The introduction of the 2015 NHS Pension Scheme saw members’ Normal Pension Age set equal to State Pension Age. For over 70 per cent of the NHS workforce, this means that they will not be able to access their full pension benefits until they are in their mid to late 60s, with some having a pension age of 68. This is a big change, previously pension could be claimed in full at age 55 or 60. Coupled with this, the age profile of the workforce is changing, with a greater percentage of staff over the age of 50.

The NHS Working Longer Group (WLG) is looking into the impact of these changes, on staff and on service delivery. The group has identified that a good understanding, and consideration of the strategic use of the NHS Pension Scheme can be an effective way of enabling and encouraging staff to stay in work until their later pension age. For example, using the scheme’s flexibilities to enable part-time working in the later stages of a person’s career.

The WLG has worked with NHS Pensions to identify a package of information and factsheets, to help HR teams fully understand the pension scheme from a workforce planning perspective. The WLG also encourages HR teams to work with the stakeholder engagement team from NHS Pensions. The team is there to make sure that employers understand the provisions that the pension scheme offers, and to provide support and guidance to them. For more information on the stakeholder engagement team you can contact them at nhsbsa.stakeholderengagement@nhs.net.

Take a look at the following information and factsheets on the NHS Pensions website

- Contribution rates
- Redundancy
- Ill health
- Early retirement reduction buy out
- Salary sacrifice
- Additional pension
- Death benefits
- Abatement and suspension
- Total reward statements
- Maternity leave
- TUPE transfers

Further tools and resources from the WLG are available at www.nhsemployers.org/WLGtoolsandresources.