

The NHS Pension Scheme Review Consultation Response form



Please tick if you would like your response to be kept confidential

Name _____ Job title _____

Organisation _____

Address _____

Are you replying on behalf of:

Your organisation As an individual Other (please specify) _____

Use the space provided below for your comments and continue on additional sheets if necessary.

We would like to know what you think of the Government's intention to increase the normal pension age to 65 for public sector workers and its appropriateness for the NHS. How, in your view, could the NHS retain its older workforce and what issues need to be addressed in doing so? (see page 2)

We would welcome views on the funding issues, recognising the firmly held view on the staff side that *all* savings from the proposed changes to the scheme should be made available for improvements and the Government position that savings should be made. (see page 3)

Please detach this form when completed and return to:
NHS Pension Scheme Project Team, NHS Employers,
29 Bressenden Place, London SW1E 5DD.

You may also complete this form online at
www.nhsemployers.org

All responses must be received by 11 April 2005.

We would like your views on the strong recommendation that the proposed new scheme should improve the accrual rate. (see page 4)

We would like your views on which of the two alternative defined benefit options are favoured: the retention of final salary pensions or the introduction of career average pensions in the new scheme. (see page 6)

We seek views on the pensionable pay definition to be used should CARE be adopted. (see page 6)

We welcome your views on the recommendation that there should be no limits on membership or restrictions below the Inland Revenue allowances. (see page 6)

What do you think about the issue of pensionable career breaks and in particular the proposal that recognition of career breaks should be available at the employer's discretion? (see page 6)

We would welcome views on the recommendation that the new scheme should provide partner pensions, including ending of cessation of survivor pension on remarriage. (see page 7)

We would like your views on the recommendation that the partners of members who die in service should receive payment at salary level for six months and, if the scheme cannot provide this or equivalent benefits, that employers should be asked to meet the cost of this. (see page 7)

What is your view on whether survivor pensions should be improved in the new scheme? (see page 7)

Do you think the new scheme should pay all children's pensions to the age of 23, or have restrictions after the age of 17 until 23? (see page 7)

We would like views on:

- increasing the death in service lump sum to members
- allowing multiple nominees for the death in service lump sum
- paying an additional year's lump sum payment where no dependant's pension is payable.

(see page 8)

We welcome views on the recommendation that there should be flexibilities such as step-down, draw-down, pensionable re-employment and enhanced pensions for late retirement. (see page 8)

What is your preferred approach to supporting step-down in a new scheme? (see page 8)

We seek views on how abatement should be addressed. (see page 9)

We would like your views on the proposed additional pension purchase arrangement, including the issue of contribution limits and limits on the overall amount of pension purchased. We also seek your views on the issue of removing added years arrangements in the scheme. (see page 9)

We welcome views on which approach should be taken to MPAVCs. (see page 9)

We welcome your views on the recommendation that practitioner pensions continue to be on a CARE basis and that the accrual rate should be set to maintain the current relationship with the main scheme. (see page 10)

We welcome your views on the options for employee contribution rates. (see page 10)

We welcome your views on reviewing sickness and ill-health retirement arrangements. (see page 11)

We would welcome your views on the consensus across NHS and private sector employers and staff representatives that scheme coverage should be extended for both the new and existing schemes. Views may also inform the wider debate on public service scheme coverage. (see page 11)

We cannot afford all the improvements or changes outlined, and any recommendations will be subject to government agreement, but we recommend that the highest priorities are:

- improving the accrual rate
- providing end-career flexibilities
- providing partner pensions.

We welcome your views on this. (see page 11)

We seek views on the possible extension of protection by three to five years. (see page 12)

We welcome views on the recommendation that protection for special class groups be maintained. (see page 13)

We want to know your views on the options for existing members who choose to transfer to the new scheme. We would also welcome views on the package of improvements. These are set out in Section 9 in the full consultation document. (see page 14)

We welcome views on transition, including the options set out for moving to a new scheme. (see page 14)

We welcome your view on the options for rejoiners. (see page 15)

We welcome views on the retrospection issue. (see page 15)

We welcome your views on how changes might be better communicated both locally and centrally. (see page 15)
