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NHS Pensioner Newsletter - 9 February 2026

Welcome to the latest edition of the SPPA's member newsletter. In this edition we give an update on 2015 Remedy, explain the annual pension increase, and highlight your pensions death benefits.

2015 Remedy

If you joined a public service pension scheme on or before 31 March 2012, you may be able to choose which pension benefits apply for the period 1 April 2015 to 31 March 2022. To help you make this choice, we will send you a Remediable Service Statement (RSS) explaining your benefits and the options available.

Around one-third of RSS have now been issued. We are prioritising the remaining cases. Some statements will take longer to complete because they involve complex calculations across both the legacy (final salary) scheme and the reformed (CARE) scheme.

We are sending regular updates to members who have not yet received their RSS, with the next update due in April.

We apologise that progress has not been as quick as we had hoped and thank you for your patience while we complete this work.

Returning to work after retirement

You can return to work and continue to receive your NHS pension. What happens depends on whether you come back to the NHS or work for another employer.

Returning to work in the NHS

As an NHS Pension Scheme member, you can retire and return. This means you can:

- **take your full NHS pension**
- **return to the NHS in any role**
- **work full-time or part-time**

If you decide to return to work, your NHS pension would not be reduced or stopped.

Whilst you are working, your employer would automatically enrol you into the 2015 NHS pension scheme whilst your working.

Working for another employer

You can also return to work for another employer or become self-employed after you retire from the NHS.

If you decide to do this, you do not need to tell the SPPA.

Paying tax when you return to work

Your pension is treated the same as any other income. This means the tax you pay depends on your total income from:

- **your NHS pension**
- **your State Pension**
- **your salary after returning to work**
- **any other income**

For your NHS pension, we deduct any tax due through our pension payroll.

If you return to work, your employer should deduct any tax from your salary. If you have income from other sources (not including your State Pension), you may need to complete an [**HMRC Self Assessment**](#).

Death in retirement

If you pass away after retiring, we understand this can be a difficult time for your loved ones. They may be entitled to receive benefits from your pension. The exact support available will depend on the scheme you were a member of.

A one-off lump sum or deficiency grant

If you die within five years of retiring, a lump sum called a deficiency grant may be paid.

It will be paid to your:

- **surviving spouse**
- **civil partner**
- **nominated person(s)**

You can make or update your nominations using your [MyPension account](#) or by completing a [nominations form](#).

How the lump sum is calculated

The total amount paid is the lower amount of:

- **five times your annual pension minus how much pension you have already received**
- **two times your pensionable pay before retirement minus any lump sum amount you received when you retired**

Short-term survivor pensions

If you die after you retire, a short-term pension is paid to:

- **your spouse**
- **your civil partner**
- **your nominated person(s)**
- **any dependent children**

This short-term pension is paid at the same rate as the pension you were receiving when you died.

Short term pensions are paid for 3 months if no child's allowance is payable. If a child's allowance is payable, the short term pension will be paid for 6 months.

Long-term survivor pensions

Long-term pensions are paid after the short-term period has ended. The amount payable depends on which scheme you were a member of:

- **Surviving spouse/civil partner/nominated person(s): up to 50% of your pension**
- **One child: up to 25% of your pension**
- **Two or more children: up to 50% of your pension shared equally**

Child payments will be increased if there is no surviving spouse.

Children's pensions normally continue until age 17, or longer if in full-time education, training or permanently disabled.

[Visit our website](#) to check how much your dependents may be entitled to.

How your dependents can report a death

If you pass away, your dependants should report your death to us so we can review any benefits that may be payable to them.

They can contact our Bereavement Team directly by [telephone or email](#).

If they need to contact several government agencies, they may prefer to use the UK Government's [Tell Us Once](#) service instead. This service notifies most government organisations in Scotland, England and Wales, including the SPPA.

Whether they inform us directly or through the Tell Us Once service, we will check whether any payments or dependant benefits are due and send them the relevant claim forms.

Further bereavement support and advice is available on the [mygov.scot](#) website.

Annual pension increase

Your NHS pension increases every April in line with inflation. The increase for 2026 will be confirmed in March after approval from the Secretary of State for Work and Pensions and Parliament.

Depending on your payment date, you may not receive the full increase until your May pension payment. You may also receive a lower increase if:

- you have been receiving your pension for less than a year, in which case you'll receive a proportionate increase
- you are under age 55 (unless you retired due to ill-health, are a widow/widower, or receive a dependant's pension)
- part of your pension is a Guaranteed Minimum Pension (GMP) or Contracted Out Pension Equivalent (COPE), which may affect how the increase is applied