Dear colleague,

As you are no longer contributing to the NHS Pension Scheme and have two or more years qualifying membership which you chose to leave in the NHS Pension Scheme, you are now what is known as a ‘deferred member’ of the Scheme.

Deferred pensions are usually payable from your Normal Pension Age.

If you are eligible to rejoin to NHS Pension Scheme in a later employment, or decide to opt back into the NHS Pension Scheme, your deferred membership and new employment will be linked in the NHS Pension Scheme.

**How to opt back in**

If you decide to opt back in and are in an eligible NHS Pension Scheme employment, you will need to contact HR/Payroll/our Pensions Administrator for them to complete the relevant actions for you to rejoin. Please note, if you are eligible, you may be automatically enrolled as part of the government automatic enrolment process.

**Auto enrolment**

If eligible, you will be auto enrolled back into the NHS Pension Scheme and must opt out again if you do not want to continue contributing. You will be notified by your employer before this occurs.

**Transferring out membership**

You have the option to transfer out your NHS Pension Scheme membership to another pension provider.

More information on your options can be found on the NHS Pensions website at <https://www.nhsbsa.nhs.uk/member-hub/leaving-or-taking-break-scheme>

For further information on benefits of being in the Scheme, I have attached the NHS Pensions ‘Benefits of the NHS Pension Scheme’ guide, and you can find out more on the NHS Pensions website <https://www.nhsbsa.nhs.uk/member-hub/understanding-your-benefits-2015-scheme>.