

Overseas Pension Payments in Local Currency

Please be informed that with effect from June 2009 the administration fee collected from each payment sent to your overseas bank account in local currency is to increase from £2.60 to £2.74, an increase of 5.3%. This is the first increase to the fee since January 2007. Should you wish to make any changes to your payment destination overseas or wish to amend your payment to BACS to a UK bank account or to a sterling payable order please contact the Xafinity Paymaster helpline.

Complaints Procedure – What to do if things go wrong

We make every effort to get things right. However, occasionally things may go wrong and it is a cause of great concern when this happens. We therefore treat all complaints with urgency and do our utmost to put matters right as quickly as possible.

Please telephone or write with details of your concern. If you telephone we will try to answer you straightaway. If we cannot do so, we will tell you why and explain what we have to do next.

If you write to us we will try to give you a full reply within 10 working days. However, sometimes we are unable to do so because we may need to contact another organisation for more information. In this case we will send you an interim reply. This will explain what we are doing, tell you who is handling your complaint and when we expect to send you a full reply.

What to do if you are not satisfied

If you are not satisfied with the way we have handled your complaint please write to the NHS Pensions Services Manager, Xafinity Paymaster who will look into the matter urgently. If you are still not satisfied with our reply you may write to the Public Sector Payroll Administration Manager, 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 such as the NHS Pension Scheme 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. 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.

If you disagree with the first stage IDR decision given by Xafinity Paymaster, you may appeal within 6 months to the Disputes Manager NHSBSA PD, Hesketh House, 200-220 Broadway, FLEETWOOD, FY7 8LG. If you then disagree with their decision you will have further rights of appeal to the Pensions Ombudsman. 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. You will need to contact TPAS before you write to the Pensions Ombudsman.

Contacting Xafinity Paymaster

Our multi media Communications Centre will enable us to deal with your enquiries as quickly as possible. If you have a question about your pension or wish to tell us about a change in your circumstances, such as a new address, bank or building society account, please call us. 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.

When contacting Xafinity Paymaster please make sure you quote your **Xafinity Paymaster reference number** and **National Insurance Number** and include a **daytime telephone number** if possible.

We will aim to respond to your enquiry within 5 working days, although it can take up to 10 working days for a reply to be issued. Please remember that if you telephone, fax or e-mail Xafinity Paymaster it may be necessary for us to reply by post.

The Xafinity Paymaster Communications Centre is open from 8am to 6pm Monday to Friday. However, our lines are always extremely busy on a Monday. If your call is not urgent you may find it more convenient to contact us between Tuesday and Friday. The number to call is: **0845 121 2522**. If you live abroad and want to telephone Xafinity Paymaster please call: +44 1293 591959. *Calls may be monitored or recorded for quality and training purposes.*

Our address is: **XAFINITY PAYMASTER, RUSSELL WAY, CRAWLEY, WEST SUSSEX, RH10 1UH.**

Our fax number is: **01293 604024**. Our e-mail address for general enquiries is: nhsensions@xafinitypaymaster.com

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.

Ginny Edwards, NHS Pensions Service Manager



2009 PENSIONERS NEWSLETTER

Dear Member

Welcome to our latest newsletter informing you of the increase to your pension and important reminders about contacting Xafinity Paymaster who pay your pension on our behalf. You are advised to keep it handy.

We will continue to work with Xafinity Paymaster to ensure that you receive a high quality service and prompt and efficient payment of your pension.

Copies of this newsletter are also available on NHS Pensions website www.nhsbsa.nhs.uk/pensions and on Xafinity Paymaster's website www.xafinitypaymaster.com

Please read the following pages carefully. I trust that the content is clear.

With my very best wishes

Yours sincerely

Chris Sandwell, Head of Member Services
NHS Business Services Authority Pensions Services

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

2009 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 6 April 2009. The full increase is 5.0%. Please note that the increase of 5.0% is based on the rise in retail prices in the 12 months ended 30 September 2008, and not 31 March 2009. You may, however, receive a lower percentage if your pension started on or after 21 April 2008.

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, because 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 6 April 2009 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
Telephone 0845 300 3949

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 2008/2009. **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 on 7 April 2008
- 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.

IMPORTANT REMINDERS

Xafinity Paymaster has a responsibility to you to ensure that the information held about you by us is as accurate as possible. You can help greatly by telling us about:

➤ Going back to work in the NHS

If you were 60 or over when you retired and at least one calendar month has passed from the date you retired to 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. If this happens you will have to pay the money back.

➤ 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 or nominating a partner 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, civil partner or nominated partner.

Child Allowances

If the payment you receive from Xafinity Paymaster is a child allowance payable following the death of Scheme member who retired, or who's service ceased before 1 April 2008, you **must** inform Xafinity Paymaster immediately when a child ceases full time education or training allowance. You **must** inform Xafinity Paymaster if there are any other changes in circumstances that may affect payment of the allowance. Any overpayment will have to be repaid.

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.

If your pension is overpaid directly to a bank or building society account Xafinity Paymaster will ask the bank 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.

Survivor Benefits - Marriage and forming a Civil or other Partnership

If you receive NHS survivor benefits following the death of Scheme member who retired, or who's service ceased, prior to 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. It may affect your pension.

National Fraud Initiative

The NHS Business Services Authority Pensions Division (NHSBSA PD) has a duty to protect the public funds, which 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. NHSBSA PD may also share this information solely for this purpose with other public bodies administering public funds.