

# NHS Pension Scheme

## PCSE complaints guidance for GPs in England

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Primary Care Support England (PCSE) is delivered by Capita on behalf of NHS England. Amongst other functions, they are responsible for the administration of pension contributions relating to work undertaken for NHS England in a Primary Care setting, that is considered as practitioner for pensions purposes by NHS Pensions.

One of the biggest challenges that GPs in England face is out of date and inaccurate pension records, with “missing years” of pensions data due to PCSE’s mismanagement of pension records. A missing year(s) is where the record of your pensionable pay may be incomplete for a specific year(s) and therefore your NHS pension record will not be up to date. The scale of the problem is likely to mean that a significant proportion, running into the many thousands, are affected.

The BMA’s Pensions Committee meet with Capita, NHS England and NHS Pensions once every two months. We have been consistently highlighting the failures of Capita, and the significant importance of them resolving issues as soon as possible, especially with the upcoming McCloud remedy decisions. GPs should be able to view accurate and up to date information about their pension and the new NHS Pensions “My Pensions Portal” is also not fit for purpose in providing such information.

This is primarily a data issue, and your accrued pension entitlement will be honoured. However, it is important that your actual pension record is correct and up to date to ensure that you can make appropriate decisions about your pension, including around the McCloud remedy, and assessing any annual allowance tax liability. Having an up-to-date record will also enable any pension payments upon retirement to be paid in a timely manner.



We recommend that you take the following steps to ensure you have an accurate and up to date pension record:

### 1. Request information about your pension from NHS Pensions

We have produced a [template letter](#) for members detailing the documentation we suggest you request from NHS Pensions as a first step **[insert link to letter 1, shown below]**. This information will help you to identify any missing years in your PCSE records.

### 2. Raise a complaint with PCSE

If the information provided to you by NHS Pensions shows there are missing practitioner years, we suggest that you raise this as a complaint to [PCSE](#) and we have produced a [template letter](#) to aid you **[insert link to letter 2, shown below]**. If any missing years relate to service which is pensionable under the “officer” section of pension scheme, then this will need to be taken up with NHS Business Services Authority (NHS BSA).

*{As a GP you are a member of the practitioner part of the NHS Pension scheme. You may also hold officer roles (for example if you are employed by an NHS Trust or ICB) or if you were part of the NHS Pension scheme prior to becoming a GP (i.e. as a junior doctor), those roles would have been in the officer part of the scheme and these officer roles are not managed by PCSE.}*

This stage may require you to provide information regarding Type 1 and Type 2 forms that you may or may have not submitted.

All complaints should be acknowledged by PCSE within 3 working days and a unique case reference number will be provided. PCSE’s [complaints policy](#) states that they aim to resolve all complaints within 40 calendar days. Set a reminder in your calendar as to when the 40 calendar days is up.

PCSE should not close a complaint until it is resolved, nor should they ever reissue you with a new complaint case reference number on an ongoing case. It is imperative that you respond to any additional information requests from PCSE in order to get your record up to date, otherwise after 90 days they may close your case.

### 3. Escalate the complaint to NHS England

If your complaint is not fully resolved by PCSE within calendar 40 days, then you should escalate your complaint to [NHS England](#) by emailing [england.pensionescalations@nhs.net](mailto:england.pensionescalations@nhs.net)

You should provide all relevant background information and supporting correspondence to enable NHS England to review your complaint. We have produced a [template letter](#) to help you.

#### 4. Seek compensation as a result of maladministration by PCSE

Once your complaint has been resolved you can seek compensation relating to PCSE's administration of your pension. There are two types of compensation you can claim for 1) compensation for non-financial injustice and 2) compensation for financial injustice/loss. Claims for compensation should be submitted to [pcse.complaints@nhs.net](mailto:pcse.complaints@nhs.net)

#### 5. Ask for the Pensions Ombudsman's help

If you are still dissatisfied with the response you have received from both PCSE and NHS England, you may wish to complain to the [Pensions Ombudsman](#) who are an independent organisation set up by law to investigate complaints or disputes about pension schemes. Please ensure that your complaint meets the [criteria](#) under which the Ombudsman can investigate. The Ombudsman will also require you to have exhausted the PCSE and NHS England complaints procedures first.

You can submit a complaint to the Pensions Ombudsman [using their online form](#). Alternatively you can request an application form by emailing [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

#### 6. Report PCSE to the Pensions Regulator

The [Pensions Regulator](#) is the UK regulator of workplace pension schemes. If you do not feel that PCSE are sufficiently managing your pension records then you can report them to the Pensions Regulator via their [online form](#), or via email at [report@tpr.gov.uk](mailto:report@tpr.gov.uk) or by phone at 0345 600 7060.

#### 7. BMA Pensions Department

In relation to issues with missing years, please raise your complaint with PCSE initially, and if you do not receive a response from PCSE after the 40 calendar days or you need further support, the BMA Pensions Department are available to help at [pensions@bma.org.uk](mailto:pensions@bma.org.uk). Please include your BMA membership number in your correspondence.