

Child Allowances

If the payment you receive is a child allowance payable following the death of a scheme member who retired or whose service ceased before 1 April 2008, you must inform Xafinity Paymaster immediately when a child ceases full time education or training. Any other changes in circumstances that may affect payment of the allowance must also be reported as any overpayment will have to be repaid.

Survivor Benefits - Marriage and forming a Civil Partnership

If you receive NHS survivor benefits following the death of a scheme member who retired or whose service ceased before 1 April 2008 and you marry, form a civil partnership or live with another person as husband and wife or partners, you must let us know. Failure to do so may affect your payments and may lead to an investigation by the NHS Counter Fraud and Security Management Service.

Complaints Procedure

We make every effort to get things right, however, occasionally things go wrong and it is a cause of great concern to us when this happens. We deal with all complaints as quickly as possible and do our utmost to put things right.

If you are not satisfied with the way we have handled your complaint please write to the NHS Pensions Services Manager, Xafinity Paymaster. If you are still not satisfied with our reply you may write to the Operations Director, Central Services, Xafinity Paymaster, who will reply within 10 working days.

Dispute Procedures under the 1995 Pensions Act

The Pensions Act 1995 requires all occupational pension schemes to have in place a formal 2 stage Internal Dispute Resolution (IDR) procedure. If you have a dispute you cannot resolve informally about your pension, you may ask for a formal decision under the IDR procedures. (Please note that you do not have to go through the Xafinity Paymaster complaints procedure before asking to use the formal IDR procedures).

If you dispute the amount of benefits paid under the scheme rules, you should write to the NHS Pensions Services Manager at Xafinity Paymaster asking for a first stage IDR decision. They will issue a decision within 2 months or inform you of the reason for any delay, and explain your rights should you disagree.

You may at any time ask The Pensions Advisory Service (TPAS) for help. You may also take your case to the Pensions Ombudsman. The address for both is 11 Belgrave Road, London SW1V 1RB.

National Fraud Initiative

NHS Pensions has a duty to protect the public funds it administers. To this end the data you have provided to enable your pension or other entitlements to be paid correctly may be used for the prevention and detection of fraud. NHS Pensions may also share this information for this purpose with other public bodies who administer public funds.



Contacting Xafinity Paymaster

We aim to deal with any enquiries you have as quickly as possible. You can contact us by:

Telephone 0845 121 2522
(From abroad use +44 1293 591959)

Our communication centre is open 8am to 6pm Monday to Friday. We are always extremely busy on a Monday so if your call is not urgent you may find it more convenient to contact us between Tuesday and Friday. Please note that calls may be monitored or recorded for quality and training purposes.

Postal Address - **XAFINITY PAYMASTER, RUSSELL WAY, CRAWLEY, WEST SUSSEX, RH10 1UH.**

Email Address - nhspensions@xafinitypaymaster.com
Fax - **01293 604024**

When contacting Xafinity Paymaster please make sure you quote your Xafinity Paymaster reference number and National Insurance Number (and include a daytime telephone number as necessary).

If you call to notify us of an account change, please have your old and new payment details to hand. Following a verification process, we will endeavour to deal with your enquiry or change your details straight away.

Please do not use e-mail to notify us of a change in your personal details e.g. a change of address or banking details. Changes to personal details must still be notified by telephone or in writing.

If you write to us we aim to respond to your enquiry within 5 working days, although it may take up to 10 working days for a reply to be issued to you.



Pensions

2011 Pensioners Newsletter

Welcome to our annual newsletter, which includes important reminders about contacting Xafinity Paymaster who pay your pension on our behalf.

Please read the following pages carefully. We trust that the content is clear and easy to understand, and advise you to keep it handy.

If you would like a larger print version of this newsletter please contact Xafinity Paymaster

The 2011 Pensions Increase

An increase to your pension will be payable if you are over age 55, or if the pension is an ill health or survivors pension for a spouse, civil partner, nominated partner or a child allowance.

If you are due for an increase on your pension the new rate will be payable from 11 April 2011. In June 2010 the Government announced the intention to link future increases to the rise in the Consumer Price Index (CPI). If this receives parliamentary approval the full increase is 3.1% and reflects the rise in the Consumer Price Index (CPI) in the 12 months ended 30 September 2010 and not 31 March 2011. You may, however, receive a lower percentage if your pension started on or after 27 April 2010.

If you retired after 1978 and also receive a State Pension your increase may be affected by the application of Guaranteed Minimum Pension (GMP) rules. This means that you may not receive the full increase from Xafinity Paymaster as part of your increase may be paid with your State Pension. However, whilst the increase is paid from two sources, in cases where GMP applies, the full amount due is paid. This is because your occupational pension scheme was contracted out of the State Earnings Related Pension Scheme (SERPS). Please refer to your statement from the Pensions Service, which is part of the Department for Work and Pensions (DWP), for confirmation, shown under Contracted Out Deductions.

Please remember that your first payment on or after 11 April 2011 will only include the increase from that date. All of your next payment will be at the new amount. Details of your percentage increase and the new yearly rate will be shown on your advice note or payable order counterfoil. The advice or counterfoil will also give a forecast of your next payment. This will apply providing your yearly rate, tax liability or other deductions do not change. The tax deducted from your pension may vary from payment to payment due to fluctuations in the tax tables.

Your Tax Code

The Tax Office tells us how much tax to take from your pension. If you want to ask about your tax code or tax liability, please write to **HM Revenue & Customs (PD2), Ty Glas, Cardiff CF14 5YA** or Telephone **0845 300 0627**.

You will need to quote your **National Insurance number** and **PAYE reference**, which can be found on your pension advice note or form P60, as well as your **Xafinity Paymaster reference number**.

Your P60

If you paid tax on your pension we will send you a form P60 by mid May. Your P60 will give you details of the pension we have paid you and the tax we have taken off in the tax year 2010/2011. **We will not send a P60 if no tax was taken.**

The amount before tax shown on your P60 is usually different from the yearly rate paid for most of that year. This is because:

- the first payment you received in the tax year included one or more days before the last increase
- or your pension started during the tax year
- or it was not paid in full for the whole of the tax year

Please note that your P60 may be enclosed with this newsletter or issued as a separate document.

Notice to members who retired on or after 1 April 2000 and before 1 January 2003

If you retired between 1 April 2000 and 31 December 2002 and you think that your pension benefits may not have been paid on time you may be entitled to an Interest payment. Since 1 April 2000 the Scheme's regulations require that where an initial or revised pension payment is not made within a time limit then an interest payment is due. The time limit is one month from the date the payment became 'due'. A lump sum payment is 'due' on the day after retirement and the pension payment is 'due' monthly in arrears. Any delay caused by the member or other beneficiary, for example, by not sending in on time correctly completed applications is excluded from the interest period.

NHS Pensions has reviewed cases where retirement took place since 1 January 2003 and made interest payments in appropriate cases. However, because of a limitation in our records, it has not been possible to automatically review cases where the member retired between 1 April 2000 and 31 December 2002. If you retired between those dates and think that your initial pension payments were not made by the 'due' date you can write to NHS Pensions, at Hesketh House, 200-220 Broadway, Fleetwood FY7 8LG marking it for attention of "BTST Section". Please head your letter "Claim for Interest Payment" and give your full name, current address and Scheme reference number or National Insurance Number. NHS Pensions will check their records to see whether you are entitled to an interest payment and let you know. Please allow at least 2 months for a reply.

Important Reminders

You have a responsibility to ensure that the information we hold about you is as accurate as possible. You therefore need to tell us about:

- **Going back to work in the NHS**

If you are in receipt of a pension **other than a Tier 2 III-Health pension** and:

- you were a member of the 1995 Section of the Scheme and were 60 or over when you retired or aged 60 or over on the date you go back to work and at least one calendar month has passed from the date you retired to the date you go back to work; or
- you were a member of the 2008 Section of the Scheme and were 65 or over when you retired or aged 65 or over on the date you go back to work you do not need to tell us.

Otherwise you must let us know as soon as possible before you go back to work in the NHS, as your pension may need to be reduced or stopped altogether whilst you are employed. You can check with us beforehand and we will be happy to let you know.

If you do not let us have the relevant information you may be paid too much pension and will have to pay the money back.

If you are in receipt of a Tier 2 III-Health pension you are advised to read the factsheet 'Returning to work with a Tier 2 pension' available from our website www.nhsbsa.nhs.uk/pensions

- **Changes of address/payment destinations**

If you change your address, bank or building society details you must tell us straight away. If you get more than one pension from Xafinity Paymaster, please tell us the reference numbers of all pensions to which the change applies. If we lose contact with you it may be necessary to suspend your pension.

- **Marriage, forming a civil partnership after retirement**

If you marry, remarry or form a civil partnership after you have retired from the NHS please let us know as it may affect the potential survivor benefits due to your spouse or civil partner.

Death Arrangements

- **Your pension**

Please tell your next of kin or other representative that in the unfortunate event of your death they must inform Xafinity Paymaster without delay.

You are due payment of your pension up to and including the date of your death. No one is entitled to receive your pension payments made after that date and any overpayment must be repaid. If your pension is paid into your joint account it is important that the other account holder is aware of this condition.

If your pension is overpaid directly to a bank or building society account Xafinity Paymaster will ask the bank or society to refund the appropriate amount. They will also advise your next of kin or personal representative of their action and will notify them if there is any residue of pension or other payment due.

- **A pension for your widow, widower, civil partner or nominated partner**

A surviving spouse or civil /nominated partner who is eligible for a survivor's pension must apply for it. Xafinity Paymaster will promptly send them an application form to complete so that their own pension can start as soon as possible.

It would be helpful if you could let us know if your spouse, civil partner or nominated partner pre-deceases you so that we can avoid causing any distress through the issue of an inappropriate application form.