

Update  
June 21

# NHS Scotland Pensions Bulletin



## NHS Scotland Pension Contributions 2022

UNISON will be consulting with members this summer over proposed changes to member contributions to their NHS pension. The NHS Pensions Scheme (Scotland) Scheme Advisory Board (SAB) will publish proposals soon on member contributions from 2022. SAB is not a negotiating body and will provide advice to the Scottish Government who will make the decision on contributions. UNISON will arrange virtual meetings with members this summer. These meetings will enable members to understand the proposals and feedback on their priorities. Pension discussion can seem complex, but the meetings will ensure that members have the information they need and that they can ask questions to ensure they understand the proposals.

Further details of these events will be shared by branches soon. Please make sure your contact details and permissions are up to date so that we can keep you up to date.

### Pension Review

In order to fund pension payments, the contribution yield from current payees needs to be at least 9.8% of pensionable pay for the whole workforce. Current contributions are 0.2% below this rate. The current review began in 2018 but is has been unable to progress until recently due to the uncertainty over the McLeod remedy and the 2016 Actuarial Valuation and cost cap process. Now that this has been resolved preliminary discussions have taken place reviewing member contribution rates. Members are reminded that a CARE Scheme will be introduced from April 1st, 2022.

### Current Contributions

Whole time pensionable pay	Percentage contribution 2020-2021
Up to £20,605	5.2%
£20,606 to £24,972	5.8%
£24,973 to £31,648	7.3%
£31,649 to £64,094	9.5%
£64,095 to £89,731	12.7%
£89,732 to £119,560	13.7%
£119,561 and above	14.7%

The Scheme board are looking at the implications/effectiveness of various changes to meet the contribution shortfall. Including

- Whether members contributions should be paid on a Whole Time Equivalent (WTE) basis or on Actual Pay.
- Whether to have tiers or a banded structure

- If tiers how many tiers
- Protection for the lower paid
- Minimising the risk of people dropping out of the scheme

Please make sure you contact details are up to date, and that you have given UNISON permission to use these details to contact you. This will ensure we can keep you up to date on this and other issues. Details will also be on branch and UNISON Scotland websites and social media. For further information contact your branch.



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**0800 0 857 857**  
To take part in our consultations,  
surveys and ballots, we need accurate  
information: **your work, email & mobile.**