

Removing age discrimination from the NHS Pension Scheme

Key dates for the McCloud remedy

The remedy period

This is the seven year period over which the discrimination took place. At retirement, eligible members can choose to receive either 1995/2008 Scheme benefits or 2015 Scheme benefits for this period.

1 APRIL 2015

All members [without protections](#) joined the new 2015 Scheme

1 APRIL 2015 - 31 MARCH 2022

1 APRIL 2022

All members will join the 2015 Scheme from this date. The 1995/2008 Scheme will close for future accrual but pension benefits already built up will be protected.

from 1 OCT 2023

Eligible members will be offered a choice of benefits for the remedy period as part of their retirement process.

Ensure your [affected staff](#) know that:

- They do not need to make any decisions until retirement.
- If they have already retired or plan to retire before 1 October 2023, they will be contacted by NHS Pensions and offered their choice.
- They will retain any benefits earned in the 1995/2008 Scheme until they choose to take them.

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

