



Scottish Public
Pensions Agency
Buidheann Peinneanan
Poblach na h-Alba

Kenneth Gibson, MSP
Convenor
Finance and Public Administration Committee
The Scottish Parliament

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Dear Kenneth Gibson MSP,

Processes for members experiencing major life events, member escalation routes, and how these interact with the McCloud Remedy

Thank you and your fellow members of the Finance and Public Administration Committee for inviting me to update you on the SPPA's progress delivering the McCloud Remedy. Further to our discussion on Tuesday, I said I would update the Committee with the processes for members experiencing major life events.

Major life events

These include where a member urgently requires a pension estimate for the purpose of securing a mortgage; those who have been diagnosed with a terminal or life-limiting illness; and the beneficiaries of deceased members.

In all these circumstances, a member can contact SPPA directly or ask their employer or trade union to contact the SPPA, in writing or by telephone. These cases are handled by dedicated teams, who will guide the member appropriately and supportively.

Our telephone triage system allows members to direct their request to the correct team by selecting the appropriate option. Where the call is in relation to ill-health or bereavement, these call queues are prioritised to avoid call waits.

I thought it would be helpful to provide you with the relevant links on our website for members and employers, which set out how members can contact us when they experience a major life event:

- Member links: [I am ill or injured | SPPA](#) (NHS scheme example. All schemes cover the same content, including information about terminal illness). Bereavement - [NHS Scotland Pension Scheme | SPPA](#) (NHS scheme example).

- Employer link: [I am ill or injured | SPPA](#) (NHS scheme example. There is similar content for all schemes, including information about terminal illness).

Major life events and Remedy

For members awaiting RSS with an exceptional reason for early delivery, such as a terminal or life-limiting illness, the member can ask for consideration of the accelerated production of a Remediable Service Statement (RSS) through their employer or union, or directly to our customer care team. Even if we are unable to provide an RSS, the member will still be able to retire and receive a pension. Please note, when members are retiring, we are automatically able to provide this choice for all remedy-impacted police and fire members, and the majority of NHS and teacher members. Where we cannot provide it, we are able to offer their final salary scheme choice, which tends to be the most beneficial.

Where exceptional circumstances have applied and it has been possible to do so, we have made the necessary calculations. To the best of my knowledge, there has been only one escalated case in which we were unable to produce an RSS for a member with a terminal diagnosis before they died. This was because we had not yet received the relevant HMRC or Treasury guidance necessary to produce the calculation. We provided an RSS to their beneficiary as soon as we received the relevant guidance.

I hope this provides you with the additional information requested at the Committee session on major life events and remedy. I would be happy to arrange for my teams to provide support with expediting any McCloud Remedy constituent cases which fall into the categories set out in the second paragraph of this letter if that would be helpful.

<https://pensions.gov.scot/nhs#Bereavementhttps://pensions.gov.scot/nhs#Bereavementhttps://pensions.gov.scot/nhs/life-events/i-am-ill-or-injured>

Escalation routes

Information on our escalation routes can be found here [Complaints | SPPA](#) and is summarised below for ease of reference.

Complaints

SPPA's complaints handling procedure reflects the Scottish Government's commitment to resolving issues at the point of service delivery, and where necessary, conducting thorough, impartial and fair investigations of any complaints.

The procedure standardises the approach across government departments and complies with the Scottish Public Services Ombudsman's guidance on complaint handling procedure. Our aim is to "get it right first time" by providing quicker, simpler, local resolution by capable, well-trained staff.

More information can be found here:

[Scottish Public Pensions Agency Complaints Handling Procedure v1 12012022.pdf.](#)

Internal disputes resolution procedure (IDRP)

If a member has a dispute regarding how the SPPA has applied the regulations in their case or they are not satisfied with a decision we have made, they can appeal using the SPPA's Internal Disputes Resolution Procedure.

Common appeal examples include disputes concerning:

- the amount of retirement benefits members have received;
- rejections of ill-health retirement benefit awards; and
- not being allowed to transfer in or out of the scheme.

Our Internal Disputes Resolution Procedure is a one stage process that complies with pension legislation and Citizen's Charter guidelines. Applications for Internal Disputes Resolution Procedure reviews must be made in writing to the Head of Policy, who will try to resolve a member's appeal and provide them with a response within four months (but sooner if possible).

Scottish Public Services Ombudsman

Members can also take their case to The Scottish Public Services Ombudsman who can consider complaints relating to SPPA's administrative actions. The Scottish Public Services Ombudsman will not usually be able to accept complaints relating to decisions or omissions concerning the provisions of pension regulations.

Contingent decisions

Finally, the Minister for Public Finance has written to the Committee today to provide you with an update on the progress we have made in resolving the issue of contingent decisions to allow affected members of the police and fire pension schemes to receive the McCloud Remedy.

I have sent a copy of this letter to the Convenor of the Public Audit Committee.

Should you require any further information, please do not hesitate to contact me.

Yours sincerely



Stephen Pathirana
Chief Executive