



Improving your understanding of the NHSScotland Pension Scheme: information for HR teams

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, 60 or 65. Coupled with this, the age profile of the workforce is changing, with a greater percentage of staff over the age of 50.

The UK and Scottish NHS Working Longer Groups are looking into the impact of these changes, on staff and on service delivery. The Groups have 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 UK Working Longer Group has identified a package of information and factsheets, to help HR teams fully understand the pension scheme from a workforce planning perspective. Following this, the Scottish Working Longer Group has worked with the Scottish Public Pensions Agency to produce an equivalent set of guidance for Scotland. Familiarisation with the information set out below, as well as the other resources available in the Working Longer section of the Scottish

Terms and Conditions website (www.stac.scot.nhs.uk/working-longer) will assist HR professionals in finding innovative solutions to the challenges posed by staffing services with an older workforce.

The headings below link to information and factsheets covering different aspects of the NHSScotland Pension Scheme.

- [Contribution rates](#)
- [Additional pension](#)
- [Early retirement reduction buy out](#)
- [Maternity, paternity and sick leave](#)
- [Voluntary redundancy and early retirement in the interest of the service](#)
- [Ill health retirement benefits](#)
- [Death benefits for staff who die in service](#)
- [Working after retirement](#)

You may also want to see the information in the [Flexible Retirement Hub](#), which details the options available within the NHSScotland Pension Scheme other than traditional retirement. These can be useful in allowing staff to continue working and contributing to the provision of services near the end of their career.