



2015 Remedy Member Newsletter

Issue 2 January 2022

January 2022

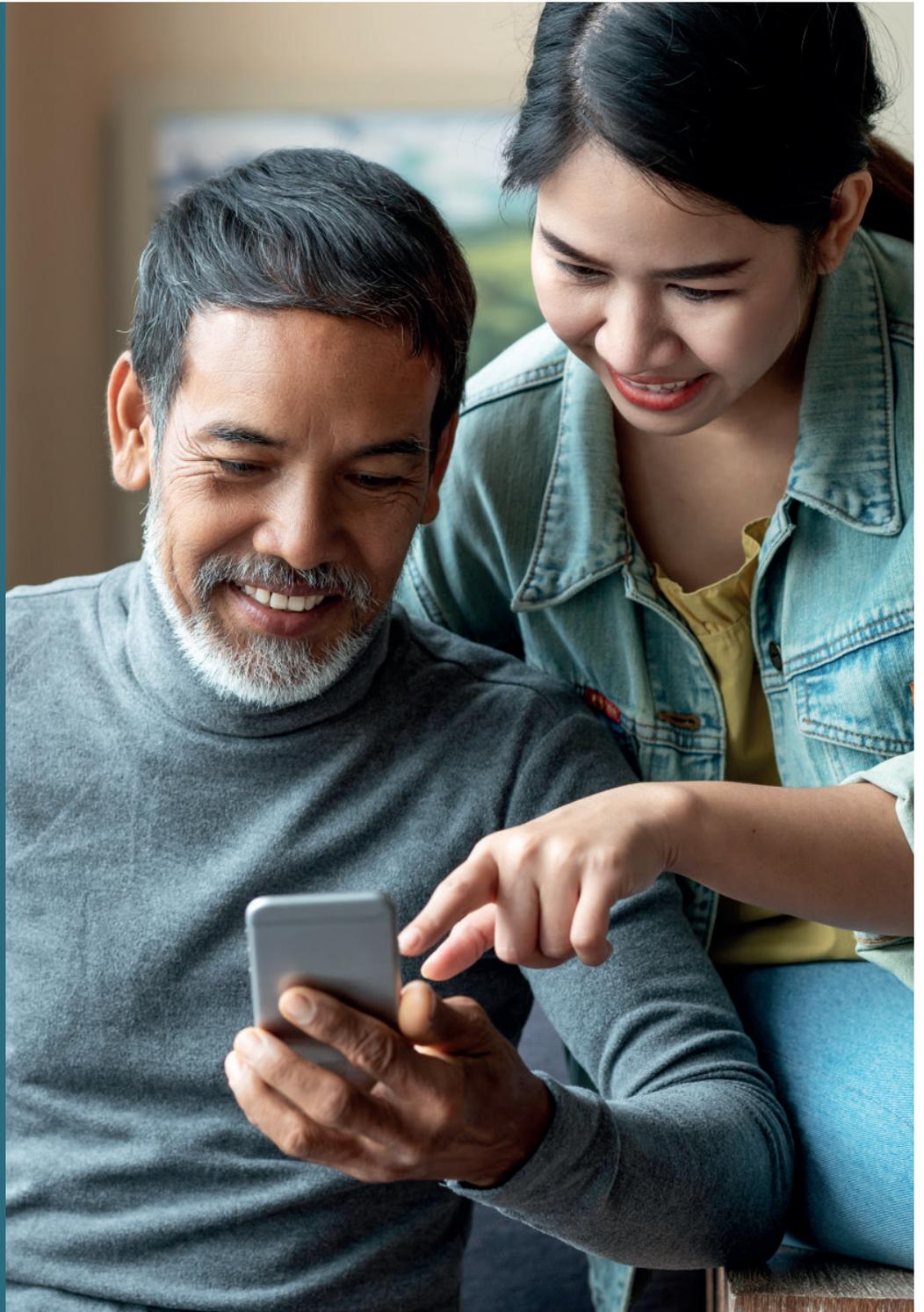
In November, [we shared our first ever Remedy newsletter](#) which covered the basics on Remedy and what it will mean for members.

In this latest edition we're focussing on the following things:

- The publication of the consultation in November, covering what's happening and why.
- Our next major milestone – the closing of the 'legacy scheme' on 31 March 2022 and the move of all members to alpha the next day, on 1 April 2022.
- A message to members who have retired due to ill health or those who may have applied to do so in the past.
- The beta version of our ['Am I Affected' tool](#) which we've just launched to help members like you understand if you're affected by the 2015 Remedy and what you need to do if you are.

We hope you find this edition useful. As ever, we welcome your feedback!

*The 2015 Remedy
project team*



Update since November: consultation on closure of PCSPS

On 22 November, Cabinet Office as the Scheme Manager, opened a consultation on the planned closure of the Principal Civil Service Pension Scheme ('the legacy scheme') and the move of all remaining members to alpha from 1 April 2022.

The consultation closed on 17 January 2022.

What was the purpose of this consultation?

Cabinet Office were seeking to understand how members feel about:

- the steps needed to move members to alpha on 1 April 2022 and close the 'legacy scheme';
- the removal of restrictions on members with legacy scheme service on buying added pension via lump sum in the first 12 months of alpha service; and
- how members who have applied to retire due to ill health will be managed.

Who took part in the consultation?

The consultation was open to everyone, although it was of most interest to active members.

What will happen now the consultation had closed?

The Cabinet Office will publish a consultation response document on 10 February 2022. This will cover any resulting changes to the approach set out in the consultation.

The consultation response will be linked to on the Remedy pages when available.



The Principal Civil Service Pension Scheme (PCSPS) consists of four schemes **nuvos**, **premium**, **classic** and **classic plus** that we will refer to as the 'legacy schemes'.

The regulations will then be laid before Parliament before becoming law.

How do I learn more about the consultation?

Details can be found on the GOV.UK website here: www.gov.uk/government/consultations/civil-service-pension-scheme-2015-remedy-and-civil-service-member-contributions

Coming up next: closing PCSPS and moving all members to alpha

Our next major milestone in the 2015 Remedy is the closing of the 'legacy schemes' on 31 March 2022 and the move of all remaining active members to alpha the next day, on 1 April 2022.

So, from 1 April 2022, every member of the Civil Service pension scheme will be in the alpha scheme unless they've previously opted out or have

switched to the partnership scheme. This will officially mark the end of the discrimination identified in the 2018 court judgment (the McCloud case) and the introduction of a single, Civil Service pension scheme for all active members.

For the vast majority of you who are already in alpha – this will make no difference to you.

If you're not already in alpha, you'll automatically be moved into the scheme on 1 April 2022. We're in the process of sending a letter to all members who are part of the group – you should receive yours by the end of February 2022. It will contain details about what's happening and links to further information and events to help you understand.

Am I affected by the 2015 Remedy?

Help us test our new tool for members

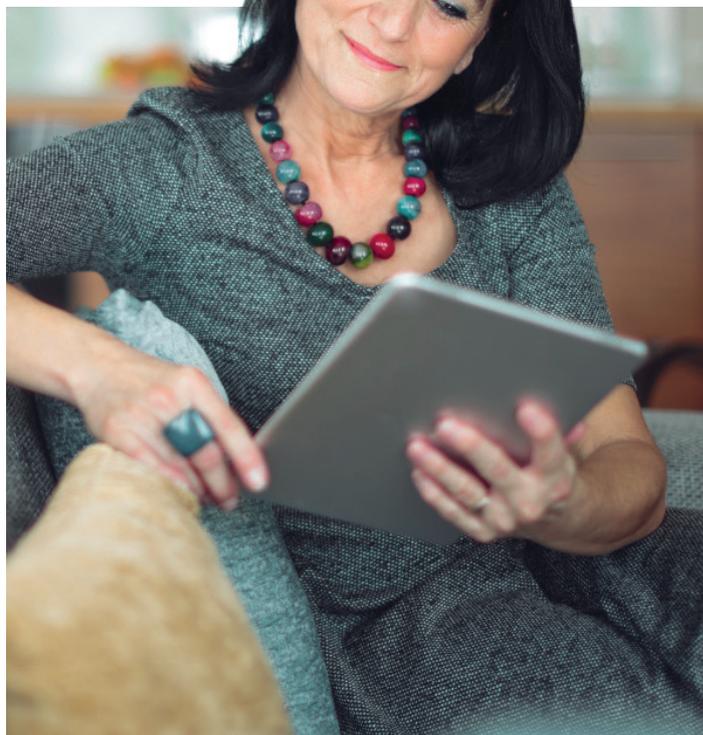
We're working hard on ways to help you understand the 2015 Remedy. As part of that, we've developed a simple tool that will help you work out if you're affected by the 2015 Remedy.

The Am I Affected? tool, asks you a few simple questions, and gives you an indication of whether you're likely to be offered a choice under the 2015 Remedy when you take your pension benefits.

The first version of the **Am I Affected tool** is now in beta and ready to be road tested by real members like you! If you're not sure whether the 2015 Remedy affects you – then we'd love to hear whether this tool was able to point you in the right direction.

You can access the tool right here. You don't need to share any personal details or have any specific information or special codes to hand – the tool will guide you.

If you get a moment, we'd love to hear your feedback and views to help us improve this tool – so please do share them when prompted!



Remedy Questions?

If you have any specific questions around the closing of the legacy schemes or any queries about the Remedy generally, we have a range of information on our website to support you:

All of the current and most up to date information can be found on our website at: 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/



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!

In focus: ill health retirement

Some members retire because their health prevents them from being able to continue working. Applications to retire due to ill health are carefully examined based on the member's health condition and the role they are in as well as the ill health retirement rules of the scheme in place at the time of application.

If you are affected by the 2015 Remedy and have applied for ill health retirement since 1st April 2015, your application will soon be reassessed.

You will have the opportunity to ask about the process if you have any concerns. More information about what this means and the required actions is provided below.

Am I affected by the 2015 Remedy?

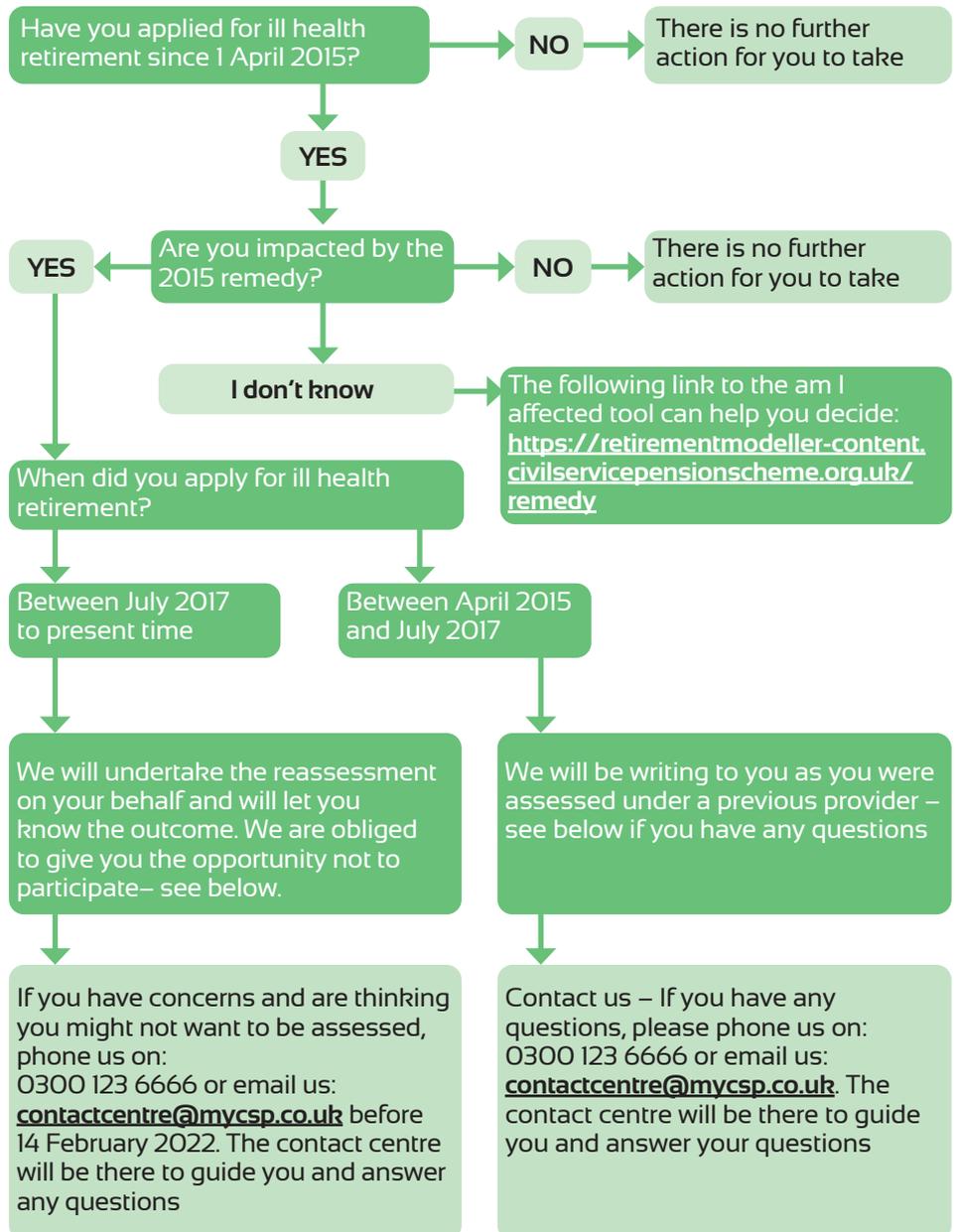
You can find out if you're affected using the [Am I Affected tool](#).

Information for members who have applied for ill health retirement since 1st April 2015

We will soon begin reassessing ill health applications for those members who are impacted by the Remedy (also known as McCloud). We are undertaking this reassessment in response to the McCloud judgement to understand whether any member who applied for ill health retirement under their existing pension scheme, would have been eligible for ill health benefits under their alternative pension scheme.

These members were assessed at the time by one of the two Scheme Medical Advisors in place during the remedy period:

- 1 April 2015 – 30 June 2017: Health Assured
- 1 July 2017 – 31 March 2022: Health Management Limited



Each Scheme Medical Advisor had different arrangements, this is why the reassessment will differ depending on when the application was made.

The reassessment will be based on the member's medical condition at the time of their application. The diagram above will help members determine any relevant actions depending on their circumstances.

Once the reassessment is completed, we will be writing out to the relevant members to advise the next steps.

As the process will take some time to complete and there are a substantial number of members, we expect to send letters by April 2023. It is worth noting that any revised pensions will not be put into payment before October 2023.

If you decide not to be reassessed now and change your mind later, there will be another opportunity in the run up to October 2023 to have a reassessment. We'll contact you nearer the time to provide more details on this.

If members want more information on the McCloud judgement and how it affects pension members, visit: <https://www.civilservicepensionscheme.org.uk/remedy>