

# **Unite NHS Pensions Checklist**



## **Action before 1 April 2008**

**Employees not yet in the Scheme** and who want a pension based on age 60 retirement can still join the current NHS Scheme in March – as from 1 April only the New Scheme, with a pension based in retirement at 65, will be available

**Members with unmarried partners** can access the required nomination forms from the website, or their employer, to secure cover for their partner starts in April

**Members thinking about buying extra pension** can keep open an option to buy Added Years by expressing an interest to their employer or the Agency before 1 April – they can then choose between Added Years and the new Additional Pension in the period before their next birthday (after which the option lapses)

**Members who would like their death in service lump sum to be divided** between more than one individual can access the required nomination form

**Members considering an application for ill health retirement** should note that applications before 1 April will be dealt with under the current rules

## **Reasons to delay age retirement until after 1 April**

In order to access the benefit improvements being introduced members must be contributing to the Scheme on 1 April - the main improvements are :-

**Access to the option for a higher tax free cash sum** by surrender of part of the pension

**A dependant's pension for a nominated unmarried partner** based on all service back to 1988

**Dependant pensions paid for life** rather than ceasing on re-marriage or cohabitation

**An option for pensioners** who return to work in the NHS **to have that further employment pensionable** from a date two years after their retirement

## **Remember new contribution rates will apply in April 2008**

For full details of NHS Pension changes visit [www.pensions.nhsbsa.nhs.uk](http://www.pensions.nhsbsa.nhs.uk)