

NHS England – Pension Information Sessions – Useful Links

Thank you for visiting our Pension Information Session booking site, or for attending one of Isio's NHS Pensions seminars.

The purpose of our work with NHS England, and your seminar (if you attended one) is to inform, educate and provide explanation of key pensions issues affecting NHS Pension Scheme members.

To help you with this, we have therefore collated this information sheet for you to use. This is designed to help you investigate a number of NHS Pension related topics in more detail. As such, we have provided some useful links about different aspects of the NHS Pension Scheme and pensions more generally in the table below.

If you attended a seminar, unfortunately we are unable to share the slides presented with you. However, these links are maintained regularly by the appropriate parties and so they are a good source of up-to-date information for you to use in the future.

Finally, if you think you need it, the Financial Conduct Authority and MoneyHelper websites provide useful information on how to choose an authorised and regulated financial adviser. For clarity, this note or the sessions we provide on behalf of NHS England and NHS Improvement do not constitute financial advice.

Useful sources of information:

The table below sets out some useful sources of information for NHS Pension Scheme members to find out more information about their benefits and pensions tax. We are not responsible for the content of external links but have endeavoured to provide the most up to date information at the time of writing (October 2022).

Source	What for?	Source
NHS Business Services Authority ("NHSBSA") (NHS Pension Scheme administrator)	General information	General NHSPS information for members: https://www.nhsbsa.nhs.uk/member-hub
	Estimating future benefit build up.	NHS Pension Scheme booklets: <ul style="list-style-type: none"> 1995/2008 schemes - https://www.nhsbsa.nhs.uk/sites/default/files/2021-07/1995-2008%20Members%20Guide%20%28V23%29%2007.2021.pdf 2015 scheme - https://www.nhsbsa.nhs.uk/sites/default/files/2017-05/2015%20Members%20Guide%20%28V7%29%2005.2017.pdf Jargon buster – https://www.nhsbsa.nhs.uk/sites/default/files/2017-04/Jargon%20Buster%20%28V7%29%2004.2017.pdf
	Information on Special Class Status and Mental Health Officer ("MHO") Status	NHS Pension Scheme benefit summary (including information about build up rates, lump sums, death benefits and spouse/children's benefits in different schemes): https://www.nhsbsa.nhs.uk/sites/default/files/2021-07/NHS%20Pension%20Schemes-an%20overview-20210706-%28V6%29.pdf
		Benefit estimates and retirement calculator: https://www.nhsbsa.nhs.uk/member-hub/getting-estimate-your-pension

Information on increasing your pension (e.g. added years, Early Retirement Reduction Buyout):

<https://www.nhsbsa.nhs.uk/member-hub/increasing-your-pension>

Special Class Status factsheet:

<https://www.nhsbsa.nhs.uk/sites/default/files/2022-03/Special%20Class%20status%20%2895%20only%29%20member%20factsheet-20220305-%28V1%29.pdf>

Mental Health Officer (“MHO”) Status factsheet:

<https://www.nhsbsa.nhs.uk/sites/default/files/2022-03/Mental%20health%20officer%20status%20%2895%20only%29%20member%20factsheet-20220307-%28V1%29.pdf>

Information on flexibilities and pay protections:

Pay protections factsheet: https://www.nhsbsa.nhs.uk/sites/default/files/2017-04/Protection%20of%20%20Pay%20and%20Voluntary%20Protection%20of%20Pay%20Factsheet-20170217-%28V3%29_0.pdf

Information on pensions tax (Annual Allowance (“AA”) and Lifetime Allowance (“LTA”)):

- Annual Allowance: <https://www.nhsbsa.nhs.uk/member-hub/annual-allowance>
- Lifetime Allowance: <https://www.nhsbsa.nhs.uk/member-hub/lifetime-allowance>

Information (currently) available on McCloud:

<https://www.nhsbsa.nhs.uk/changes-public-service-pensions>

Royal College of Nursing (“RCN”)	Information on pensions and special class status	RCN Pension Guidance: <ul style="list-style-type: none"> • NHS Pension Scheme (including Special Class Status): https://www.rcn.org.uk/Get-Help/RCN-advice/nhs-pension • Pensions (general, including other schemes): https://www.rcn.org.uk/employment-and-pay/pensions
Royal College of Midwives (“RCM”)	Information on pensions	RCM Pension Guidance: <ul style="list-style-type: none"> • NHS Pension Scheme: https://www.rcm.org.uk/supporting/pensions/
Unite	Information on pensions	Unite Pensions Guidance: <ul style="list-style-type: none"> • General pension information: https://resources.unitetheunion.org/unite-at-work-bargaining-support/pensions
Unison	Information on pensions	Unison pensions guidance <ul style="list-style-type: none"> • NHS Pension Scheme: https://www.unison.org.uk/get-help/knowledge/pensions/nhs-pension-scheme/#:~:text=Introduction%20to%20the%20NHS%20Pension%20Scheme
NHS employers	Information on the value of the NHS Pension Scheme	https://www.nhsemployers.org/publications/promoting-value-nhs-pension-scheme-videos-and-presentation
Total Reward Statement (“TRS”)	TRS & benefits you’ve already built up	www.totalrewardstatements.nhs.uk
HM Revenue and Customs (“HMRC”)	Detailed information on pensions tax	HMRC Self-Assessment information https://www.gov.uk/self-assessment-tax-returns

(Annual and Lifetime Allowances) Access to HMRC's AA calculator. **HMRC Pensions Tax Manual** (technical pages – see NHSBSA information above for simpler information) <https://www.gov.uk/government/collections/pension-scheme-administration-hmrc-manuals> **Annual Allowance calculator** <http://www.hmrc.gov.uk/tools/pension-allowance/>

Note: pension benefits are governed by the rules and/or legal documentation of the appropriate pension arrangements. If there is a discrepancy between these and any other information issued, the rules and/or legal documentation will prevail.