

# Do you have a NHS or Health and Social Care pension?

## Are you planning for retirement with a NHS or Health and Social Care pension?

Please note, RCOT is unable to give pension advice to our members.

### **Unison support with pensions**

If your RCOT membership includes Unison membership, we would advise you to link in with Unison **before** signing any retirement paperwork. Unison run regular pensions webinars which are well attended.

If you have a pension question or problem, please e-mail UNISON's Pensions Unit at [pensionsqueriesformembers@unison.co.uk](mailto:pensionsqueriesformembers@unison.co.uk)

### **NHS and social care pensions across the UK**

In England and Wales, the NHS Business Services Authority (NHSBSA) is responsible for administering the NHS Pension scheme on behalf of the Department of Health and Social Care. [NHS Pensions | NHSBSA](#)

In Northern Ireland, the HSC Business Organisation administers the Health and Social Care pensions: [HSC Pension Service | HSC Pension Service \(hscni.net\)](#)

In Scotland, the Scottish Public Pensions Agency (SPPA) is responsible for administering the NHS and social care pensions: [NHS | SPPA \(pensions.gov.scot\)](#)

***We would advise RCOT members that are eligible for NHS or Health and Social Care pensions, to obtain written confirmation of their pension benefits directly from the relevant administrators before signing any retirement paperwork.***