



# 2015 Remedy Member Newsletter

Issue 4 June 2022



Our regular Remedy newsletter covers the basics of Remedy and what it will mean for members.

In this latest edition you'll find information about:

- An update on the 'Am I Affected?' tool, which is proving popular on our website and a preview of our plans to introduce more self-help tools to support your understanding of the 2015 Remedy
- A reminder of key dates for the 2015 Remedy and what actions we're taking to get ready
- An update on the move of members to alpha
- A review of your recent feedback, and what we're doing in response
- A reminder about Civil Service Pensions presence at Civil Service Live

We hope you find this update useful. As ever, we welcome your feedback!

*The 2015 Remedy project team*

# Update on 2015 Remedy self-help tools

Back in January we launched the [Am I Affected?](#) tool. Since then, the tool has helped around 60,000 members work out whether they are affected by the 2015 Remedy.

With just a few simple questions, the 'Am I affected?' tool is giving scheme members an indication of whether they are likely to be offered a choice of pension benefits for the Remedy period of 1 April 2015 to 31 March 2022.

However, we know from your feedback that you want to know more than IF you're affected; you want to know HOW. Although we can't answer all your questions straight away – because the legislation behind some of the answers is still being developed – we're continuing to develop self-help tools to give you as much information as possible.

Here's what's coming up.

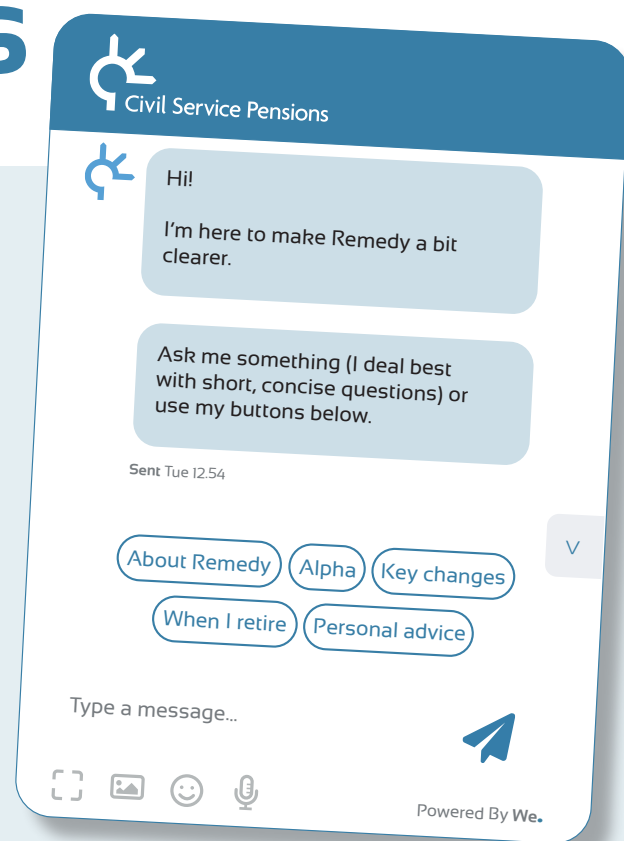
## Summer: Remedy Benefits Illustrator



In the last 2015 Remedy newsletter we shared news of an upcoming Remedy Benefits Illustrator tool to give affected members an indication of what your Remedy choices are likely to look like for you financially, using basic facts and figures that you provide.

The tool is being developed by our partners at the Government Actuary Department (GAD). We plan to pilot it on our website this Summer, with the pilot focusing on members who plan to fully retire before October 2023. Further groups will follow if the initial pilot is successful.

The Illustrator is not the same as the existing retirement modeller and isn't intended to replace it. We will also be developing a version of the retirement modeller that includes Remedy calculations. This will be available in Spring 2023.



## Summer: Automated chat tool to answer your Remedy frequently-asked questions (FAQs)

We've also started training an automated Artificial Intelligence powered website chat tool to answer your frequently asked questions about the 2015 Remedy. We've 'fed' it over 1000 questions asked by members like you.

We have lots of FAQs across the 2015 Remedy web pages already, but we know that these aren't always the easiest or quickest way to get answers for all members. Our goal for the tool is to connect you with an answer to your most common queries as quickly as possible, 24/7.

It won't be able to answer questions about your specific circumstances, but will be able to support you with any generic Remedy queries you have.

The tool learns as it goes – so the more you use it, the better it gets at providing accurate answers.

We're aiming to launch it on the Remedy web pages this Summer.



## Jargon buster

**The Remedy period:**  
1 April 2015 to 31 March 2022.

**Legacy scheme (PCSPS):**  
These are the classic, classic plus, nuvos and premium schemes, which are now closed. All benefits in these schemes remain safe.

# Key Remedy dates

## 31 March 2022

The legacy pension scheme ('PCSPS') closed to future service accrual.

## 1 April 2022

All members who previously remained in a legacy scheme were moved into the alpha scheme. From this date, alpha became the only defined benefit pension scheme available for civil service employees.

## October 2023

Legislation will be enshrined in law that enables us to start the implementation of the Remedy choice process for those in receipt of pension benefits and for those who continue to work for whom retirement is still at a point in the future.

Behind the scenes, we're working backwards from this date to get everything ready to go.

## October 2023 onwards

All affected members applying for retirement will be given a choice of pension benefits for the Remedy period. The choice will be between legacy scheme benefits and alpha benefits.

Also starting from October 2023 and over a period of up to 18 months, members who retired *before* October 2023, including those who have only partially retired, will be given a choice of pension benefits for service within the Remedy period.

## 31 August 2024

To help you make your choice in the future, all Annual Benefit Statements will be enhanced to show what your pension benefits under both the legacy scheme and the alpha scheme would look like for service during the Remedy period.



## Members who moved to alpha on 1 April 2022

Over 40,000 of you received a letter about your move to alpha on 1 April 2022, with around 6,000 joining the Live@Lunch sessions too. Some employers also included information on intranets. If you missed out, you can [watch a recording here](#).

## Meet the Civil Service Pensions team at Civil Service Live



Civil Service Live is the annual conference and learning event for civil service colleagues. As well as a wealth of seminars with high-profile speakers, there's also an exhibition. Where we're exhibiting, you'll also be able to ask questions about Remedy! Here are the remaining June and July dates.

| When                 | Where   |
|----------------------|---|
| Tues 21 June         | City Hall, Cardiff                                    |
| Tues 28 June         | Winter Gardens, Blackpool                             |
| Thurs 30 June        | Northumbria University, Newcastle                     |
| Tues 5 & Weds 6 July | ExCeL, London<br>– come and talk to us at Stand 39-40 |

Civil Service Live is free for civil servants and those who work for local authorities and the wider public service. [Register direct on the Civil Service Live website](#).

Here's a summary of your most frequent feedback and how we're using it.



| You said  | We're doing   |
|---|---|
| I'd like there to be more information for those retiring before the legislative changes in October 2023.      | The timelines and information on pages 2 and 3 outline what you can expect to see and when, including the Remedy Benefits Illustrator for this group.   |
| I would like to receive this Remedy newsletter directly, rather than having to find it myself on the website. | Email sign-ups that meet <a href="#">GDPR</a> requirements will start from our next edition. In the meantime, if you're an Active member you can sign up to receive automatic updates via the <a href="#">Active newsletter</a> . |
| I am reading this on a mobile phone – it's not easy!  | This edition will be the last in pdf format. The next edition will be mobile-optimised, like our new Active newsletter. This will make it a lot easier to view on a phone or tablet.  |

We'd love to hear your feedback on this 4th issue of the Remedy newsletter. We'll use your feedback to inform improvements to future editions and content across the 2015 Remedy web pages.

[Give us your feedback here](#) – it only takes a moment!