



with support from



Cabinet Office

Your Civil Service pension: changes under the Remedy

22nd & 29th November 2023 | Watch & take part online | 2pm

An information and Q&A event hosted by CSPA
as part of the remedy period consultation

2015 Remedy Programme (McCloud)

Stella Humphreys
Cabinet Office

2015 Remedy (McCloud) timeline

01 April 2022

- By this date, all active 2015 Remedy (McCloud) in scope members, in service, are now in the alpha scheme.



2022

2023

2024

2025

June 2024

- From June to August 2024 we will be sending out all Annual Benefit Statements (ABS). We are aiming for all active members to receive their Remediable Service Statement (RSS) breakdown in the 2024 Annual Benefits Statement (ABS) by 31 August 2024. No choice is needed at this stage, this RSS is for information only.
- Please note if you haven't done so already, you will need to register for the portal to see your ABS. This can be done [here](#) (Note: If you have previously requested a paper copy this will be sent to you.)

1 October 2023

- Remedy legislation will now be in place.
- Any member informing us that they wish to retire after 30 September 2023, will receive an expanded quote pack in the post which outlines two retirement quotations under their Legacy (classic, classic plus, premium and nuvos) and Reformed scheme (alpha). This is known as Deferred Choice Underpin (DCU). At the retirement stage, you will be required to choose the benefits you wish to receive for your service within the Remedy period (1 April 2015 – 31 March 2022). You can submit this choice to us by post or email via the form provided in your quote pack.

By 31 March 2025

- Retired members will receive a Remediable Service Statement (RSS) in the post, providing them with their Immediate Choice options for both Legacy (classic, classic plus, premium and nuvos) and Reformed scheme (alpha). You will receive a key choice illustration document and additional supporting information to help you decide on the benefits you wish to receive for your service within the Remedy period. You have 12 months to make the choice (from the date of letter) and you will be asked to submit your choice to us online however, if you are unable to do this you can submit your choice by post, via the form provided in your immediate choice pack.

Scheme consultation and legislation

- The public consultation concluded in August 2023 with the publication of the consultation outcome report.
- There were no material challenges to the draft regulations. A further regulation concerning club transfers was inserted. This will only impact a small number of members wishing to retire soon after 1 October 2023.
- The scheme regulations to bring into force the 2015 remedy effective from 1 October 2023 were laid in parliament on 6th September.
- The links for these documents are on the Remedy pages on the Civil Service Pensions website.



Programme update: Remediable Service Statements

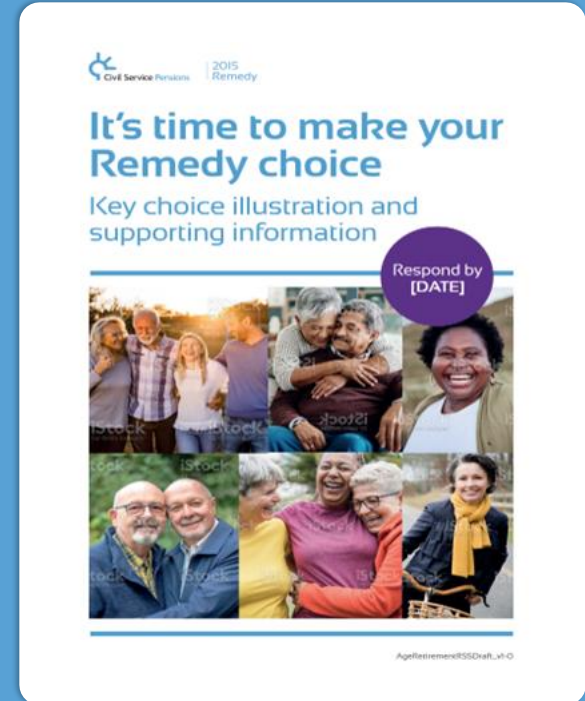
Remediable service statements for the immediate choice (retired) members will be made up of:

- Cover letter;
- Choice illustration;
- Supporting information;
- Choice form – choice can be returned by post or made digitally.
- These will start to be issued from Spring 2024. All RSSs must be issued by April 2025

Other:

Work continues developing the digital portal for recording the members choice.

Member testing has been taking place on transitional quotes.



2015 Remedy Programme update

- Tranche 1 & 2 - Ill Health Remedy reassessments (for the period 01 July 2017 - 31 March 2022)
- Tranche 3 - Ill Health Remedy reassessments (for the period 01 April 2015 - 30 June 2017)



Civil Service Pensions

2015
Remedy

Almost
half a million
civil servants
are affected
by Remedy
(McCloud)

Are you?



What's new

- Remedy Benefit Illustrator
- Case studies
- Partial retirement information
- Remedy roundup
- FAQs
- LinkedIn



Civil Service Pensions

2015
Remedy (McCloud)

If you are impacted by 2015 Remedy (McCloud) there will be a choice to make when you retire.

Whether to take alpha or PCSPS benefits for the Remedy period (1 April 2015 to 31 March 2022).

If you would like an **illustration** of how different choices may impact your benefits at retirement visit the **Remedy Benefits Illustrator** tool.



Civil Service Pensions

2015
Remedy (McCloud)



Government
People Group

Members remedy support

- Check if you are affected by 2015 Remedy via the “Am I affected tool”
- Obtain an illustration of how you might be affected financially for the remedy period via the Remedy Benefits Illustrator
- Engage with 2015 Remedy LinkedIn posts Search; #civilservice, #2015remedy, #mccloud
- FAQs • Chatbot • Remedy Updates Page

Any questions?



Protecting what you've earned

Who we are:

You've worked hard your whole career, now it's our job to act on your behalf, protect your Civil Service pension, and help you get the most out of retirement.

We have been campaigning and lobbying on behalf of pensioners in the UK for over 70 years. We don't just work to protect the value of civil service and related pensions, we also partner with other organisations to fight for better social care, health care, transport provision and more.

Join us from £3 a month online at www.cspa.co.uk/membership