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April 2025 Newsletter - 2015 Remedy Delivery Update

We want to keep all our members informed about the latest pension developments that are taking place even if they do not directly affect you. This newsletter is a 2015 Remedy edition and is aimed at members who are [eligible for the 2015 Remedy](#).

The Scottish Public Pensions Agency (SPPA) has set out a revised delivery timetable for the 2015 Remedy on its website. The new information provides clarity about when you will receive your Remedy choice beyond the 31 March deadline. You can find out more about what this means for you in this update.

The 2015 Remedy is a priority for the SPPA and we are committed to delivering Remedy as effectively as possible while ensuring that our key core business of paying pensions to retired public sector workers remains on track.

The new delivery timescales are available on the SPPA website.

[NHS Remedy: I'm paying into a pension | SPPA](#)

[NHS Remedy: I'm ready for retirement | SPPA](#)

What is 2015 Remedy?

On 1 April 2015, the UK Government made changes to public service pension schemes. These changes did not apply to those members closest to retirement.

The Court of Appeal eventually determined that this was discriminatory towards younger members. This decision is also known as the McCloud judgment. More information can be found at www.pensions.gov.scot/2015-remedy

To make things right, eligible members can choose between final salary (Legacy scheme) and reformed CARE (Career Average Revalued Earnings scheme) benefits for the seven-year period from 1 April 2015 to 31 March 2022. This is known as the remedy period.

Are you eligible?

You will be eligible if you joined a public service pension scheme on or before 31 March 2012 and:

- you were still a member of the scheme on or after 1 April 2015, or;
- left the service after 31 March 2012 but returned within 5 years.

You will not be eligible if you joined a public service pension scheme after 31 March 2012.

How will the 2015 Remedy be delivered?

Remedy choice

When you retire, you will be offered a choice of which benefits you would like to take for the remedy period between the final salary (legacy) scheme and reformed (CARE) scheme. This information will be provided in a Remediable Service Statement (RSS) and will be issued by post.

The SPPA has now started offering a remedy choice on retirement for some members and will be expanding the availability of this in the coming months. If you are not provided with an RSS on retirement, you will automatically get legacy scheme benefits for the remedy period and the SPPA will be in touch with an RSS as soon as this service is fully operational to provide you with a choice.

Annual Benefit Statement – keeping track of your pension

The SPPA automatically provides you with an Annual Benefit Statement. If you are eligible for the 2015 Remedy, this has been changed to provide a statement of benefits in the alternative scheme as well as your current scheme and is now called an ABS-RSS.

According to the legislation, ABS-RSS should be issued by 31 March 2025. However, due to the complexities involved in delivering remedy changes, this has not been possible. We have issued over 46,000 ABS-RSS and the remainder are due to be issued by the end of April. If you have deferred your pension, you will get an ABS-RSS by 31 August.

ABS-RSS are being issued by email and post this year which is different from previous years as we are moving to a new online member self-service portal.

Are you impacted by Annual Allowance?

If you are likely to be impacted by Annual Allowance and eligible for the 2015 Remedy, the SPPA is working to issue all Remediable Pension Saving Statements (RPSS) by the end of May 2025.

Around two-thirds of members who are due to receive one, have now received a RPSS. The SPPA recognises the distress this delay has caused, especially for those who are still waiting, and is working as hard as possible to issue RPSS as soon as possible.

Remedy Cost Reimbursement

If you have incurred accounting costs due to Remedy then a reimbursement scheme is shortly going to be launched. You can find out more information about what type of costs are covered and sign-up to receive alerts when this process is open for applications: [NHS Remedy Cost Reimbursement Scheme | SPPA](#)

Partial Retirement

Since 1 October 2023, members with pension benefits in the 1995 Section, the 2008 Section and the 2015 NHS Pension Scheme are eligible for partial retirement. This option enables members who have reached minimum pension age (normally age 55) to withdraw between 20% and 100% of their pension without needing to leave their job. To proceed, members must agree with their employer to reduce their pensionable pay by a minimum of 10% for 12 months, starting from the date of their partial retirement.

Members should be aware that you can access your full pension benefits starting from the scheme's normal pension age (NPA). For benefits taken after NPA (age 65) in the 2008 Section, and after NPA (State Pension Age) in the 2015 Scheme, they will be increased using late retirement factors. However, there is no late retirement uplift for benefits claimed after NPA (age 60) in the 1995 Section so it is fully worth evaluating the options around partial retirement.