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NHS Pensioner Newsletter - 24 October 2025

Welcome to the latest edition of the SPPA's member newsletter. In this edition we share the key findings from our member survey and provide an update on delivery of the 2015 Remedy. Look out for our next newsletter at the start of 2026.

Survey results

Thank you to everyone who took the time to complete the survey. It is important for us to understand how we are doing, what we could do better and what information our members want.

The survey, which was promoted in previous editions of the newsletter, asked for feedback on the newsletter, topics of interest, satisfaction with SPPA, and areas for improvement.

Feedback on the newsletter

Almost 80% of respondents found it useful, clear and informative. Most readers rated it highly.

What you want to read about

2015 Remedy:

clearer information including updates on when members will get their remedy choice and why there have been delays.

Pension changes:

- **regular updates on increases and adjustments.**

Tax:

- **guidance on tax calculations, the impact of the state pension, and working while retired.**

Understanding your pension:

- **how it is calculated, retirement options (early/partial/ill health retirement), 2015 CARE scheme, ways to increase pension, and death benefits.**

SPPA service feedback

How satisfied members are:

- **78% satisfied**
- **14% neutral**
- **8% dissatisfied**

Areas for Improvement

- **Communication – the SPPA can be difficult to get in touch with and it can take too long to respond to emails, you want more personalised information about all the different retirement options especially leading up to retirement. There were comments that some of you were not able to get estimates before retiring which made the experience very stressful.**
- **Information – the SPPA could do better at informing you about changes to your pensions and why the changes are happening; the information we provide can be confusing and difficult to understand.**
- **2015 Remedy – frustration with delays.**

Responding to your feedback

We are working hard to improve our communications, and this year launched our new online member self-service portal, called Engage, to give members quick and effective access to personal pension information. Engage is being launched in phases and will eventually fully replace our current online portal.

We are aware there has been some disruption in managing email or webform enquiries this year, which we have worked to resolve through adding more resource to our NHS teams. Most webform enquiries are now being managed in 10 working days, however more complex requests may take longer.

We continue to answer calls as quickly as possible, but call wait times are increasing and likely to stay high over the next twelve months as we process the 2015 Remedy in larger volumes. If you can, please try to use your member portal and/or webforms to contact us during higher call wait times.

We are very sorry about delays in delivering the 2015 Remedy. We give an update on progress in delivering Remediable Service Statements (RSS) in this newsletter. We also have a Remedy Hub on our website to keep you updated: [Information about 2015 Remedy | SPPA](#)

You can find more information about the 2015 Remedy in this newsletter and look out for more information on tax webinars relating to the 2015 Remedy on our website: We will cover the the other themes you'd like to hear more about in future newsletters.

Invitation to take part in research with the SPPA

We would like to invite you to take part in some research with us. We have redesigned the NHS retirement form to make it easier to complete and would like to test it. If you are interested in this research (or, in taking part in future research about your pensions) please click on the link below which will take you to a Microsoft Forms survey. Thank you.

[Click here to go to the sign-up form](#)

2015 Remedy – latest news

We have started issuing Remediable Service Statements (RSS) to eligible members. We are working hard to resolve the remaining complexities in delivering the 2015 Remedy and to finalise the information we need to ensure our pension calculations are accurate.

If you are eligible for the 2015 Remedy and have not yet received an RSS, you should have had an update from the SPPA to explain why the delivery of your RSS has been delayed and what we are doing about it. We are keen to make sure that members who are affected by these delays are communicated with on a regular basis. We will continue to keep you informed and will issue a further update in April 2026 to any members who have not had an RSS.

Our priority remains to provide an accurate statement as soon as we can so that you can make your choice with confidence. We have systems in place for processing remedy choices so that we can support any changes in payment, including adding interest, as soon as we receive your choice decision. Any additional benefits due as a result of your remedy choice will be backdated and interest will be applied.

We apologise that progress in issuing RSS has not matched the pace that we had hoped. Delivering the 2015 Remedy is the main priority for the SPPA.

Annual Allowance

We must complete a one-off exercise for members who are eligible for the 2015 Remedy and provide them a Remediable Pension Savings Statement (RPSS). The RPSS replaces previously issued PSS for any tax year in the remedy period. The purpose of the RPSS is to set out amended pension input amounts for each of the tax years in the remedy period and any relevant carry-forward years.

If you are eligible for the 2015 Remedy and think you may be impacted by Annual Allowance, we will shortly be offering tax webinars to provide you with guidance and support. These will be promoted on our website: [The Impacts of Remedy on Annual Allowance | SPPA](#)

We are continuing to work through the Annual Allowance exercise and will issue as many as we can by the end of October, however there are still some issues in producing statements where members have transfers, added years or pension sharing arrangements in place. We are developing solutions to enable us to process these statements.

Our website contains the latest information, including guidance if you have not yet received a statement: [Annual Allowance | SPPA](#)