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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.

We have made positive progress in the significant challenge of delivering across all four devolved schemes administered by the SPPA and 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 now available on the SPPA website.

[Teachers Remedy: I'm paying into a pension | SPPA](#)
[Teachers 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 is piloting the issuing of RSS with a small group of members and will be expanding availability in the coming months. It is expected that this will be fully operational by the end of September. 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. However, due to the complexities involved in delivering remedy changes, not all statements have been issued. The SPPA has started to issue ABS-RSS and the remainder are due to be issued by the end of May. 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 the SPPA is 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 by the end of July 2025.

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: [Teachers Remedy Cost Reimbursement Scheme | SPPA](#)