**Indicative Time Line for members of the Northern Ireland Fire and Rescue Service Scheme.**

Background

In 2015, new laws introduced a new scheme for firefighters - the Firefighters' Pension Scheme (N.I.) 2015 (FPS N.I. 2015). These laws included protections which meant that some members of the legacy schemes (FPS (N.I.) 2007 and NFPS (N.I.) 2007) didn't join FPS 2015 either straight away or at all, depending on their age. After a legal challenge, the courts determined that these protections were age discriminatory.

Following consultation, the Public Service Pensions and Judicial Offices Act 2022 came into force on 1 April 2022 to remedy the discrimination.

Following further consultation, the Firefighters’ Pensions (Remediable Service) Regulations (Northern Ireland) 2023 were laid on the 8th of September 2023 and have come into force on 1 October 2023 to allow for retrospective remedy which covers the period 1 April 2015 to 31 March 2022.

Both the Northern Ireland Fire and Rescue Authority (NIFRS) the Scheme Manager and Health & Social Care (HSC) the Scheme Administrators, are preparing to implement processes and systems to ensure that remedy can be implemented as quickly as reasonably practicable.

Following the Regulations coming into effect we have set out the following indicative time scales of when we will contact each of the different types of members. These timescales are indicative and are subject to change as we progress throughout the project.

Active and Deferred Members

* All members will receive a Remediable Service Statement (RSS) by 1 April 2025.
* RSS will provide members with the current value of both their former final salary benefits and their underpinned FPS 2015 benefits for the remedy period as well as projected benefits to normal pension age for active members.
* All members due to retire between 01 October 2023 and 31 January 2024 will be retired with pre remedy benefits. Currently HSC Pension Service, are working with our Software providers to ensure that we get our systems to a position where they are fully functional in accordance with the McCloud Legislation and regulations. As such, we are not yet in a position to fully implement the McCloud regulations in relation to new or existing retirees who are affected by the McCloud Remedy. We want you to make an informed choice and you can only do this when you have all the relevant and accurate information, to make that decision. We are working hard to ensure all the data, processes and systems are in place to allow us to provide you with this information as soon as reasonably possible.
* We are aiming to be in a position to provide all members who retire from 01 February 2024 with an RSS upon retirement to illustrate their options to choose to receive either their final salary benefits or underpinned FPS 2015 benefits for the remedy period. This is known as Deferred Choice Underpin (DCU).
* A member remedy video is available to help explain the remedy process: <https://bcove.video/40rYVoC>

Pensioner Members

* Pensioner members who retired before 30 September 2023 who have service within the remedy period, will be provided with an RSS as soon as reasonably practicable from 1 October 2023. This is known as Immediate Choice (IC).
* **It is important to note that the regulations allow 18 months for pension’s administrators to complete the remedy exercise (March 2025).**
* Pension’s administrators will be prioritising certain categories of pensioner members, based upon the level of impact of remedy to their benefits e.g. ill health retirements and beneficiaries.
* Pensioners who retired before 30 September 2023 will be processed in descending order i.e. those pensioners who retired most recently will be actioned first. This is because the level of impact of the remedy to their benefits will likely to have been greater as they will likely have had either less or in some instances no protection than those who retired earlier.
* We are aiming to have completed the process for all members by the legislative deadline of 31 March 2025.
* Pensioner members will receive a warm up letter from the pension’s administrator confirming the timetable that they will fall into.

The indicative timetable for sending out an RSS to pensioner members is as follows:

|  |  |
| --- | --- |
| Pensioner Member | Timetable to receive RSS |
| Pensioners who retired between 01 October 2023 and the provisional date of 01 February 2024 | February 2024 to March 2024 |
| Ill Health Pensioners | March 2024 to August 2024 |
| Beneficiaries | March 2024 to October 2024 |
| All Pensioners who retired prior to 30 September 2023 | March 2024 to March 2025 in descending order by date of retirement. |

A pensioner member remedy video is available to help explain the process: <https://bcove.video/3QOpPmj>

Note there may be some slippage in this timeframe, which is why it is indicative, as the project progresses. Some members with additional complexities such as divorces or transfers in may take a little longer to process.

Further information on the age discrimination case is available on the NIFRS Pension Scheme section of the HSCPS website under [McCloud Judgement (2015) – HSC Pension Service (hscni.net)](https://hscpensions.hscni.net/nifrs-pension-scheme/mccloud-judgement-2015/)