

## **Royal College of Nursing response to PSPA Consultation on the Isle of Man Government Unified Scheme (Amendment) Scheme 2025**

With a membership of over half a million registered nurses, midwives, health visitors, nursing students, health care assistants and nurse cadets, the Royal College of Nursing (RCN) is the voice of nursing across the United Kingdom and the largest professional union of nursing staff in the world.

### **Consultation responses**

#### **1. Proposed Partial Retirement Provisions**

1.1. The RCN supports in principle, the introduction of partial retirement, however we have significant concerns about the 20% decrease in pensionable employment. NHSBSA implemented partial retirement with a 10% reduction and while this allows members more flexibility, we have seen that it disproportionately impacts lower bands (already on modest pay) as it is less practical for adjustments to be made to their role to allow for the reduction in hours. Lower bands tend to work on more rigid rotas and don't usually have the scope for much creativity with hours. The RCN urges the PSPA to revisit the proposal.

1.2. NHSBSA's partial retirement provision allows members to take partial retirement of their pension benefits on up to two occasions before fully retiring while the proposal from PSPA is for members to access their pension benefit only once. The RCN would like to see PSPA match the current NHSBSA offer and allow access to apportion of pension benefits on up to two separate occasions.

#### **2. Removal of Rule 14.1(d): Support for Re-employed Pensioners**

2. 1. The RCN welcomes the proposed removal of Rule 14.1(d) to allow re-employed public sector pensioners to remain active scheme members is welcomed. This change supports retention of experienced nursing staff who wish to return to work without risking their pension membership or benefits.

#### **3. Linking Service Across Scheme Sections**

3.1. The RCN agrees that the provision to allow members to link service from sections 1 to 6 with subsequent membership in sections 7, 8, or 9 is an improvement. It should ensure continuity of pension accrual and protect members from losing service benefits due to career changes or role transitions.

#### **4. Break in Service**

4.1 The RCN notes that the scheme is proposing that any Pension Scheme Member who has a break in service of 28 days or longer will only be permitted to

join the Standard Section of the Scheme. We request that consideration is given to extending this to 3 months.

## **5. Pay increases post commencement of partial retirement**

5.1 The RCN noted your commitment that if a pension scheme member, having taken partial retirement, were to increase their pensionable pay after the 12-month period following their partial retirement date to beyond their previous pay level, even when taking into account annual pay increases, there would be no cessation or adjustment to the partial retirement pension, which is payable for life.

### **Recommendations and Additional Comments**

We request ongoing engagement with the RCN and other member representatives to ensure clear communications and smooth implementation of scheme changes.

Consideration should be given to transitional arrangements or member support for those close to retirement, especially given the exclusions for service before 2017.

The PSPA should promote accessible information sessions to explain these amendments fully to members.

The PSPA should recommend that any member considering Partial Retirement should seek independent financial advice from a certified practitioner