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STATUTORY INSTRUMENTS

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**1995 No. 300**

**NATIONAL HEALTH SERVICE,  
ENGLAND AND WALES**

**The National Health Service Pension Scheme Regulations 1995**

*Made* - - - - 8th February 1995  
*Laid before Parliament* 10th February 1995  
*Coming into force* 6th March 1995

ARRANGEMENT OF REGULATIONS

PART A

*Preliminary*

- A1 Citation and commencement
- A2 Interpretation

PART B

*Membership*

- B1 Membership of the scheme
- B2 Restrictions on membership
- B3 Restrictions on further participation in the scheme
- B4 Opting-out of the scheme

PART C

*Pensionable pay, pensionable service and qualifying service*

- C1 Meaning of “pensionable pay” and “final year’s pensionable pay”
- C2 Meaning of “pensionable service”
- C3 Meaning of “qualifying service”

PART D

*Contributions*

- D1 Contributions by members
- D2 Contributions by employing authorities

*Status: This is the original version (as it was originally made).*

## PART E

### *Benefits for members*

- E1 Normal retirement pension
- E2 Early retirement pension (ill-health)
- E3 Early retirement pension (redundancy etc)
- E4 Early retirement pension (employer's consent)
- E5 Early retirement pension (with actuarial reduction)
- E6 Lump sum on retirement

## PART F

### *Lump sum on death*

- F1 Member dies in pensionable employment
- F2 Member dies after pension becomes payable
- F3 Member dies with preserved pension
- F4 Member dies within 12 months after leaving pensionable employment without pension or preserved pension
- F5 Payment of lump sum

## PART G

### *Widows and Widowers*

- G1 Widow's pension
- G2 Member dies in pensionable employment
- G3 Member dies after pension becomes payable
- G4 Member dies with preserved pension
- G5 Member dies within 12 months after leaving pensionable employment without pension or preserved pension
- G6 Member marries after leaving pensionable employment
- G7 Widower's pension
- G8 Dependent widower's pension
- G9 Increased widower's pension

## PART H

### *Child allowance*

- H1 Dependent child
- H2 Payment of allowance
- H3 Member dies in pensionable employment
- H4 Member dies after pension becomes payable
- H5 Member dies with preserved pension
- H6 Member dies within 12 months after leaving pensionable employment without pension or preserved pension
- H7 Child not dependent on surviving parent or spouse of a parent

## PART J

### *Allocation to a spouse or a dependant*

- J1 Allocation of pension
- J2 Limits on allocation of pension
- J3 Date on which allocation has effect

## PART K

### *Contracting-out requirements*

- K1 Contracting-out requirements to be overriding
- K2 Guaranteed minimum pensions
- K3 Late retirement
- K4 Early leavers
- K5 Guaranteed minimum pensions transferred to the scheme
- K6 Protected rights transferred to the scheme
- K7 State scheme premiums

## PART L

### *Early leavers*

- L1 Preserved pension
- L2 Refund of contributions
- L3 Payment of interest with refund of contributions
- L4 Early leavers returning to pensionable employment

## PART M

### *Transfers and buy outs*

- M1 Member's right to transfer or buy-out
- M2 Exercising a right to transfer or buy-out
- M3 Amount of member's cash equivalent
- M4 Time limit for doing what member requires
- M5 Early leaver without pension or preserved pension
- M6 Transfers in respect of more than one member
- M7 Waiver of transfer payment

## PART N

### *Transfers from other pension arrangements*

- N1 Member's right to transfer accrued rights to benefits to the scheme
- N2 Transfers made under the Public Sector Transfer Arrangements
- N3 Transfers that are not made under the Public Sector Transfer Arrangements
- N4 Transfers in respect of more than one member
- N5 Waiver of transfer payments

## PART P

### *Members absent from work*

- P1 Absence because of illness or injury or maternity leave
- P2 Other leave of absence

## PART Q

### *Right to buy additional service and unreduced retirement lump sum*

- Q1 Right to buy additional service
- Q2 Right to buy an unreduced retirement lump sum
- Q3 Electing to buy additional service or unreduced retirement lump sum
- Q4 Paying for additional service by single payment

*Status: This is the original version (as it was originally made).*

- Q5 Paying for unreduced retirement lump sum by single payment
- Q6 Paying for additional service or unreduced retirement lump sum by regular additional contributions
- Q7 Part payment for additional service or unreduced retirement lump sum

PART R

*Special provisions for certain members*

- R1 Practitioners and trainee practitioners
- R2 Nurses, physiotherapists, midwives and health visitors
- R3 Mental health officers
- R4 Members doing more than one job
- R5 Part-time employment
- R6 Members entitled to fees for domiciliary consultations
- R7 Members who work temporary additional sessions
- R8 Former members of health service schemes
- R9 Members whose earnings are reduced
- R10 Polygamous marriages

PART S

*Members who return to employment after pension becomes payable*

- S1 Suspension of pension on return to NHS employment
- S2 Reduction of pension on return to NHS employment
- S3 Benefits in respect of pensionable employment after pension becomes payable
- S4 Benefits on death in pensionable employment after pension becomes payable

PART T

*General rules about benefits*

- T1 Claims for benefits
- T2 Deduction of tax
- T3 Benefits not assignable
- T4 Beneficiary who is incapable
- T5 Offset for crime, negligence or fraud
- T6 Loss of rights to benefits
- T7 Commutation of trivial pensions

PART U

*Administrative matters*

- U1 Extension of time limits
- U2 Determination of questions
- U3 Accounts and actuarial reports

PART V

*Miscellaneous and supplementary*

- V1 Option to persons detrimentally affected by these Regulations
- V2 Revocations and savings  
Signature

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## SCHEDULES

- 1 — Purchase of Additional Service and Unreduced Retirement Lump Sum
- 2 — Medical and Dental Practitioners
- 3 — Revocations

Explanatory Note