



# 2015 Remedy *Member Newsletter*

Issue 1 November 2021

Welcome to the first in a series of monthly newsletters about how Civil Service Pensions are addressing the 2015 Remedy. In this update – we'll cover the basics and bring you up to speed on what we have in store for you over the coming months.

Dear Colleagues,

The impact of the 2015 Remedy is one of the most complex challenges we've faced in Public Service Pensions for some time.

It is our job to make sure you have the support, tools, information and guidance to help you make the right choice, when the time comes.

We have mobilised an excellent team, made up of colleagues from both Cabinet Office and MyCSP who are focussed on ensuring that as members, you understand what the 2015 Remedy means and how it impacts your pension.

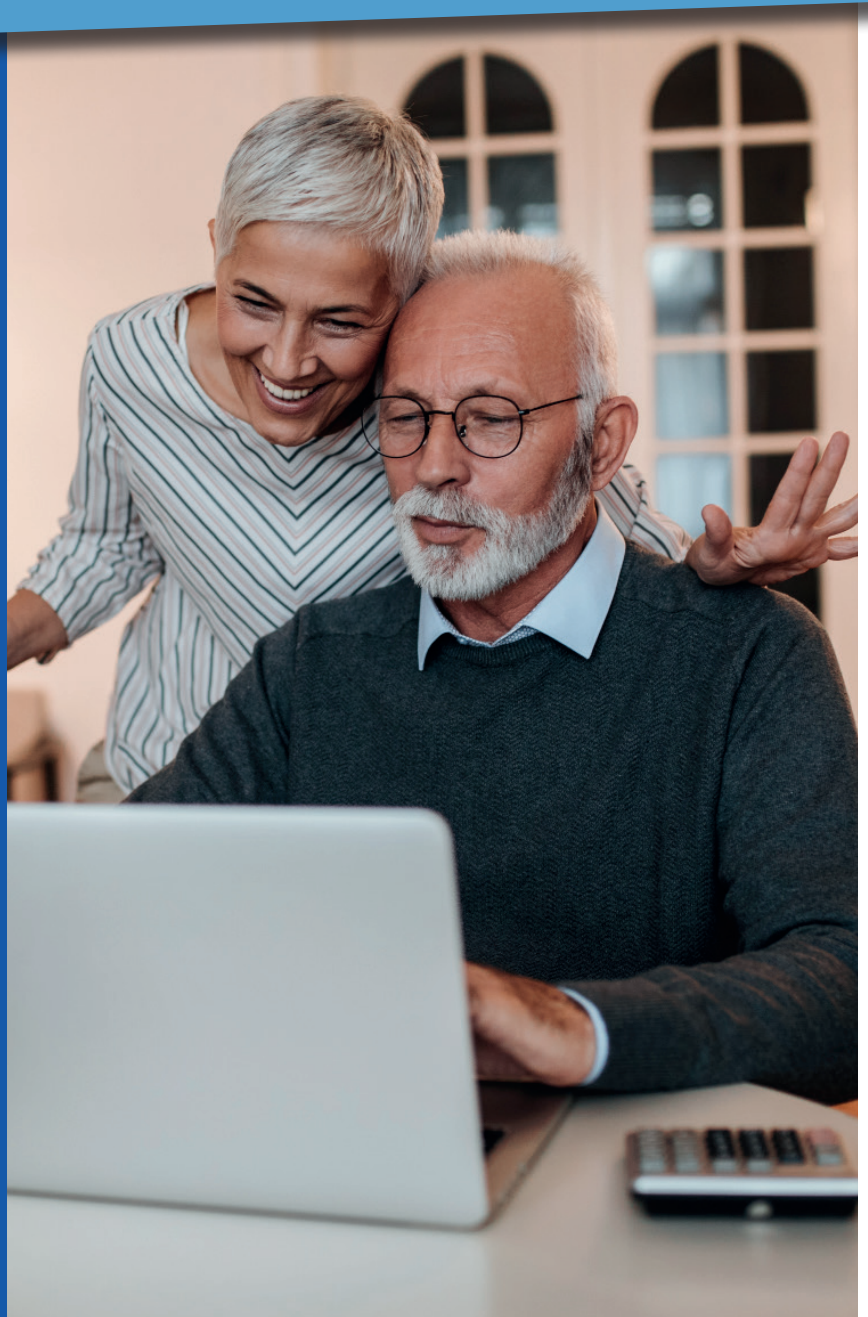
We're working hard to produce a range of content, resources and tools for you over the coming months that will equip you with the information you need to make a balanced and informed decision when it's time to retire.

I'm delighted to launch this first Remedy newsletter and along with the rest of the 2015 Remedy Programme team look forward to sharing further updates with you in the coming months.

Regards,

**Dominic Arthur**

*Director, Pensions  
& Government  
Recruitment Service  
and Senior Responsible  
Officer for the 2015  
Remedy Programme.*



# A brief background on 2015 Remedy

**In 2015 the Government made changes to pensions for public service workers. These reforms saw most Civil Service workers being moved into a new pension scheme called 'alpha.'**

As part of these changes, members who were closer to retirement were not moved into alpha and some were moved in at a later date, dependent on their age.

## Unlawful age discrimination

Because some members were treated differently based on their age, some Public Service workers raised concerns that this was discriminatory and took the Government to court.

Several employment tribunal cases were progressed across the Public Service. In 2018, The Court of Appeal judged that the difference in treatment between those closer to retirement and everyone else, was unlawful age discrimination.

This decision is often referred to as the McCloud judgment as this was the name of one of the people who took the government to court and theirs was one of the first employment tribunals to conclude.

## The 2015 Remedy

As a result of the judgment, steps are now being taken to remove the discrimination found by the court in the way the 2015 reforms were introduced.

The members who are still in their original schemes will be moved across into the alpha scheme on 1 April 2022.

## The 'Remedy Period'

Those affected by the 2015 Remedy, will be offered a choice on how they would like their benefits to be calculated for their years of service during the 'Remedy Period' between 2015 and 2022. The choice will be between their legacy scheme benefits or the alpha scheme benefits.

## The 'Legacy Scheme'

Classic, Classic Plus, Premium and Nuvos are all sections of the Principal Civil Service Pension Scheme (PCSPS), which was our pre-2015 pension scheme. We'll refer to this as the legacy scheme going forward.

## Legacy Scheme

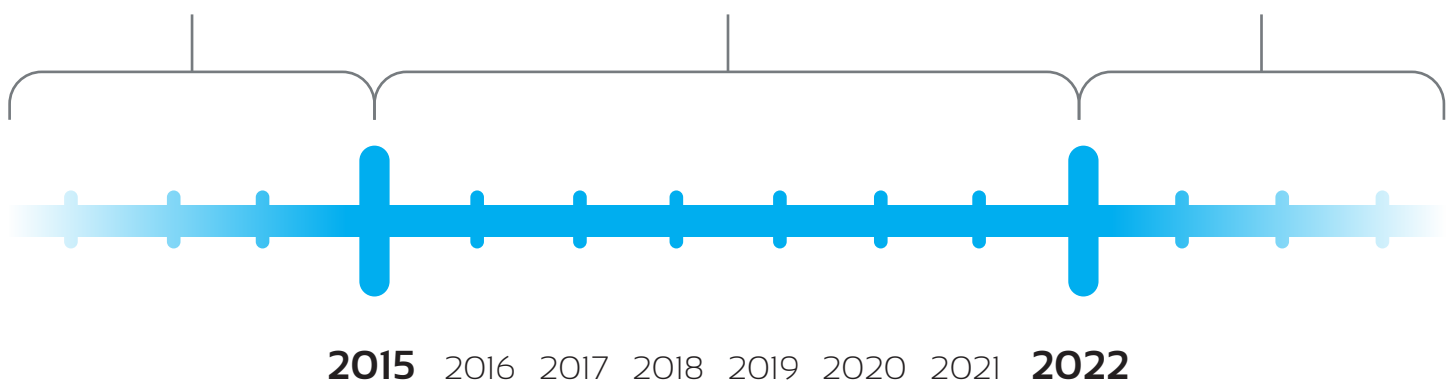
Pre-2015, your membership in the Legacy scheme will remain as is and your accrued pension will be unaffected

## The Remedy Period

If you are affected by the 2015 Remedy, at retirement you will be able to choose whether to take your benefits for this period from either the legacy or alpha scheme.

## The alpha Scheme

From 1 April 2022, all Civil Servants will be in the alpha scheme



# What's coming up?

We have a range of content coming to the Remedy pages of the Civil Service Pensions website over the coming months that we're excited to share with you, including:

- An ***Am I Affected?*** tool that will help you understand if you're affected by 2015 Remedy. In the meantime, you can [check out this guide from HM Treasury](#)
- **Content and resources** to help you understand the 2015 Remedy
- **Events and content to help your employer** get Remedy Ready
- Fresh new **video content** about 2015 Remedy
- A set of tools that will help you make your decision when it's time for you to retire

There's nothing you need to do right now, but you can [learn more about the 2015 Remedy on the Civil Service Pensions website](#). We'll be adding lots more content to these pages for you over the coming months, so be sure to check back!



## Key dates to be aware of

### 31 March 2022

The Legacy pension scheme will close, and if you're not already, you'll be moved into the alpha scheme. This will only affect your benefits from April 2022 any accrued pension in your legacy scheme will be unaffected. If you're affected by Remedy, you'll get to choose between legacy and alpha benefits for the Remedy Period when you retire, this choice will be available to you from October 2023

### 1 April 2022

All members will move into the alpha scheme.

### October 2023

Members will be given a choice of benefits for the Remedy Period when they apply for retirement. Affected members who retire before October 2023 will be given choice after this date.

### 31 August 2024

All Annual Benefit Statements will show your pension benefits under both the legacy scheme and the alpha scheme for the Remedy period.





# Key actions to take now

**There's nothing you need to do right now – even if you're currently going through the retirement process. We'll let you know if and when you need to make a decision.**

We will guide you every step of the way through the process, making sure you know exactly what you need to do and when you need to do it.

## Learn more about the alpha scheme

From 1 April 2022, everyone contributing to a Civil Service pension will do so in the alpha scheme.

You can find out all you need to know about alpha in this detailed scheme guide. [www.civilservicepensionscheme.org.uk/members/alpha-scheme-guide/](http://www.civilservicepensionscheme.org.uk/members/alpha-scheme-guide/)

You can also attend a [attend a free Pension Power session](#) where you can learn more about alpha and ask questions of our Training Team.

We'd also encourage you to [visit the Remedy web pages](#) – and keep checking back as we update it with new content.



## Remedy Questions?

Once the changes have been passed into legislation, we'll let you know if you're impacted and what your options might look like for the Remedy Period. The pension you've already built up in your legacy scheme will not be affected.

When it comes to making a decision, we'll ensure you have the information and tools you need to make an informed choice of which benefits, built up during the Remedy Period, are best for you.

If you've already retired and are affected by Remedy, we'll contact you after October 2023 with the information you need to make a retrospective choice.

All of the current and most up to date information can be found on the Civil Service Pensions Scheme website at: [www.civilservicepensionscheme.org.uk/remedy](http://www.civilservicepensionscheme.org.uk/remedy)

We also have a useful guide to the alpha scheme which you can find here: [www.civilservicepensionscheme.org.uk/members/alpha-scheme-guide/](http://www.civilservicepensionscheme.org.uk/members/alpha-scheme-guide/)

## Share your feedback

**Do you have a spare minute now?**

We'd love to hear your feedback on this newsletter. We'll use your feedback to inform improvements to future editions and content across the 2015 Remedy web pages.

[Give us your feedback here](#)  
– it only takes a moment!