

## **NHS Pensions Update – January 2025**

In this month's newsletter:

- Sharing our performance – December 2024 (all employers)
- Pensions Online (POL) downtime February 2025 (all employers)
- Compendia update – 1 February 2025 (all employers)
- The NHS Pensions Podcast (all employers)
- NHS Pension Scheme employer contribution rates 2025/26 (all employers)
- TRS refresh – update on statement availability (all employers)
- Stakeholder engagement events (all employers)
- Stakeholder Engagement Team 2024 events summary (all employers)
- NHS Pensions member events (to be shared with all members)
- NHS Pensions employer events (all employers)
- Document and webpage changes – January 2025 (all employers)
- Update on session work for part time hospital doctors and dentists (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](mailto:stakeholderengagement@nhsbsa.nhs.uk) to be added to our distribution list.

The Employer Charter has been temporarily removed whilst it undergoes an update and a revision. We'll republish the updated version as soon as possible. Thanks for your understanding.

### **Sharing our performance**

*Table 1 – Total Transactions (December 2024)*

<b>Item</b>	<b>Volume</b>
Total Transactions	86,317
Apply Annual Increases	3,571

Buy Additional Pension	288
Buy AVCs	108
Buy ERRBO	52
Calculate and Pay Retirement Benefits	8,117
Claim Protection of Pay	8
Complaints	178
Death Benefits Calculated and Paid	6,856
Defer Benefits	1,473
Determine Continuing Entitlement	1,919
Elect of Scheme Pays	32
Make Enquiry	29,174
Manage Complaint	1,164
Manage Data	18,660
Manage Ongoing Payments	863
Manage Overpayment	44
Nominate or Change Beneficiary	1,938
Pension Share/Pensions on Divorce	1,113
Recalculate Retirement Benefits	2,945
Receive Estimate of Benefits	5,312
Receive Savings Statement	470

Refund of Contributions	63
Transfers	1,969

*Table 2 – First Retirements and Pensioners (December 2024)*

<b>Item</b>	<b>Volume</b>
On Time	98%
Amount paid in Lump Sums	£268,797,638
Amount of Pension Paid	£67,750,052
No. Pensioners in Payment	1,182,919

*Table 3 – Employer Helpline statistics (December 2024)*

<b>Item</b>	<b>Volume</b>
Total Volume Calls	2,097
Average Handling Time (s)	576
Average Speed of Answer (s)	18
Total Volume Emails	2,083
Service Level (48 hours)	100%
Processing Rate (per hour)	6.5

*Table 4 – Member Helpline statistics (December 2024)*

<b>Item</b>	<b>Volume</b>
-------------	---------------

Total Volume Calls	22,205
Average Handling Time (s)	646
Average Speed of Answer (s)	10
Total Volume Emails	26,401
Service Level (48 hours)	100%
Processing Rate (per hour)	7.2

### **Pensions Online (POL) downtime – February 2025**

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

- Saturday 1 February
- Sunday 23 February

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.

### **Compendia and My NHS Pension downtime – February 2025**

Compendia and My NHS Pension will also be unavailable on 1 February 2025 due to scheduled maintenance.

### **The NHS Pensions Podcast – New episode available**

We're pleased to announce the return of our NHS Pensions Podcast series. After a successful pilot episode which was distributed last summer, our second episode is now available, which delves into the various Sections and Schemes of the NHS Pension Scheme, to help members to understand how to calculate their benefits.

The podcast series is designed to be another resource for members, helping them to have a better understanding of their NHS pension so they can manage and keep on top of it. Each episode, pensions experts will take an NHS Pensions topic, break it down into bitesize chunks and answer regularly asked questions we receive from Scheme members.

The podcast series will be available on multiple podcasts platforms as well as YouTube, and you can find the latest episode on our website: [NHS Pensions Podcast | NHSBSA](#). We hope you share the podcasts with your members.

## **NHS Pension Scheme employer contribution rates 2025/26**

The Department of Health and Social Care (DHSC) has confirmed that the transitional approach that has operated since 2019/20 for employer contributions will continue in 2025/26.

Employers should ensure that their payroll provider continues to apply an employer contribution rate of 14.38% for 2025/26.

For organisations covered by the commitment to the NHS, employers should carry on paying pension payments as normal:

- NHSBSA will continue to only collect 14.38% from employers and organisations should plan on this basis
- central payments will be made by NHS England for the remaining 9.4%

For organisations currently invoiced separately, you will continue to receive invoices:

- central payments will be made by DHSC for Local Authorities (including County Councils), Ministry of Defence – People, Pay & Pensions Agency for 6.9% and University Medical Schools costs for 7.14%
- Local Authorities (including County Councils) and Ministry of Defence – People, Pay & Pensions Agency invoices will be 2.5%
- University Medical School invoices will be 2.26%
- DHSC Arms-length bodies invoices will be 9.4%

## **TRS refresh – update on statement availability**

There are three main reasons why a pension statement may not be available. These are listed below, with just some examples of why this may be the case.

### **There is a data issue that needs to be investigated**

Examples include:

- an outstanding data validation query on their member record, such as exceeding whole time or overlapping pensionable employments
- possible membership restrictions
- complex membership patterns and/or calculations
- if a manual calculation can only be performed
- if the member has Pensions on Divorce details held

- male nurse restrictions apply
- if the member is a re-employed pensioner
- if the member has drawdown recorded
- if the member is a practitioner with specific membership restrictions
- if Additional Pension or ERRBO are not included

### **The member is ineligible or will not receive an Annual Benefit Statement**

Examples include:

- if the employee is an Electronic Staff Record (ESR) employee but not a member of the NHS Pension Scheme
- if the employee is not paid through the ESR system nor are they a member of the NHS Pension Scheme
- if the pension statement was calculated but as there was not an exact match between NHS Pensions and ESR data, only the employment element is generated
- if the employee was not a member of the scheme on 31 March this year, or they joined prior to this date and their record has not been updated by their employer
- if the member has claimed their pension benefits, including partial retirement

### **Transitioned members to the 2015 Scheme**

Since 1 April 2015, only added years purchased up to 31 March 2015 or the date of transition (if later) are included in the calculation. Contributions paid after that date are shown on the statement for the latest year and all contributions will be included at point of retirement.

If a member has Special Class or MHO status, and as such is entitled to retire at age 55, this will not be shown on a TRS statement and it will show as '60'. It does not mean a member has lost their status. The correct retirement age will be used at point of retirement.

### **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 include Continuing Professional Development (CPD) accreditation and 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 complete the event/meeting request form and email the team: [stakeholderengagement@nhsbsa.nhs.uk](mailto:stakeholderengagement@nhsbsa.nhs.uk)

## **Stakeholder Engagement Team – 2024 events summary**

The Stakeholder Engagement Team coordinated and delivered 91 Employers events last year, with a total of 6,216 attending. This included three live webinars; 'Year End POL', 'Ill Health' and 'TRS rollback', which are available on our website: [NHS Pensions Employer resources | NHSBSA](#)

The team organised 106 Member events, with 8,530 delegates. They covered a range of topics, from partial retirement to My NHS Pension, and had face-to-face 'pop-up' events at several regional trust hospitals.

The team have now started advertising new employer events and members events for 2025 via Eventbrite and on our website.

## **Member events dates for February 2025**

These regularly-held events aim to help members understand the benefits of the Scheme, options available to them, and 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 both members in the 2015 NHS Pension Scheme and members 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:

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

- [Partial retirement explained - All Schemes](#)
- [My NHS Pension Online Portal Event – All Schemes](#)
- [Introduction to the 2015 Scheme and the NHS Pension Scheme benefits](#)
- [Your Annual Benefit Statement explained - All Schemes](#)

## **Employer events dates for February 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:

- [Ill health and Family Benefits in the NHS Pension Scheme](#)
- [Retirement and completion of the application form](#)
- [Leave and Contributions in the NHS Pension Scheme](#)
- [Pensions Online \(POL\)](#)
- [GP Practice Managers roles and responsibilities](#)

## **Document and webpage updates – January 2025**

The following documents and webpages have been updated:

- [Type 2 medical practitioner self-assessment form of tiered contributions](#)
- [Annual Certificate of Pensionable Profits \(limited company\) - 2023/24 guidance notes and certificate](#)
- Knowledge Base – [Will my pension be backdated if I claim it after my Normal Pension Age?](#) – information added
- Knowledge Base – [What is Actuarially Reduced Early Retirement?](#) – information added



## **Session work for part time hospital doctors and dentists**

We have updated [our knowledge base article](#) for hospital doctors and dentists who work sessions.

Part time hospital doctors and dentists may have a contract of either 10 or 11 sessions per week.

If they have a contract for 10 sessions per week then 10 sessions are classed as full time, 9 sessions or less is classed as part time.

If they have a contract for 11 sessions per week then 11 sessions are classed as full time, 10 sessions or less is classed as part time.