

NHS Pension Scheme – Useful dates

This document has been produced at the request of the National Group and is for use by NHS Employing Authorities. It provides a list of useful dates and historical events which may be of some assistance when responding to enquiries, although some of which may now be irrelevant or may have been superseded.

The information shown is only intended to provide a very brief summary and does not override any overarching legislation or the NHS Pension Scheme regulations.

1940s	
01/09/1947	Earliest date (flat rate) modification can apply.
05/07/1948	Start of the National Health Service (NHS).
1950s	
01/04/1950	Dentist's superannuable earnings limit introduced at £3,500 per year.
01/09/1950	Maximum part time specialist service change from 8/11 to 9/11.
31/12/1959	Date that a person must have been: <ul style="list-style-type: none"> • a part time (p/t) specialist • a whole time (w/t) specialist that subsequently became p/t. Prior to this date was w/t or p/t Senior Registrar who subsequently became a p/t specialist, in order to be entitled to the 'reserved rights' percentage enhancement to scaled service (ie103/100, 109/100 or 115/100)
1960s	
01/01/1960	Date before which maximum part time specialist is scaled by 9.5/11 (9/11 x 103/100, applicable from 01/01/1960).
01/10/1961	Unpaid sick leave ceases to be reckonable as superannuable service (except for bank holidays, which continued to be superannuable up to 27/10/1967). Prior to 01/10/1961 unpaid sick counted in full.
03/04/1961	<ul style="list-style-type: none"> • Start of GPS (Graduated Pension Scheme, also known as State Graduated Pension, Graduated Benefit and Graduate Retirement Benefit) • Earliest date for method E modification
01/09/1962	Practitioners' pension calculation changed (from 1.5% of Total Superannuable Remuneration (TSR)) to 1.5% of TSR to 31/08/1962 and 1.75% of TSR thereafter.

06/01/1964	Changes of rates for Method E modification.
01/04/1966	Dentists' superannuable earnings limit increased to £6,000 a year.
15/12/1966	<ul style="list-style-type: none"> • Part time Specialists became pensionable in their own right. • 'Relevant p/t' service no longer applies • ½ rate widow's pension introduced for those married men who elect to forego their Lump Sum Retirement Allowance. • Child Allowance introduced. • Payment of death gratuities to widows as of right. • Practitioners' pension calculation changed to 1.5% of Total Superannuable Remuneration over first 10 financial years, 1.755 over next 10 financial years and 2% thereafter. This method is valid until 31/12/1968.
28/10/1968	Bank holidays occurring during sick cease to reckon for superannuable service.
01/01/1969	Practitioners pension calculation changed to that operative from 15/12/1966 plus an additional prescribed percentage from 1 to 47% applied accordingly to the quarter year of retirement. (see PN 10)
1970s	
01/01/1970	Age deemed to have been reached on birthday (previously it was the day before).
24/03/1972	End of 1/80th Lump Sum Retiring Allowance.
25/03/1972	<ul style="list-style-type: none"> • Years and days used in benefit calculations instead of years and half years. • Practitioner dynamising introduced i.e. 1.4% pensions • Best of the last three years Total Superannuable Remuneration introduced instead of average of last three years. • 3 x lump sum introduced for post 24.03.1972 service (married men). • Half rate widow's pension introduced (was previously 1/3) • New rate of Child Allowance introduced
01/04/1972	Dentists' superannuable earnings limit increased to £10,000 a year.
01/10/1972	<ul style="list-style-type: none"> • Qualifying period for pensions reduced from 10 years to 5 years • Qualifying period for Death Gratuities (DG) abolished • Double incapacity build up introduced for service between 5 years and 9 years 364 days (or to age 65 if less) • Three months initial widows pension introduced • Widows limited pension (for 3, 4.5 or 6 months) introduced for those widows who do not have title to continuing widows pensions • Limited Child Allowance introduced • Automatic payment of benefits at age 70 introduced • Added Years purchase introduced
10/10/1972	Service of five years of more must be preserved
02/01/1973 to 01/10/1975	Pensions Increase Supplement may apply.

01/04/1973	<ul style="list-style-type: none"> • Extension of service to take account of untaken annual leave introduced for ancillary staff • Part time service may be superannuable provided half or more of the w/t basic is worked • Part time employments can no longer be MHO
06/04/1973	Compulsory preservation of benefits if earnings more than £5,000 in any year introduced
01/04/1974	<ul style="list-style-type: none"> • Local Authorities reorganisation • Introduction of the Public Sector Transfer Arrangements (the Club)
03/07/1974 to 01/10/1975	Transitional period for purchase of unreduced lump sum (i.e. purchased automatically deemed).
01/04/1975	Dentists' superannuable earnings limit increased to £15,000 a year.
05/04/1975	<ul style="list-style-type: none"> • End of Graduated Pension Scheme (GPS) • Last date for method E modification • Last date GPS mod
27/08/1975	<ul style="list-style-type: none"> • Trainee Practitioner service counts as whole time officer service • Death Gratuities of £1,500 or less may be paid without obtaining Letters of Administration or a Grant of Probate (formerly £500)
01/07/1977	Policy scheme optants can now opt to join NHS main scheme ('9 years for 10' de-option).
27/10/1977	Estate Duty Office needs only be notified if the total Estate, inclusive of the Death Gratuity, is £20,000 or more.
01/04/1978	Dentists' superannuable earnings limit increased to £21,000 a year.
06/04/1978	<ul style="list-style-type: none"> • Start of State Scheme • £5,000 restriction on refunds removed
03/1979	Widows Pension now payable on death of Reg 43, 45 optants and officer whose awards include payments made under reg 46.
09/1979	Introduction of Ex-Gratia payments.

1980s

01/01/1980	Maximum Part Time Specialists change to a 10/11 contract.
31/03/1980	End of Modification.
01/04/1980	No overlaps allowed in service.
01/04/1981	Standard hours for nurses dropped from 40 to 37.5 per week.
01/06/1981	Restoration of Widows Pensions on termination of remarriage.

04/07/1981	Child Allowance can be paid indefinitely for incapacitated child.
16/09/1981	Benefits for optants calculated on best years remuneration earned in last three years instead of previous Annual Rate (AR).
03/1982	Calculation of Death Gratuity Deficiency taken over by Branch from Paymaster General Office (PGO).
01/04/1982	Dentists' superannuable earnings limit increased to £33,000 per year.
09/1982	Commutation of small pensions of £39.
11/01/1983	<ul style="list-style-type: none"> • New style purchase of added benefits by extra % contributions • Interim Widows Pension cover given to widows whose marriage took place after late husband became entitled to pensions • No minimum service for Child Allowance (CA) – CA build up to 10 years • Initial payment of CA increased to 6 months where no widow and three months to an eligible child who is not dependent on surviving widow or widower • Changes to Commutation of Small Pensions limit raised to £78
06/04/1984	Requirement to pay Guaranteed Minimum Pension (GMP) five years after an officer attains State Pensions Age.
14/05/1984	Payment of Death Gratuity without Probate or Letters of Administration if less than £5,000.
01/10/1984	Some non-medical staff allowed to work sessions.
01/01/1985	'Anti-Franking' legislation introduced i.e. allowing the Scheme to continue to apply Pensions Increase to the whole of an 'early leavers' pension but maintain differential between original Guaranteed Minimum Pension and excess pension.
01/04/1985	Dentists' superannuable earnings limit increased to £40,000 per year.
10/1985	<p>Action regarding recovery of Outstanding Contributions and how it affects:</p> <ul style="list-style-type: none"> • maternity leave • preserved benefits • immediate payment of benefit • deminimus levels of contributions increased to £5 • income tax relief on under deducted contributions recovered from Lump Sum Retirement Allowance's
01/12/1985	Locum Practitioners pensionable if they are employed by the Family Health Service Authority (FHSA).
01/01/1986	Introduction of the Social Security Act 1985.
02/1986	Computerisation of preservation action.
01/06/1986	<ul style="list-style-type: none"> • District Management Teams pensionable • Rounding up to p/t hours in each year and rounding up of monetary calculations on 0.5 pence and above • Reconciliation of Total Pensionable Pay (TPP). Tolerance level increased to

	10% for Preservation and Manual Awards, 20% for computer produced awards
01/11/1986	Disclose of Information Rights.
01/01/1987	<ul style="list-style-type: none"> • 24 hour break needed to receive benefits • Change of interpretation of phrase 'ceasing to be a member'
01/03/1987	Protection of pay and effect on pension rights where because of organisational change, staff are required to move to new posts or reduce their basic hours of work.
06/04/1987	<ul style="list-style-type: none"> • Tax relief allowed on additional service purchases by single payment • Deminimus levels increased - lump sum £15 and Pensions £5
26/10/1987	Introduction of Free Standing Additional Voluntary Contributions (FSAVCs).
12/1987	Full widower's pension to be paid if Scheme member divorces and then remarries ex-wife after retirement.
29/01/1988	<ul style="list-style-type: none"> • Introduction of death election form • NHS Pension Scheme rules amended to provide for transfers to be received on a cash equivalent basis • Changes to commutation of small pensions limited for Widows Pension raised to £104 • Further tables for Guaranteed Minimum Pension amounts for widows and widowers
05/04/1988	Continuation of Widow(er)'s Pension following remarriage where stopping the pension would cause severe financial hardship.
06/04/1988	<ul style="list-style-type: none"> • Two years waiting period abolished • Scheme membership optional (can opt out using SD502) • Minimum age 16 instead of 18 • Preservation now after two years or more membership • Introduction of Personal Pensions • Transfer to a Personal Pension allowed • Service for retirement on ill health now two years • Widowers pension was introduced – R.O.S.S. • Limited Widows Pension less than two years • DG paid by right to either widow or widower • Buying of bigger Widowers Pension • Part time employees who started on or after 6 April 1988 who work more than half of standard hours automatically put into Scheme
01/07/1988	Personal Pensions now available
22/08/1988	Nursery Nurses not members of Special Class
12/12/1988	Changes to standard hours for manual worker from 40 to 39 hours.
01/04/1989	Dentists' superannuable earnings limit increased to £54,000 a year.
13/04/1989	Responsibility for collection of outstanding debts transferred to EA's.

- 01/06/1989 • New entrants subject to the Earnings Cap of £60,000
- New benefit limit rules

1990s

- 01/04/1990 • Dentists' superannuable earnings limit increased to £58,000 per year
- Practitioners retiring for the first time are now subject to Abatement
- 06/04/1990 • New benefit limit rules
- Benefits of new entrants subject to earnings cap of £64,800
- 3% Pensions Increase to be added to the post 1988 Guaranteed Minimum Pension amount
- Inheritance Tax limit is £128,000 to which cost of living rises will be added
- 17/05/1990 Barber Judgement: Male nurses may retire at age 55 but benefits up to this date will be reduced.
- 25/07/1990 No Pensions Increase payable on any additions to lump sum caused by backdated pay awards.
- 17/09/1990 Family Practitioner Committees (FPC) now known as Family Health Service Authorities (FHSA)
- 17/12/1990 NHS Superannuation Scheme now known as NHS Pension Scheme. Reference now made to Pensionable Pay, e.g. Total Superannuable Remuneration now known as Total Pensionable Pay.
- 28/02/1991 Option of members to have pre 06/04/1975 contributions refunded as part of short service benefit withdrawn where pensionable service terminates on or after this date.
- 04/1991 Where an added benefit contract continues to have an effect on ongoing employments following an award of benefits, contract need not be terminated.
- 01/04/1991 • Dentists' pensionable earnings increased to £65,000 a year
- The Dental Practice Board (DPB) became the recognised EA and took over fee payment and NHS Pension Scheme matters for all Dental Practitioners from Family Health Service Authorities (FHSA)
- Introduction of Money Purchase AVC (MPAVC) Scheme
- Part time members will no longer have to work at least half the standard hours to opt to become pensionable
- Introduction of NHS Trusts
- The NHS Superannuation Premature Retirement and Injury Benefits (Amendment) Regulations 1991:
- Early retirement scheme for Dental Practitioners
- Cost of Temporary Injury Allowance (TIA) met directly from EA Budget allocations
- Fees paid to Ophthalmic Medical Practitioners for general Ophthalmic services and sight tests for hospitals eye service referrals will be pensionable if Practitioner has concurrent pensionable employment as a Practitioner
- 02/04/1991 • Ombudsman appointed for the Scheme
- New charging system for compensation and NHS Injury Benefits reimbursement of Agency payments by EA's
- 06/04/1991 • New benefit limit rules
- Benefit of new entrants subject to earnings cap of £71,400

	<ul style="list-style-type: none"> • Inheritance tax now £140,000 • Married women pay reduced NI contributions
01/08/1991	The Scheme will accept any NHS Trust's own standard hours regardless of grade.
01/09/1991	Introduction of revised SS10. It is no longer necessary to involve the employee in its completion.
23/10/1991	'Scully' Judgment – EAs bound to inform their staff of all aspects of the Scheme.
01/01/1992	New rate of Group 3 payments for practitioners 32.8%.
02/1992	Introduction of revised SS14, it is no longer necessary to involve the practitioner in its completion.
10/03/1992	Inheritance Tax limit raised to £150,000.
01/04/1992	Maximum allowable pensionable pay for Dental Practitioners now £72,000
06/04/1992	<ul style="list-style-type: none"> • New benefits limit rules • Benefits of new entrants subject to an earnings cap of £75,000
06/1992	'Joiner information' notified to the Scheme on automatically produced forms SS10(Comp)
07/1992	Mental Health Officer (MHO) status retained for Scheme members who are appointed to mainly managerial posts but are still catering primarily for patients suffering from a mental disorders, (subject to certain conditions), up to and including the grade of Director of Nursing.
20/11/1992	NHS Pensions Agency officially launched.
01/01/1993	Social Security Act 1989 requires all occupational pension schemes to permit paid maternity leave to count in full for pensions purposes. Contributions can only be levied on the maternity pay and contractual pay actually received.
06/03/1995	<ul style="list-style-type: none"> • Introduction of commuted Ill Health benefits for terminally ill cases • Mental Health Officer/Special Class status abolished for new entrants or members with a break of five or more years • Pensionable re-employment now only possible for members retiring on Ill Health grounds before age 50
01/07/1996	Introduction of Pension Earmarking.
05/04/1997	Guaranteed Minimum Pension ceased.
06/04/1997	Pensions Act 1995 came into force
01/09/1997	NHS Pension Scheme opened to all members of GP staff on NHS contracts.
14/01/1999	Start of part time Mental Health Officer (MHO); if ceased membership before this date part time MHO not applicable.

2000s

31/03/2000	Changes to preserved benefits. Any members over age 50 with reserved benefits leaving the scheme on or after 31.03.2000 may claim their benefits under Early Payment of Preserved Benefits.
01/04/2000	Employer contributions increase to 5%.
01/12/2000	<ul style="list-style-type: none">• Introduction to Pension Sharing.• Instructions for additional duty hours worked under the new pay deal
01/04/2001	<ul style="list-style-type: none">• Employer contributions increase to 7%• Date from which freelance GP Locums could join the Scheme
01/04/2002	Date from which existing GP Scheme members could pension locum income.
02/04/2002	Introduction of Pensions Online
01/04/2003	The new consultant contract started.
01/04/2004	<ul style="list-style-type: none">• Employer contributions increase to 14%• Contract introduced, including flexibilities for GP benefits.• Certain Out of Hour Providers (OOHP) allowed to join the NHS Pension Scheme.• Certain Alternative Providers Medical Services (APMS) bodies allowed to join NHS Pension Scheme
06/04/2006	<ul style="list-style-type: none">• Limits on Tax Free Pensions introduced. Lifetime Allowance checks. A-Day. (Finance Act 2004)• Lifetime Allowance £1.5 million. Annual Allowance £215,000.• Change in Minimum Retirement Age to 55 for all new entrants without previous NHS Pension Scheme service.• Gender Recognition and Civil Partners recognised by the NHS Pension Scheme based on Scheme membership from 06/04/1988 only.• Child Allowance regulations changed, latest age for payment is age 23 regardless if in full time education.• Trivial commutation limit is now 1% of the Lifetime Allowance.• Members whose capital value is less than 0.35% will only be sent the choice letter. This equates to £228.26 per annum.• All Pension Schemes must be registered with HMRC if a member wishes to transfer benefits into the Scheme or out
01/10/2004	Implementation of Agenda for Change (Early implementers from 01/06/2003)
01/12/2006	New compensation regulations introduced.
31/03/2008	<ul style="list-style-type: none">• AVC facility abolished for any new contracts, except:• Purchases of half cost service only – ie. refunded service prior to 06.04.1978 only• Bigger lump sum purchases for married men with service pre 25.03.1972• From 01.04.2008 to 31.03.2009 – Those members who made an expression of interest before 1 April 2008

- 01/04/2008
- Major overhaul of the NHS Pension Scheme
 - New NHS Pension Scheme introduced for new joiners from 01.04.2008. Now known as the '2008 Section'
 - Changes to existing scheme for members with membership on or after 1 April 2008. Now known as the '1995 Section'
 - A build up rate of 1/60th of each year's pensionable earnings
 - Deferred members with no membership on or after 1 April 2008 remain subject to the pre – 01.04.2008 1995 Section.
 - Form PN1 (partner pension nomination), DB2 (multiple death benefit nominations) and NOM1 (nomination cancellation form) introduced for use by current members. DB1 still used for eligible deferred members
 - Pension commutation to provide a bigger lump sum introduced for current members with pensionable service on or after 01.04.2008
 - Additional Pension Purchase facility introduced for current members
 - New Tiered contribution rates introduced
 - Ill Health benefits changed and new Tiered system introduced.
 - Earnings cap abolished for membership on or after 1 April 2008.
 - Changes to death benefits, including:
 - Initial Pension paid for six months on all death in service cases after 01.04.2008 (members must have membership on or after 1 April 2008)
 - Survivors Pensions for life (member must have membership on or after 1 April 2008)
 - Child Pensions paid to all eligible children under age 23 irrespective of full time education (members must have membership on or after 1 April 2008)

01/12/2008 Under Agenda for Change members on 35 standard hours changed to 36 for two years, then on 01.12.10 change to 37 for one year, then on 01.12.11 change to 37.5.

06/04/2009 LTA £1.75 million. Trivial Commutation limit £17,500 (1%).

01/10/2009 Date regulations laid for choice. An exercise to give all eligible members of the NHS Pensions Scheme a one-off option to move all of their membership from the 1995 Section into the 2008 Section if they wish.

2010 onwards

06/05/2010 Annual Allowance £255,000.

06/05/2011 Lifetime Allowance £1.8 million. Annual Allowance £50,000.

06/05/2012 Lifetime Allowance £1.5 million.

13/03/2014 Same Sex Couples – provide for marriage in law to have the same effect in relation to same sex couples as to opposite sex couples within the terms of Pension Schemes and associated Regulations.

- 01/04/2014
- Opening the NHS Pension Scheme to Independent Providers (IPs) of NHS Clinical Services
 - The introduction of pensionable pay controls and additional employer contributions in certain circumstances

06/05/2014	Lifetime Allowance £1.25 million. Annual Allowance £40,000.
08/2014	Total Reward Statements (TRS) introduced
01/04/2015	<p>Introduction of the new 2015 Scheme, which replaced the 1995 and 2008 Sections of the Scheme.</p> <p>The Act was enacted in response to the recommendations of the Independent Public Service Pensions Commission (the Commission) chaired by Lord Hutton of Furness. The Commission published its final report on 10 March 2011. This recommended a series of changes to public service pension arrangements in order to secure long term sustainability of the pension schemes together with a more balanced distribution of costs between Scheme members and, via the employer, the taxpayer.</p> <p>The main features of the new NHS Pension Scheme include:</p> <ul style="list-style-type: none"> • A Career Average Revalued Earnings (CARE) scheme, with benefits based on a proportion of pensionable earnings each year during your career • A build up rate of 1/54th of each year's pensionable earnings with no limit on the number of years that can be taken into account. This is a higher build up rate than both the 1995 and 2008 sections of the NHS Pension Scheme • Revaluation of active members' benefits in line with a rate set by Treasury plus 1.5 percent per annum • A Normal Pension Age at which benefits can be claimed without reduction for early payment linked to the same age you are entitled to claim your State Pension (or age 65 if that is later). • Pensions in payment to increase in line with a rate set by Treasury • Redundancy changes where the member pays capitalised cost for unreduced benefits, except for interest of efficiency retirements <p>Employer contribution rate to 14.3%</p>
30.09.2015	Deadline for Option to Give Up Protection exercise
06.04.2016	Cessation of contracting out