

# NHS Pension Administration Training for Primary Care Staff

Tracy Dell & Rey Felek





## A bit about me ...Tracy Dell



- Primary Care Manager
- Consultant/locum
- Trainer/mentor/appraiser
- Chartered Manager - CMI
- PMA (FPMA) & Members Council Chair
- Co-founder of Locum PM
- Calderdale Carers Project Trustee
- Veteran advocate



# A bit about me:



- Interim Practice Manager
- PM Trainer/mentor
- Practice Resilience Support
- Fellow PMA Member(FPMA)
- Director of Opportunities Locum PM
- Founder Primary Care Support Solutions (fully manager NHS Pensions and Payroll for Practice & PCNs)





The NHS Pension Scheme has been a cornerstone of the NHS reward package since its creation in 1948.

It is the largest centrally administered public sector pension scheme in Europe and currently has 1.5 million actively contributing members, 570,000 members with deferred benefits, and pays pension benefits to over 860,000 pensioners every month.

The Scheme is an unfunded occupational scheme backed by the Exchequer.

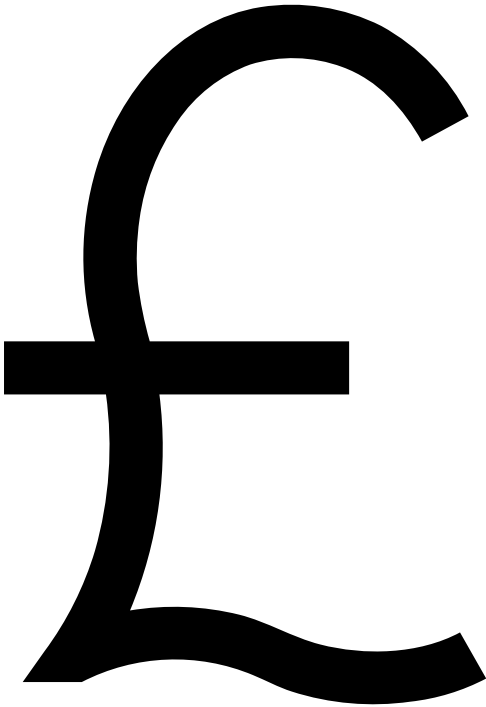
It is open to employees from the NHS and other approved organisations.

Whilst the Scheme remains the subject of significant modernisation it continues to allow NHS staff and NHS approved staff to save effectively for their retirement.

# Pension Positives

The NHS pension scheme benefits include:

- Payable for the rest of your life - fully guaranteed by the government
- Increases in line with the Consumer Price Index (CPI)
- Generous - employer contributes around a fifth of your pensionable pay - unlikely to find the same level of cover with other pensions
- Offers financial support for your family too - life assurance lump sum of twice the annual pensions for your partner and children should the worst happen.



Cost is shared

You pay in

Income tax  
payers get  
tax relief

Your  
employer  
pays in too

Benefits for you

Payable on healthy retirement

...or in ill-health

Pension payable for life

Tax-free cash

Protection for  
others

Life cover when in service

Benefits for adult dependants

...and children



### **Financial security**

Your pension depends on your earnings and how long you have been a member of the scheme. Benefits are secure and guaranteed by the government.



### **Future proof**

Your pension benefits increase each year during your retirement to help keep up with the rising cost of living.



### **Flexibility**

Options are available to increase your benefits and to retire flexibly, to suit your plans for the future.



### **Family protection**

The scheme provides valuable protection for your family, including life assurance and a pension if you are too ill to work.



### **Tax relief**

Contributions to the scheme are tax free, bringing down the cost of membership.



### **Support from your employer**

Your employer pays a contribution equal to 23.7 per cent of your salary towards the cost of your pension.\*

## **The value of the NHS Pension Scheme**

The NHS Pension Scheme continues to be one of the most comprehensive and generous schemes in the UK and is a key part of the reward offer for employees in the NHS.



# NHS Pensions - Employer's Charter

Your roles and responsibilities in locally administering the NHS Pension Scheme

**"Working in partnership to administer the NHS Pension Scheme"**





# 1: Who is this document for?

**This document is applicable to all Scheme employers. This includes all NHS organisations, GP Practices and non NHS employers who have access to the Scheme.**

As appropriate within these organisations this document should be used by:

HR Director / Finance Director (or the Director with lead responsibility for the local administration of NHS Pension Scheme matters) who is accountable for the delivery and resourcing of local administration of the Scheme.

HR administrators who need to be aware of the organisation's responsibilities in regard to the NHS Pension Scheme to be able to inform the staff employed within their organisation as necessary. The NHS Pension Scheme can and should be used as a key part of an employer's recruitment and retention program as it provides valuable staff benefits.

Pension administrators who are responsible for the day to day administration of the Scheme.



Payroll administrators within organisations that provide data to NHS Pensions.

Outsourced providers who provide a pension administration service on behalf of a Scheme employer.

# Pension Schemes

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1995/2008 Scheme

2015 Scheme

Members can have membership in more than one section or scheme.

All now members of the 2015 scheme since 1<sup>st</sup> April 2022

A member identifier tool is on NHS Pensions' website which is designed to help staff determine your current status: [www.nhsbsa.nhs.uk/nhs-pension](http://www.nhsbsa.nhs.uk/nhs-pension)



# Employee

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- Automatically opted-in, if eligible, unless formally opt-out (SD502 form within a month of start date)
- Sign up to an alternative pension scheme, when offered, if not eligible for NHS Pension Scheme - opt out option reviewed every three years (Auto-Enrolment)
- Personal pension contributions based on actual earnings up to full-time hours (previously WTE)
- Nominate a beneficiary and keep it updated (DB2)
- Move previous qualifying pension(s) to NHS Pension - option to be carried out within one year of joining\*
- Employer pension contributions continue based on average earnings during maternity leave (employee contributions reduced accordingly)
- Employer pension contributions continue based on average earnings when in receipt of company or statutory sickness pay (SSP) employee contributions reduced accordingly. No pension contributions made if on sick leave with no pay
- Request (in writing) partial, retire and return options to employer for consideration. Staff and practice complete AW8 form and submit it prior to retirement.

[\\*https://www.nhsbsa.nhs.uk/sites/default/files/202108/Transfer%20Booklet%20%28V21%29%2007.2021.pdf](https://www.nhsbsa.nhs.uk/sites/default/files/202108/Transfer%20Booklet%20%28V21%29%2007.2021.pdf)



# Tax Relief

NHS Pension Scheme members will receive tax relief on their pension contributions up to a certain amount. This is because contributions are taken from pay before tax is taken off, therefore contributions reduce the amount of pay subject to tax.

The tax relief available for pension savings is subject to a certain limit known as the annual allowance, which is a restriction put in place by HMRC. You can find out more about this on our [annual allowance](#) web page.



# 2025/26

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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%



Pension Contribution Tiers

Pensionable salary range	Contribution rates from 1 April 2024, based on actual annual pensionable pay
Up to £13,259	5.2%
£13,260 to £26,831	6.5%
£26,832 to £32,691	8.3%
£32,692 to £49,078	9.8%
£49,079 to £62,924	10.7%
£62,925 and above	12.5%

**NHS Pension Scheme member contributions rates for 2025/26**

Tier	Pensionable pay range from 1 April 2025: CPI indexation	Contribution rate from 1 April 2025, based on actual annual pensionable pay
1	Up to £13,259	5.2%
2	£13,260 to £27,288	6.5%
3	£27,289 to £33,247	8.3%
4	£33,248 to £49,913	9.8%
5	£49,914 to £63,994	10.7%
6	£63,995 and above	12.5%



# Overtime

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On 1 April 2025, the Department of Health and Social Care (DHSC) made a retrospective change to the NHS Pension Scheme Regulations 2015. The changes make it clear that any additional hours worked up to whole time equivalent (WTE) are **automatically pensionable** for part-time NHS staff at their standard rate of pay.

Overtime is pensionable for part-time workers (at their actual earned rate of pay) except where a member has recently taken partial retirement in the previous 12 months (any additional hours worked above their contractual hours won't count towards pensionable pay during the 12-month period after partial retirement).

**Overtime/additional hours payments for part-time staff may change the employees tier and should be checked during every payroll run.**





# Pay Changes

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Pension tiers need to be updated to include any extra hours worked by a part-time member (within WTE and paid at the standard rate) or decreased hours of a full-time member in the calculation of their pensionable earnings.

This includes taking into account any changes as a result of the member varying the amount of additional part time hours worked or ceasing to work additional part-time hours.

Where a member's work pattern results in changes to their in-year estimated annualised earnings moving the member into a different pensionable earnings band, a new contribution rate must be applied from the start of the next pay period following the change in hours.



# CONSIDERATIONS?

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## OVERTIME:

- ✓ More work for managers/supervisors
- ✓ Regular overtime attracts annual leave (12 minutes per hour worked)
- ✓ Can put pressure on staff
- ✓ Is difficult to enforce, even if in contracts
- ✓ Is it easier to recruit and appoint to cover the gaps?

## TOIL:

- ✓ More work for managers/supervisors
- ✓ May just push the problem on
- ✓ Doesn't attract additional annual leave
- ✓ Can facilitate flexible working.



# Flexible Retirement

Do you understand the options for flexible retirement?

Do you have employment policies that cover retirement flexibilities including retire and return and partial retirement?

Do you know where to get advice on NHS Pension Scheme flexibilities?

 **NHS Employers**

## Retirement flexibilities – NHS Pension Scheme

Flexibilities within the NHS Pension scheme can enable members to take a different approach to retirement. They enable them to work to a later retirement age in a way that can meet their needs and those of the organisation they work for. These flexibilities must be discussed between a staff member and an employer to reach an agreement about how they will be applied on an individual basis.

Further information about retirement flexibilities can be found on our website: [www.nhsemployers.org/articles/flexible-retirement](http://www.nhsemployers.org/articles/flexible-retirement)

	1995 section	2008 section	2015 section
<b>Step down</b> Staff can 'step down' to a different role, for example, to reduce their level of responsibility while remaining in NHS employment. This supports the organisation to retain the individual's skills and experience while supporting the staff member to approach retirement.	✓	✓	✓
<b>Wind down</b> Staff can 'wind down' to retirement by remaining in their current post but reduce the number of hours or days they work.	✓	✓	✓
<b>Retire and return to NHS employment</b> Staff who have reached the minimum pension age can choose to retire, claim their pension benefits and then return to NHS employment.	✓*	✓	✓
<b>Draw down</b> Members can take part of their pension benefits and continue in NHS employment. This means that staff can continue working while benefitting from being able to partially draw down their pension benefits and supplement their income.	✗	✓	✓
<b>Late retirement enhancement</b> If a member chooses to retire later than their normal pension age (NPA), their pension benefits will be increased by the application of late retirement factors.	✗	✓	✓
<b>Early retirement reduction buy out (ERRBO)</b> Members or their employers can pay additional contributions to buy out, or reduce, the actuarial reduction that would be applied to their pension were they to retire before their normal pension age.	✗	✗	✓

@NHSE\_Reward

\*Members of the 1995 section will not be eligible to rejoin the NHS Pension Scheme on their return to employment.

# Flexible Retirement

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How have you shared information with staff?

Are you prepared to process flexible retirement requests?

Do you know how this will impact on the team and practice?

Can you support their request and if not, can you evidence why not?

Are you documenting everything?

Do you understand the options for flexible retirement?

Do you have employment policies that cover retirement flexibilities including retire and return and partial retirement?

Do you know where to get advice on NHS Pension Scheme flexibilities?



# Can staff just stay at work and claim their pension?

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Staff should discuss their plans for retirement and inform you of their intentions (encourage this at annual and mid-year appraisals)

At least 3 months' notice will give you time to assess the request

A request to return to work or reduce hours, including any flexible working arrangements will be in line with your organisations local policy

An informal exploratory conversation about their preferences and how they may be accommodated

Any individual arrangements need to be balanced with organisational needs, budget, service provision, patient experience and the work/life balance of other team members.

**The process should be consistent for all requests.**

# Retire and Return

<https://www.england.nhs.uk/looking-after-our-people/the-programme-and-resources/pensions-and-flexible-working-in-your-later-career/delayed-retirement/>

We are **recognised and rewarded**  **NHS**

*People Promise*

## Find a way to stay that's right for you

With flexible ways of working that are a perfect fit for your later career and your NHS pension.

→ Stay with the NHS for a little longer and see if you could get more from your pension

↗ Take on a new challenge and see if you could build your pension

↘ Change your hours or use your skills differently for a better work/life balance

↪ See if retiring and coming back in a different role could work for you

*"My manager did not want to lose my skills and experience, so I opted to return for two days a week."*



Sue Bridges, Consultant Nurse 

### Pension Positives

No matter how you choose to work, your pension is guaranteed to provide you with an income for the rest of your life – and it also offers benefits to your loved ones.

- ✓ Life assurance lump sum of twice your salary.
- ✓ Annual pension for your partner or dependent children if the worst should happen.
- ✓ An annual income if you're too ill to work.

Visit [retention page URL] or speak to your manager to find out more.

What would it mean for my pension if I delayed my retirement by a few years?			
	 Annual pension income	 Lump sum at retirement	
Retire at <b>55</b>	<b>£16,307</b> a year for life	<b>+</b> Lump sum of <b>£42,739</b>	
Retire at <b>56</b>	<b>£17,919</b> a year for life	<b>+</b> Lump sum of <b>£44,625</b>	
	That's <b>£1,612</b> more per year than retiring at 55	That's <b>£1,886</b> more than retiring at 55	
Retire at <b>60</b>	<b>£26,219</b> a year for life	<b>+</b> Lump sum of <b>£53,139</b>	
	That's <b>£9,912</b> more per year than retiring at 55	That's <b>£10,400</b> more than retiring at 55	

# Retire and Return

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Do not **advise** staff members if they ask you what they should do! We are administrators not advisors. Provide links to NHS Pensions website and guides

Retire and return = resignation (in writing). Hold a meeting, consider the implications, record the outcome and provide a letter to staff member

No guarantee of re-employment on same terms

New terms and conditions/continuation of employment?

At least 24 hours to retain original terms and conditions or at least 2-week break (including 2 Saturdays) to break terms (Employment Rights Act 1996)

Employer pension contributions saving (unless eligible staff re-join the NHS pension scheme or are eligible for auto-enrolment into an alternative pension scheme costing £s in contributions)

Backlogs may incur a potential delay with pension applications.



# Can staff insist on coming back at the pay level they left on?

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Flexible working requests (including flexible retirement) and subsequent discussions should cover hours, the role and level of pay.

Employers need to ensure that all requests are treated with due consideration, including any equality implications, and with an emphasis on exploring and mutually agreeing solutions.

Practice policy should detail the process and provide supportive guidance for line managers which sets out how flexible working requests are managed.

# Partial Retirement

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The changes introduced on 1<sup>st</sup> October 2023 mean members with benefits in the 1995 Section, 2008 Section and the 2015 Scheme can draw down 20% up to 100% of their pension benefits, carry on working, and continue to build up their NHS pension in the 2015 Scheme.

Staff must reduce their pensionable pay by at least 10%, for the first 12 months after taking partial retirement (not including overtime).

They need to discuss plans with employers and agree what new working arrangements will work for both parties.

# Pensions Online

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The facility available to National Health Service Business Services Authority (NHSBSA) and practices.

You can use POL to:

- ✓ use the SD55E E-Form to check the contribution and pay details that you have submitted for an employment that has been closed
- ✓ use the ADP4 in E-Forms to view a list of your current members to check if this is correct or any leaver forms are out standing
- ✓ use the ADP4 to check if a joiner form for a new member has processed and obtain their membership (SD) number
- ✓ check the date to which your current members records have been updated, also via the ADP4 or Non-Updated Records.



# Pensions Online

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Essential that you keep membership records up to date.

Enables information to be provided to members quickly and eventually for their pension benefits to be paid on time and accurately.

This means...

- ✓ Providing joiner information within one month of the member joining
- ✓ Providing the individual members contributions information on an annual basis
- ✓ Providing leaver information within one month of the member either leaving employment or opting out of the scheme.



# ADP4

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Most accurate way of checking the details for current pensionable members.

The list shows...

- ✓ Member details
- ✓ Scheme details
- ✓ EA reference number
- ✓ Employment details
- ✓ Added year / AP / ERRBO
- ✓ Contract details
- ✓ Transfer in details (if applicable).



# SD55

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Annual update information - complete the SD55 annual update - no later than 31 May each year

Main information required:

- ✓ Amount of contributions employee has paid
- ✓ Amount of contributions employer has paid
- ✓ Employee Contribution rate (based on actual pay)
- ✓ Employer Contribution rate 14.38% (9.4% government funded)
- ✓ Pensionable pay (not including deemed)
- ✓ Employer Pensionable pay (including any deemed pay)
- ✓ Employer gross pay (including none pensionable pay)
- ✓ Part time hours - Total number of hours a part time member has worked during the period.



# SD55t Leaver Form

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Complete the form in the same way as the annual update form with information up to the date of leaving.

This will then be added to the member's record.

Ensure that the members address details are correct.

## Reason for Leaving Codes:

- |    |   |  |
|----|---|--|
| 01 | - | Voluntary resignation or retirement  |
| 02 | - | Employee dismissed – Benefits being withheld   |
| 03 | - | Redundancy   |
| 04 | - | Sickness   |
| 11 | - | Employee ceased to be pensionable because of upper age limit or, maximum 45 years qualifying service has been achieved.  |
| 13 | - | Assistant practitioner becomes a principal practitioner  |
| 14 | - | Member has died in service. If the member died after they left your employment but you had not yet sent in their termination form then it should not show exit code 14. You should inform The NHSBSA separately of the members' death. |
| 16 | - | Employment continues but member opted-out by signing form SD502.   |





# NHS Pension Contributions 2025/26 Payment Schedule



NHS employers have a statutory duty to ensure scheme contributions reach NHS Pensions' bank account by the 19th of the month following the month in which the earnings were paid to the member.

**Any contributions paid late are subject to a charge of £75.00 and an interest payment calculated on the number of days paid late.**

If you have any enquiries, please email  
[nhsbsa.pensionsfinance@nhsbsa.nhs.uk](mailto:nhsbsa.pensionsfinance@nhsbsa.nhs.uk) in the first instance.

# NHS Pension Contributions 2025/26 Payment Schedule

Contribution month	Recommended submission date into POL/MCP (no later than 1pm)	Due date - payment to be received by Scheme
April 2025	Thursday 15 May 2025	Monday 19 May 2025
May 2025	Tuesday 17 June 2025	Thursday 19 June 2025
June 2025	Wednesday 16 July 2025	Friday 18 July 2025
July 2025	Friday 15 August 2025	Tuesday 19 August 2025
August 2025	Wednesday 17 September 2025	Friday 19 September 2025
September 2025	Wednesday 15 October 2025	Friday 17 October 2025
October 2025	Monday 17 November 2025	Wednesday 19 November 2025
November 2025	Wednesday 17 December 2025	Friday 19 December 2025
December 2025	Thursday 15 January 2026	Monday 19 January 2026
January 2026	Tuesday 17 February 2026	Thursday 19 February 2026
February 2026	Tuesday 17 March 2026	Thursday 19 March 2026
March 2026	Wednesday 17 April 2026	Friday 19 April 2026

# Newsletter

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Business Services Authority

A graphic for the NHS Pensions newsletter. It features a blue header with the NHS logo and 'Business Services Authority'. Below this is a large image of a smiling woman with blonde hair, wearing a grey blazer and a red lanyard, holding a tablet. To the left of the image, the text 'Your NHS Pensions newsletter' is written in blue. At the bottom, a blue bar contains the text 'NHS Pensions - A Workforce Service delivered by the NHSBSA' in white.

Your NHS Pensions newsletter

NHS Pensions - A Workforce Service delivered by the NHSBSA

You can keep up to date with the latest news by subscribing to the member newsletter.

The Employer Newsletter is automatically sent to the email address held on record for the main pensions contact at each organisation.

If you don't normally receive this email directly from NHS Pensions or you would 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.



[NHS Pensions Employer Toolkit](#)

# NHS Pension Employer Toolkit

# NHS Pensions Contact Details

**Employer helpline**, general enquiries: 0300 330 1353  
Opening times: 8.00am to 6.00pm - Monday to Friday

**Member helpline**: 0300 330 1346  
Opening times: 8.00am to 6.00pm - Monday to Friday

Data queries - [nhsbsa.datamanagement@nhs.net](mailto:nhsbsa.datamanagement@nhs.net)  
ESR queries - [nhsbsa.esrreconciliationteam@nhs.net](mailto:nhsbsa.esrreconciliationteam@nhs.net)  
POL helpdesk - [nhsbsa.polhd@nhs.net](mailto:nhsbsa.polhd@nhs.net)  
Injury benefits - [nhsbsa.injurybenefitsenquiries@nhs.net](mailto:nhsbsa.injurybenefitsenquiries@nhs.net)  
General enquiries - [nhsbsa.pensionsemployers@nhsbsa.nhs.uk](mailto:nhsbsa.pensionsemployers@nhsbsa.nhs.uk)

Email the stakeholder engagement team [nhsbsa.stakeholderengagement@nhs.net](mailto:nhsbsa.stakeholderengagement@nhs.net) for queries that include:

- ✓ meetings and Forums Requests
- ✓ educational needs
- ✓ escalation issues
- ✓ website and ask us information.



The 'Ask Us' enquiry system enables you to get answers to questions you may have about the NHS Pension Scheme 24 hours a day, 7 days a week.

X: @nhs\_pensions

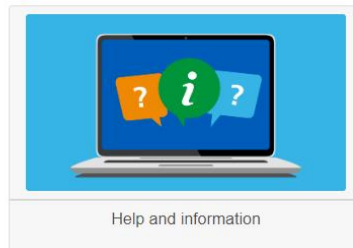
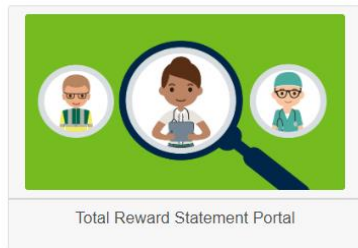
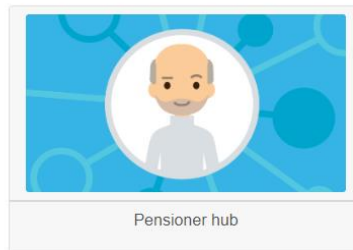
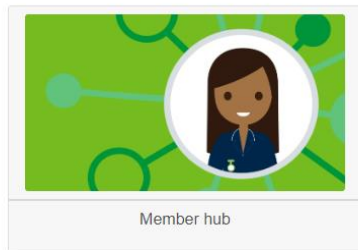
# My NHS Pension Portal



## Home Page

Welcome to My NHS Pension..

If you've already received a user ID, you can log in using your username and password. If you do not have a user ID, you can request one from your NHS Pensions contact.



# How are you feeling about NHS Pensions NOW?

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# Pension Services



- 
- ?? Concerned about current or historical pension administration
  - ?? Need an assessment of any areas
  - ?? Don't have the time or resources
  - ?? Need support
  - ?? Want to outsource pension administration.

## Sample areas:

- Contribution rates review
- Flexible retirement applications processing
- Pensions Online review and completion of notifications etc.
- End of year submissions
- Review of policies, procedures and protocols
- Standard Operating Procedures (SOPs) set up
- Training and support for new pension administrators
- Reports and summaries.

Assessments can be carried out by arrangement.  
(Timings and areas of work can be adjusted to suit your needs).

Please contact us for further information.

# Thank you for listening

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## Contact details:

Email: [tracy.dell@nhs.net](mailto:tracy.dell@nhs.net) or [tracy@locumpm.co.uk](mailto:tracy@locumpm.co.uk)

LinkedIn: [linkedin.com/in/tracy-dell-4b648b9a](https://www.linkedin.com/in/tracy-dell-4b648b9a)

Email: [rey.felek@nhs.net](mailto:rey.felek@nhs.net) or [rey@locumpm.co.uk](mailto:rey@locumpm.co.uk)

LinkedIn: [linkedin.com/in/rey-felek](https://www.linkedin.com/in/rey-felek)