

Removing age discrimination from the NHS Pension Scheme

Key dates for the McCloud remedy

The remedy period

Upon retirement affected members will be asked to choose between 1995/2008 Scheme benefits and 2015 Scheme benefits for this seven-year period (referred to as the remedy period).

Eligible members will now be offered a choice of benefits for the remedy period on retirement

1 APRIL 2015

1 APRIL 2015 - 31 MARCH 2022

1 APRIL 2022

from 1 OCT 2023*

All members joined the new 2015 Scheme, except those with full or tapered protection who remained in the 1995/2008 Scheme.

All members will join the 2015 Scheme from this date. The 1995/2008 Scheme will now close for future accrual

*This choice could potentially be offered earlier than October 2023 if achievable for the scheme

THOSE AFFECTED BY THE McCLOUD JUDGEMENT:

Members of the 1995/2008 NHS Pension Scheme on or before 31 March 2012 and on or after 1 April 2015.



CURRENT ACTION FOR EMPLOYERS:

- Employers may begin raising awareness about the judgement and explaining the changes to affected staff.
- Ensure staff understand that they do not need to make any decisions until retirement.
- Reassure staff who have already retired or who plan to retire before 1 October 2023 that they will be contacted by NHS BSA and offered their choice.

For more detailed information about McCloud please see our [web page](#).