

NHS Pensions Update – June 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.

Connecting to Pensions Online (POL)

After the Summer, you'll need to use a new URL (web address) and domain name / IP address to access Pensions Online (POL). If you currently have POL added to your favourites or saved as a shortcut, these links will stop working and will need to be updated.

We're continuing to finalise guidance and expect to be able to provide this soon, so you have enough time to prepare.

The guidance will include:

- further details of the change
- what you need to do to prepare
- frequently asked questions

POL will look the same and there will be no changes to functionality or the processes you're used to.

We'll provide another update in the July newsletter.

Pensions Online (POL) downtime – July 2025

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

- Saturday 12 July
- Sunday 20 July

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.

Calculating the Life Assurance Lump Sum (LALS) for re-employed pensioners who die in pensionable employment

When a member retires from the NHS Pension Scheme and then returns to pensionable employment their death in membership Life Assurance Lump Sum (LALS) is worked out differently than if they had died in service before retiring.

Where a re-employed pensioner dies in pensionable employment, their LALS is 5 times their Tier 2 ill health pension if they are under normal pension age (NPA), or 5 times their age pension if they are over NPA.

NPA in the 1995 Section is age 55 for members of the special classes or age 60. NPA is age 65 in the 2008 Section, and in the 2015 Scheme NPA is age 65 or State Pension age, whichever is later.

We have added guidance and some examples of how the LALS is calculated within the death in membership section at: [Family benefits and life assurance | NHSBSA](#)

Calculating the Life Assurance Lump Sum (LALS) for members who die in pensionable employment following partial retirement

The life assurance lump sum (LALS) payable following members who die in pensionable employment, and have previously retired on partial retirement, is calculated differently.

We have added guidance and some examples of how LALS is calculated within the death in membership section at: [Family benefits and life assurance | NHSBSA](#)

NHS Pensions' performance

Table 1 – Total Transactions (May 2025)

Item	Volume
Total Transactions	99,590
Apply Annual Increases	596
Buy Additional Pension	542
Buy AVCs	117
Buy ERRBO	319
Calculate and Pay Retirement Benefits	8,578
Claim Protection of Pay	30
Complaints	177
Death Benefits Calculated and Paid	7,767
Defer Benefits	195
Determine Continuing Entitlement	91
Elect for Scheme Pays	60
Make Enquiry	37,241
Manage Complaint	1,200
Manage Data	22,685
Manage Ongoing Payments	1,003
Manage Overpayment	298

Nominate or Change Beneficiary	2,905
Pension Share/Pensions on Divorce	854
Recalculate Retirement Benefits	5,513
Receive Estimate of Benefits	6,524
Receive Savings Statement	336
Refund of Contributions	6
Transfers	2,376

Table 2 – First Retirements and Pensioners (May 2025)

Item	Volume
On Time	92%
Amount paid in Lump Sums	£271,938,456
Amount of Pension Paid	£65,676,245
No. Pensioners in Payment	1,201,414

Table 3 – Employer Helpline statistics (May 2025)

Item	Volume
<i>Total Volume Calls</i>	3,105
<i>Average Handling Time (s)</i>	695
<i>Average Speed of Answer (s)</i>	436

<i>Total Volume Emails</i>	2,997
<i>Service Level (48 hours)</i>	99.9%
<i>Processing Rate (per hour)</i>	5.5

Table 4 – Member Helpline statistics (May 2025)

<i>Item</i>	<i>Volume</i>
<i>Total Volume Calls</i>	31,326
<i>Average Handling Time (s)</i>	705
<i>Average Speed of Answer (s)</i>	339
<i>Total Volume Emails</i>	38,266
<i>Service Level (48 hours)</i>	100%
<i>Processing Rate (per hour)</i>	7.7

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 July and August 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](#)
- [Your retirement options explained – All Schemes](#)
- [Your retirement options explained – All Schemes \(repeat\)](#)
- [Your retirement options explained – All Schemes \(repeat\)](#)
- [Your redundancy options explained – All Schemes](#)
- [Understanding the Scheme and its benefits – All Schemes](#)
- [Partial retirement explained – All Schemes](#)
- [Partial retirement explained – All Schemes \(repeat\)](#)
- [Introduction to the 2015 Scheme](#)
- [Introduction to the 2015 Scheme \(repeat\)](#)
- [My NHS Pension online portal](#)

Employer events dates for July and August 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 NHS Pension Scheme 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 the AW8 Application](#)
- [Pensions Online \(POL\)](#)

Documents and webpages updated in May 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:

- [Mental health officer status \(95 only\) – member factsheet](#)
- [Mental health officer status \(95 only\) – employer factsheet](#)
- [Special class status \(95 only\) – member factsheet](#)
- [Special class status \(95 only\) – employer factsheet](#)
- [ESR webpage – Employer Hub](#)
- [Pensions Online webpage](#) – POL guides removed pending correction

As a reminder, please access documents through the website and not directly from the Employer Update. Documents related to McCloud can be accessed 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