

# NHS Pension Scheme 2023/10

- Who should read:**
- Chief Executives of Health Boards
  - Payroll Managers
  - Pension Administration Staff
  - Staff who submit data to the SPPA

**Action:** For information  
**Subject:** 2023 Annual Benefit Statement Exercise  
**Date:** 11 September 2023

**The purpose of this circular is to provide employers with information about the 2023 Annual Benefit Statement (ABS) exercise and how this will be impacted by the implementation of the 2015 Remedy.**

Please share the approved text in Annex A: Annual Benefit Statements update for members which highlights key information regarding Annual Benefit Statement 2023 for your members.

## 2023 Annual Benefit Statement Schedule

Implementation of the 2015 Remedy means we are carrying out a different Annual Benefit Statement exercise for 2023. This is explained in the accompanying Annex. We have provided a summary of this in the table below showing which members will get an ABS and which members will not get an ABS for 2023.

Annual Benefit Statements 2023 Schedule					
Member Category					
Scheme	Protected	CARE only	Unprotected	Tapered	Deferred
NHS	Yes	Yes	No	No	No

You can find further information about the 2015 Remedy on our [Remedy Hub](#)

**Frances Graham**  
**Chief Operating Officer**  
**11 September 2023**

## Annex A: Annual Benefit Statements update for members

*This page contains approved 2023 Annual Benefit Statement text for you to use via your own digital distribution channels.*

Dear member

### 2015 Remedy

On 1 April 2022 the legacy NHS Schemes were closed to any future pension build-up and members were moved into the reformed 2015 pension scheme.

Members who are [Eligible](#) (go to the section 'Am I eligible') will have the chance to choose between legacy or reformed scheme benefits at or following retirement.

Find out more about the 2015 Remedy from our [Remedy Hub](#).

### 2023 ABS for members who are not eligible for 2015 Remedy

Members who are not eligible for 2015 Remedy will get an ABS by the end of August. These will be available on [MyPension Online](#).

### 2023 ABS for members who are eligible for 2015 Remedy

Members who are working and contributing to a pension and or have deferred their benefits will receive a **dual annual benefit statement from August 2024**. This will provide estimates of benefits in both the Legacy and reformed (CARE) schemes.

The SPPA is currently preparing to offer this choice to eligible members and getting everything ready to deliver dual Annual Benefit Statements in 2024. As a result, we will not be issuing ABS for 2023 to those members who are eligible for Remedy as these will have limited value. From 1 October when new regulations are in place, this will be replaced with a [Remedial Service Statement](#) (go to the section 'How will I make my choice'.)

In the absence of an Annual Benefit Statement this year members can self-serve and use our Remedy calculator to get an estimate of their pension benefits for the Remedy period.

A Remedy calculator is available to compare legacy and reformed scheme benefits. This is the only service available at the present time for members who are eligible for Remedy and wish to obtain an estimate.

### Retirement Calculator

A calculator to provide members with an illustration of benefits in the legacy and reformed scheme can be accessed: [Retirement Calculator](#).

**Further information**

Information about the 2023 ABS exercise is also available from our website: [Annual Benefit Statements](#)

**Frances Graham**  
Chief Operating Officer  
11 September 2023