



Government responses to McCloud pension consultation

The Government has published its response after seeking views on the proposed remedy option for correcting the unlawful discrimination determined in the Court of Appeal's McCloud judgment.

In line with UNISON's recommendation, it has been confirmed that Deferred Choice Underpin (DCU) will be the remedy option for the NHS Pension Schemes covering England and Wales, Scotland and Northern Ireland. DCU means that all in-scope members will receive a choice at retirement, on whether they wish for all of their pension scheme service prior to 1 April 2022 to be in their previous scheme (i.e. 1995 or 2008 Sections) or have a combination of previous scheme benefits and the 2015 scheme for all service, up to 1 April 2022. The benefit of making a choice at retirement, is that members will be able to make a decision based on known entitlements instead of assumptions, thereby reducing the likelihood of making the wrong decision.

The Government response also confirms that everyone will be in the 2015 Scheme with effect from 1 April 2022. Everyone eligible for a choice will be assumed to be in their previous scheme for all service before 1 April 2022 up to the point of actually making their choice.

Retirements from October 2023 is when it's expected that eligible members will be offered this choice but it's hoped that for those that have already retired that these members may get a choice earlier than this.

For anyone that has already retired or will be retiring before October 2023, all choices will be fully retrospective to your pension payment date, meaning that your award will be amended and backdated should you choose not to be in the 2015 Scheme for any period before 1 April 2022.

You can view the Government's consultation response [here](#).

UNISON has also produced a series of frequently asked questions to help members understand what this means for them. These can be found [here](#).

Ambulance pension age survey

Since the 2015 NHS Pension Scheme was introduced, UNISON as the main union for ambulance staff, has been leading the way in calling on the government to bring the pension age for ambulance staff in line with other emergency service workers.

The pension age for ambulance staff in the 2015 NHS Pension Scheme is linked to your State Pension Age, which for many ambulance staff is up to 67 or 68. While fire fighters and police officers can take their full pension at 60.



The McCloud judgment means many ambulance staff will have an additional 7 years in a pension scheme with a lower pension age. For staff purely in the 2015 scheme or those currently in the 1995 or 2008 sections who will start to build up benefits in 2015 scheme from April 2022. The link to State Pension age still exists

UNISON will be continuing our campaign to end the ongoing omission of ambulance staff from the group of public service workers - armed forces, police and firefighters – that they deem should have a lower pension age.

Ambulance staff, like the other emergency services, work in similarly unique circumstances and this needs to be reflected in their pension age.

To help inform our campaigning on this important issue for ambulance staff please fill out our [survey](#) and let us know your views.

The survey closes on 14 April.