhsbsa.nhs.uk

For queries relating to allocations/payroll accounting, please contact us via:

Telephone: 0125397984

Email: eafinance@nhsbsa.nhs.uk

Postal correspondence should be sent to the following address:

Ridgway House, Middlebrook, Bolton, BL6 6PQ

Pension Finance Operations hours of service are 9-5 Monday to Friday

For any other NHS Pension or NHS Injury Benefit enquiries, visit our 'Ask Us' knowledge base or contact the Employer Helpline:

Telephone: 0300 3301 353

Find out about call charges

Email: pensionemployers@nhsbsa.nhs.uk

Enquiries regarding invoices for scheme administration and interest charges for late payment or non-payment of pension contributions

Contact the NHSBSA Accounts Receivable team in Newcastle:

Email: accountsreceivable@nhsbsa.nhs.uk

Telephone: 0191 244 6957

Stakeholder engagement events

The Stakeholder Engagement Team run a series of events throughout the year providing regular updates and delivering educational training.

Please see the [employer events section](#) of the [Employer Hub](#) for upcoming events. These events are free of charge and some include CPD accreditation. The NHSBSA does not endorse any other third-party training events.

If your organisation would like to request training or attendance directly from the

Stakeholder Engagement Team, please complete the [event/meeting request form](#) and email the team for consideration: stakeholderengagement@nhsbsa.nhs.uk. The Stakeholder Engagement Team run a series of events throughout the year providing regular updates and delivering educational training.

Administration foundation course dates

This course is available to all new local administrators of the NHS Pension Scheme who are less than 12 months in post and provides an overview of what is expected of you as an NHS Pension Scheme administrator throughout a Scheme year.

At the end of the course, you will have a high-level understanding of the actions required to enable you to administer the NHS Pension Scheme at a local level.

The course could also be used as a refresher course for anyone restarting in local NHS Pension Scheme administration. The details for the next available courses are as follows:

- [Wednesday 10 January, 10am to 11am](#)
- [Tuesday 5 March, 10am to 11am](#)

GP Practice Manager training

Further dates are available for the Level 1 and Level 2 GP practice manager events, which include educational training tailored for practice managers, delivered virtually via Microsoft Teams.

Practice managers need to attend the whole training session to receive a Continued Professional Development (CPD) accreditation.

Level 1 GP Practice Manager events

This session includes information on the NHS Pension Scheme website, Annual Benefit Statements, roles and responsibilities, Pensions Online (POL), the AW8 and the member journey.

Details for the next available courses are on the [employer events section](#) of the [Employer Hub](#).

Level 2 GP Practice Manager events

These sessions include roles and responsibilities, flexible retirement, leave overview, ill health, and family benefits.

Details for the next available courses are on the [employer events section](#) of the [Employer Hub](#).

NHS Pensions member events

The NHS Pensions member events aim to help members understand everything they need to know about their NHS pension and how to navigate through the Scheme.

We have a number of events planned throughout the year to help them which includes:

- Understand what the NHS Pension Scheme is
- Find out all they need to know about their Total Reward Statement and Annual Benefit Statement
- Explore their retirement options