



NHS Pension Board Annual Report

Covering the period April 2020 to March 2021

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Contents

Introduction	1
Executive summary	2
Conclusion	5
Section A	6
Section B	8
Section C	12
Annex A - NHS Pension Board Membership	15
Annex B - NHS Pension Board Terms of Reference	17
Annex C - Work Plan 2020/21	22

Introduction

This is the sixth Annual Report of the NHS Pensions Board (the “Board”). It explains the work the Board has done in relation to its responsibilities relating to the NHS Pension Scheme for England and Wales (the “Scheme”).

The Board was established under the Public Service Pensions Act 2013 and has operated since 1 April 2015.

The Board is responsible for assisting the Secretary of State for Health and Social Care, as the Scheme Manager, in:

- securing compliance with laws, regulations and directions which apply to the Scheme
- complying with relevant requirements of the Pensions Regulator, particularly Code of Practice no. 14 on “Governance and Administration of Public Service Pension Schemes”

Executive summary

The Board met four times during the year. Key activities included:

- working with the NHS Business Services Authority (“BSA”), the administrators of the Scheme, on service maintenance during the pandemic and transfer to remote working, and on continued service improvements
- assessing and monitoring management of key risks, both for the Board and for BSA, in the governance and administration of the Scheme – see further section B.
- considering and monitoring issues around member engagement, communication and response to change, particularly in relation to issues and developments in the period arising from the progress on remedial action following the McCloud litigation – see further section C.
- Reviewing and reflecting on the Pensions Regulator’s report following its annual survey of public service pension scheme– see further the Board Work Plan shown at Annex C.

The NHS Pension Scheme in England and Wales – some facts and figures

There are 1.70 million contributing members across the NHSPS with pensionable pay of over £53.3 billion per annum (pa). Pensions are paid to around 1.0 million pensioners and dependants amounting to around £9.8 billion pa, paid weekly or monthly. A further 0.71 million members no longer contribute to the NHSPS (known as deferred members) but retain an entitlement to receive a pension at retirement.

Both members and employers contribute to the NHSPS. Member contribution rates which range from 5% to 14.5% of their pensionable pay are tiered based on members' earnings and 8,290 employers pay 20.68% of their pensionable pay bill. Of this 0.08% is to cover the cost of NHSPS administration. Total contributions to the NHSPS are around £16.3 billion pa; with benefit payments of around £12.4 billion pa (this includes lump sum payments). The cost of NHSPS administration was £0.04 billion during 2020-21.

The Board – its make-up, terms of reference and activities

Board make-up

There are 13 members of the Board. Annex A (page 15) lists the members, showing whether they are Scheme Member representatives or Employer representatives. This list also shows:

- changes to the Board during the year
- figures for attendance at Board meetings

All Board meetings during the year have been quorate. There must be at least 50% of Board members present at a meeting for it to be quorate. It's also a requirement that the Chair must be present.

Board terms of reference

These are attached at Annex B (page 17). The Board has reviewed the during the year. No substantial changes were made, but some flexibility was introduced to allow attendance by an alternate, by agreement, if a Board member is unable to participate in the Board's activities (other than temporarily). Terms on tenure of Board members were also updated.

Board activities – the 2020/21 Objectives and Work Plan

The Board operates according to a Work Plan. The Work Plan for 2020/21 has been completed and a copy is attached at Annex C (page 22).

The Work Plan contains a series of standing items, plus a number of specific matters. The specific matters include regular "deep dives" on particular subjects, but items are added where the Board wants to consider additional issues.

The Board also had a series of objectives in 2020/21, and its performance against those is explained below.

1. Ensure that all responsibilities under the Board's Terms of Reference are met, including legislative and regulatory compliance, efficient and effective service delivery and the provision of the necessary assurance to the Scheme Manager. The Board carries out this function in its regular meetings, primarily, with some specific issue-focussed activities at other times.
2. Continue the development of the Risk Management framework and ensure that key risks are effectively identified and managed. The Board reviews risk management at all regular meetings and continues to identify risks, responses and outcomes.
3. Oversee the Engagement and Communication Steering Group to ensure that it operates to drive strategic improvement in the communication of benefits to members, with a particular focus on delivering and promoting digital capabilities. This Group is progressing actions and reports regularly to the Board.
4. Consolidate and continue Board member training and development, to ensure all members can perform their responsibilities effectively, with particular focus on the induction and upskilling of new Board members and ensuring the transition to the new Chair takes place seamlessly. Training and 1-2-1 discussions between Board members and the Chair have taken place throughout the year, albeit that activities in the year have had to be staged using video meetings and presentations.
5. Ensure suitable succession planning is in place as Board member terms expire, particularly timely and effective action regarding any necessary steps to retain or replace those Board members whose terms expired on 31 March 2020. Actions are underway in this regard but have met with a little delay. The Board considers any delay to be a matter of process completion only and is continuing to operate. The Board has resolved to ratify any decisions, as necessary, once appropriate processes for retention or replacement are completed.
6. Continue to focus on the role of employers in delivering effective outcomes for their staff who are Scheme members and ensuring areas for improvement in employer performance are identified and implemented. The Board considers progress on this at each regular meeting.
7. Consider and respond to any findings made by the Pensions Regulator in its annual survey of public service pension schemes.
8. Ensure continued focus on developing and implementing a programme of activities driving service improvement in respect of Scheme administration, utilising the output from benchmarking, member feedback activities and employers' priorities. The Board receives and feeds back on regular reports on these issues, in its regular meetings.

9. Continue the development of effective working relations with all key stakeholders.
10. Ensure future legislative and regulatory developments which may impact on NHS Pension provision are identified and responded, as appropriate, to in a timely and effective manner. Regular reporting is provided to the Board by DHSC. The Board has adopted and implemented a process for responding to Government consultations on matters affecting the NHSPS, where it considers that would be an appropriate exercise in accordance with its functions.

Conclusion

The year covered by this Report has been dominated by the COVID-19 pandemic.

The Board has continued to work undisturbed during the year, switching readily to video-based meetings and presentations. Board member attendance and engagement has held up well, at a time when many were grappling with the practical realities of the NHS's response to the pandemic. I would like to recognise that formally and thank Board members for their hard work this year.

The Board has noted the continued work of the NHSPS team at NHSBSA, in maintaining good quality services throughout a difficult year of remote and varied working.

We continue to maintain our regular review of relationships with stakeholders and their experience of the operation of the NHSPS. We recognise the continuing importance of communications, and this is the focus of our engagement sub-group. As preparations continue for implementation of the McCloud remedy, Board members have engaged in training, alongside the Scheme Advisory Board, to aid our understanding of the detailed areas to be tackled.

Helen Miles

Chair

Section A

Business Improvement Team (BIT) 2020 to 2021

- The development of a number of On-line Pensions Calculators (OPC) replacing existing Excel versions.

Service Improvement – The OPC tools can be updated annually, and more efficiently with less resource required to complete the updates. Automated outputs reduce processing time

- Development of the Work Manager tool to incorporate the Complaints Team

Service Improvement – Improved reporting of work on hand and automated reports on complaints trends, to identify improvements. Improved process for referring cases internally and tighter control around SLAs.

- System improvements to Compendia for bereavement casework including the creation of new process guides and training material to accurately detail the new processes.

Service Improvement – More cases are automated through the system reducing processing times and delivering outcomes to members' families more speedily.

- Conducted analysis on customer call referrals for Pensioner Admin, Transfers, Pension on Divorce, Awards and Bereavement Teams. Made recommendations on how to improve the service and implemented the agreed recommendations working with subject matter experts and Operations Managers.

Service Improvement – Improvement to the service provided to our customers through improved outputs, website guidance and knowledge within the Customer Contact centre

- Review and improvement of the 'Not in good order' process within the Awards Team. Focusing on how information can be requested in the most effective manner and most convenient way for our customers via email or telephone. Guidance and process maps have been created to support our administrators in following the new process

Service Improvement – Lower postage costs for returning documents, less risk of data breaches and fewer delays to our customers. All of these enable more timely payments

Operational Transformation Programme (OTP) 2020 to 2021

- Launched Operational Transformation Programme aiming to transform each service providing enhanced customer experience and preparing for digitalisation and Policy reform.
- Estimates service transformed leading to:
 - reduced end-to-end times by over 75% from averaging 28 days to 6 days for the provision of an estimate to members
 - reduced resource requirements and therefore cost of service by over 30% through increased training and upskilling
 - absorbed a 30% increase in volume of estimate requests
- Recovered KPI and commenced transformation in Bereavements leading to:
 - reduced end to end times from average of 23.65 days to 6.6 days for Death Gratuity payments and 10.45 days for Dependant Claim payments
 - streamlined Death in Service process reducing administrative burden on employers and aligning to Death on Pension process allowing greater flexibility of internal resourced
- Annual Allowance Transformation commenced:
 - underlying system changes implemented to automate calculations as soon as member records are updated
 - automated recalculations implemented removing the need for members to request replacement statements where their employer changes data on their record
 - supporting internal processes defined to handle automation fallout more efficiently
 - API and screen design ready for implementation of Annual Allowance history into My NHS Pension service next year

Section B

Risk Management

Key

Red – extreme risks

Always unacceptable and require mitigation to reduce probability and/or impact to reduce the residual risk.

Amber – moderate to high risk

Normally call for mitigation to reduce the risk but should be measured against potential costs that may occur should the risk materialise, and the level of risk tolerance should be identified. In some cases, an informed decision to tolerate the risk is possible where mitigation is not cost effective.

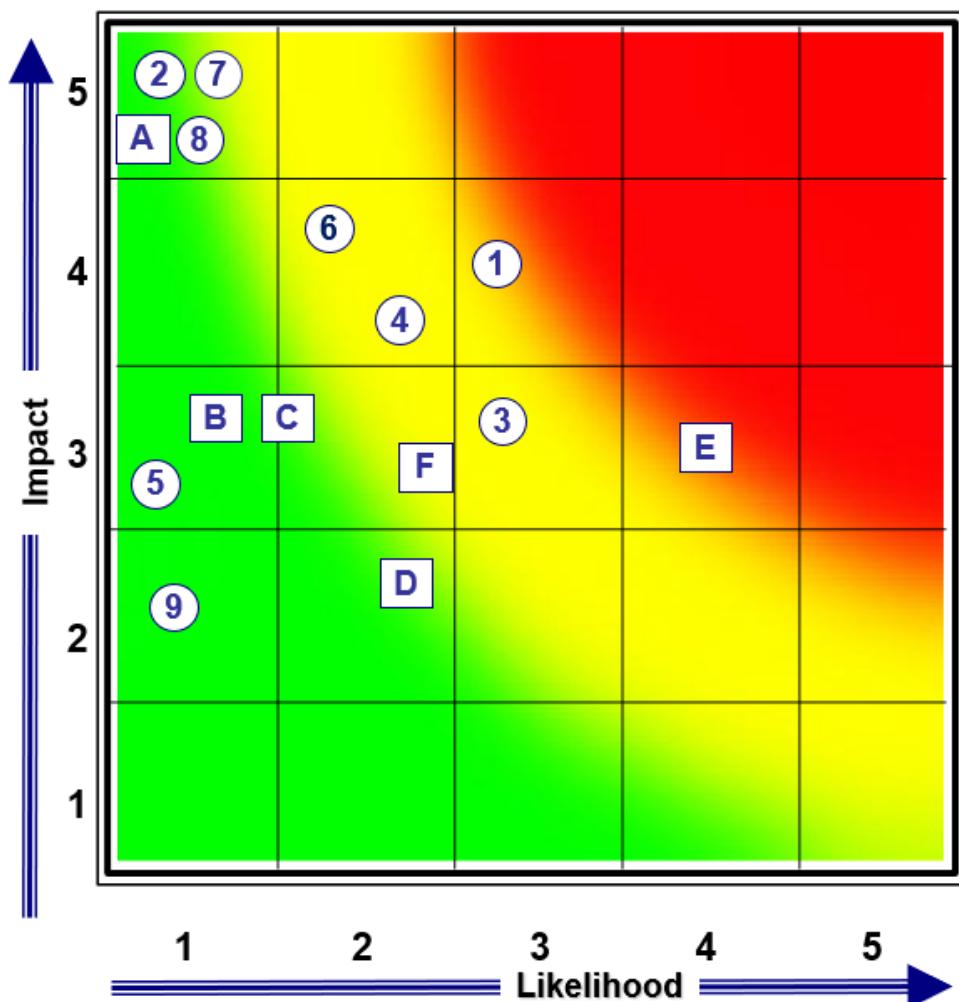
Green – low risks

Normally requires no further action. Care should be taken not to put unnecessary controls in place costing money/time. Risk can be closed when confident

Impact and likelihood rating

These are rated from 1 to 5, 1 being lowest impact or chance of occurring, 5 being highest impact or chance of occurring.

Figure 1 - Pension Board risk dashboard (March 2021)



Pension Board risks

A - PB failure to identify and report regulation breaches (Impact 5, Likelihood 1, low risk)

B - Failure to declare conflicts of interest (Impact 3, Likelihood 1, low risk)

C - PB expertise to identify appropriate MI and scrutinise/challenge administrators (Impact 3, Likelihood 1/2, low risk)

D - That the Pension Board is unable to fulfil regulatory requirements due to membership turnover issues or absence of Chair (Impact 2, Likelihood 2, low risk)

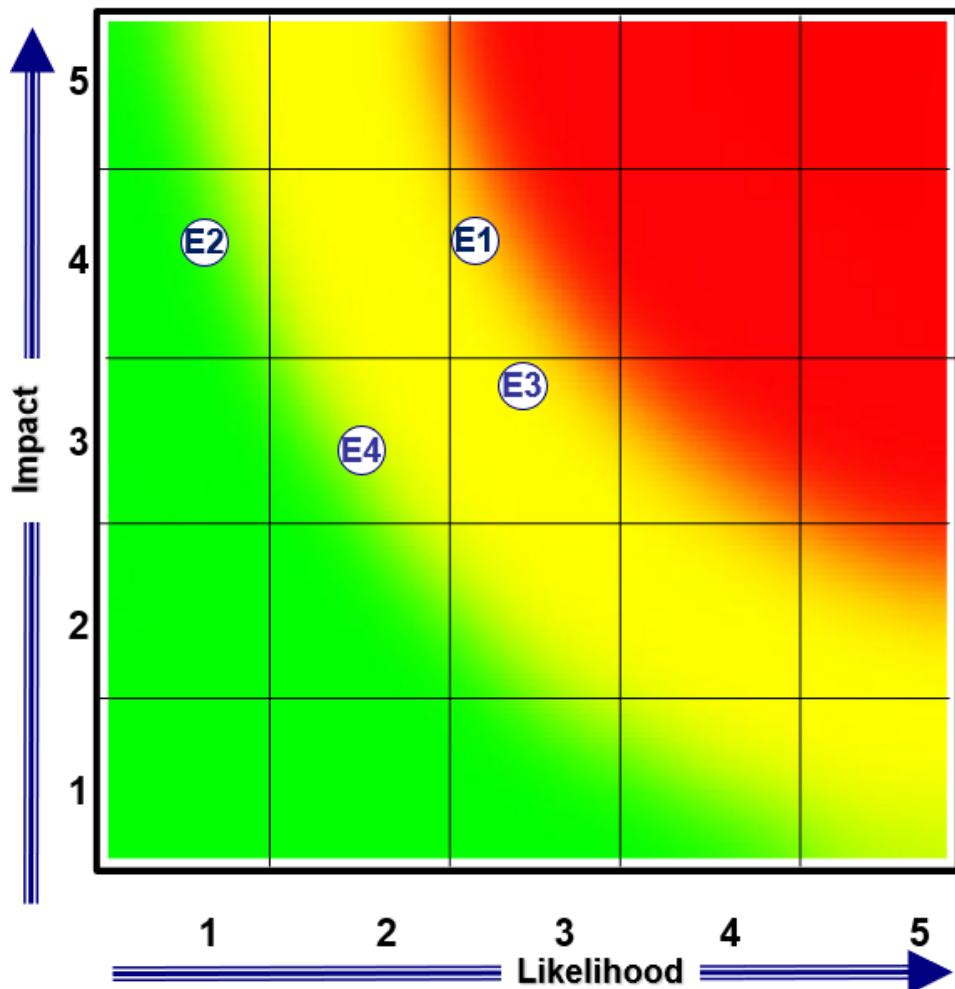
E - Reputational risk relating to NHSBSA strategic decisions/lack of control (Impact 3, Likelihood 4, high risk)

F - Pensions Board inability to monitor effectiveness of communications (Impact 3, Likelihood 2, moderate to high risk)

Administrator risks

- 1 - Members' lack of understanding of benefits and communication (Impact 4, Likelihood 3, moderate to high risk)
- 2 - Major data loss/confidentiality/GDPR breach (Impact 5, Likelihood 1, low risk)
- 3 - Systematic data quality issues (Impact 3, Likelihood 3, moderate to high risk)
- 4 - Systematic errors in calculating member benefits (Impact 4, Likelihood 2, moderate to high risk)
- 5 - Increase in late/non-payment of contributions (Impact 3, Likelihood 1, low risk)
- 6 - Increase in complaints leading to sanctions, potential reputational damages (Impact 4, Likelihood 2, moderate to high risk)
- 7 - Major service failure (Impact 5, Likelihood 1, low risk)
- 8 - Major IT failure/cyber attack (Impact 5, Likelihood 1, low risk)
- 9 - Fraud risk issues (Impact 2, Likelihood 1, low risk)

Figure 2 - Pension Board external risk dashboard (March 2021)



External risks

E1 - External legislative changes to tax (AA, LTA), saving (LiSA) and state pension arrangements or the NHSPS contribution review lead to an increase in scheme opt outs (Impact 4, Likelihood 3, moderate to high risk)

E2 - There are significant scheme opt-outs resulting from the introduction of local flexible benefits packages/avoidance of scheme administration charge/new models of care (Impact 4, Likelihood 1, low risk)

E3 - Valuation outcomes will result in changes to the scheme (Impact 3, Likelihood 3, moderate to high risk)

E4 - Increase in employer expectations due to admin levy (Impact 3, Likelihood 2, low risk)

Section C

Communications and engagement

The NHS Pensions Board has a subgroup focussing on communication and engagement of both scheme members and employers. The Terms of Reference for the group are shown below. An action plan for activity during April 2020 – March 2021 was developed which included:

- a review of language used in guidance explaining the provisions of the NHS Pension Scheme
- focus group research with new members and new starters
- creation of asset packs for employers' use
- creation of new, accessible and easy to understand scheme guides
- changes to the opt-out process to ensure members understand the long-term implications of opting out of the pension scheme

Communications and member/employer engagement activity to support the remedial activity in response to the McCloud judgement is included in the overall McCloud programme, managed jointly by NHSBSA, DHSC and NHS Employers and will be overseen by both the Pensions Board and the ESG.

This work has progressed and will continue into 2021/2022 complementing the McCloud activity in relevant areas.

NHS Pensions Board Engagement Subgroup - Terms of Reference

Purpose and objectives

Purpose

The purpose of the sub-group is to assess, monitor and ensure the effectiveness of communication and engagement regarding the NHS Pension Scheme (NHSPS).

It is a sub-group of and will report to NHS Pensions Board (NHSPB). It may also engage with the Scheme Advisory Board (SAB) as it sees fit.

It will work in collaboration with representatives of NHS employers authorised to offer the NHSPS, to improve employer and member understanding of NHSPS benefits, to enhance member experience and protect membership.

The forum will be strategic and proactive in its approach towards the communication of the NHSPS to NHS employers, employees and scheme members.

Objectives

The objectives of the forum are as follows:

- To focus on key strategic areas, as agreed with NHSPB and NHS Business Services Authority (NHSBSA), to maximise the take up and membership of the NHSPS, reduce opt out levels and support the on-going marketing of the Scheme and its benefits which in turn aims to improve understanding and member experience.
- Strategic, proactive engagement with employers authorised to offer the NHSPS, employees who may be eligible for NHSPS membership and NHSPS members.
- To lead on other related issues as agreed with the Chair of the sub-group, the NHSPB and NHSBSA.

Membership

Group membership will include (not exhaustive):

- employer and member representatives from NHSPB
- NHSBSA
- NHS Employers

Not all NHSPB members will have representation but sub-group members will be expected to be mindful of the range of different employer types and occupational groups covered by the NHSPS and ensure comprehensive communications for a mix of audiences.

Ways of working

This is a sub-group of the NHSPB and will be chaired by a nominated representative from the NHSPB.

The sub-group is expected to meet at least quarterly ahead of each NHSPB meeting.

Updates from the sub-group will be provided to each NHSPB meeting by NHSBSA and/or sub-group Chair.

Notes and actions from the sub-group will be circulated to sub-group members by NHSBSA and used as an audit trail.

NHSBSA will make final decisions about engagement on NHSPS issues to ensure consistency, and the NHSBSA is responsible for Pensions materials.

Escalation of any issues will be to the sub-group Chair and NHSBSA Representatives for resolution and, if not resolved, further escalation will be to NHSBSA Pensions Senior Management Team and/or to NHS Pensions Board if required.

The sub-group will utilise other existing networks, for example the Service Improvement and Development (SID) Board and, Stakeholder Engagement Team for testing and feedback.

Expectations of Forum Members

To commit to regular attendance at sub-group meetings/workshops as necessary. The location of meetings/workshops will be as central as possible for attendees.

To contribute to the development of tools/information to engage effectively with employers and scheme members

To be collaborative and respectful of other sub-group members; enthusiastic; innovative; owners of actions; providers and conduits of timely feedback and updates; pragmatic about solutions; sensitive about discussions which can be confidential; mindful of data protection and publication arrangements.

Outputs and recommendations from the Forum

The sub-group will report to each NHSPB meeting on the effectiveness and impact of NHSPS strategic communications and engagement.

It will make recommendations on the key strategic areas and/or any other strategic activities as appropriate to the NHSPB for due consideration, endorsement/validation as appropriate.

Annex A - NHS Pension Board Membership

Chair

Helen Miles

Member Representatives

Dr David Bailey, British Medical Association – BMA Pensions Committee Member

Geoff Lester, Federation of Clinical Scientists – NHS Pension Board Representative

Nicola Lee, Royal College of Nursing – National Officer

Paul Moloney, Pharmacists Defence Association – National Officer

Alan Fox, Unison - National Pensions Officer

Colenzo Jarrett-Thorpe, Unite – National Officer

Employer Representatives

Andrea Hester, NHS Employers – Deputy Director of Employment Relations and Reward

Paul Thomas, NHS Wales Shared Services Partnership – Director of Employment Services

Bryan Logan, Torbay and South Devon NHS Foundation Trust – Payroll Manager

Amanda Bromley, Tameside and Glossop Integrated Care NHS Foundation Trust - Director of Human Resources

Nina Singh, West London NHS Trust - Director of Workforce & Organisational Development

Stuart Murdoch, Capita PLC – Assistant Pensions Manager

NHS Pension Board meetings – Members’ attendance 2020/21

June 2020 – 83%

August 2020 – 75%

November 2020 – 83%

February 2021 – 100%

Annex B - NHS Pension Board Terms of Reference

Introduction

The Public Service Pensions Act 2013 (the Act) required the establishment of a Pension Board with responsibility for “assisting the Scheme Manager” in securing compliance with all relevant pensions law, regulations and directions – as well as the Pension Regulator’s relevant codes of practice. This role is one of providing assurance over and governance of the pension scheme’s administration.

The Act also specified that Pension Boards should have equal numbers of member and employer representatives – currently 6 each on the NHS Pension Board (NHSPB).

The NHSPB covers England and Wales.

Regulation 4 of the National Health Service Pension Scheme Regulations 2015 (UK Statutory Instrument 94 of 2015), effective from 1 April 2015, established the NHSPB in law. Schedule 1 of those Regulations adds further detailed regulatory provisions relating to the NHSPB.

In addition to the member and employer representatives, government representatives attend NHSPB meetings, including DHSC, and Wales. Government representatives are non-voting board members. Professional advisors, for example, accountants, Government Actuary’s Department and lawyers can be instructed from the DHSC’s resource allocation providing the requirement for that advice is in line with the NHSPB’s legislative responsibilities.

The scheme administrator (NHSBSA) will provide the necessary input to support the NHSPB in delivering its assurance responsibilities.

The NHSBSA will provide the secretariat with DHSC seeking nominations and making appointments to the NHSPB based on the regulatory provisions. The NHSPB meets quarterly.

Accountability

The NHSPB collectively and members individually are accountable to the Scheme Manager, the Secretary of State, the responsible authority for the NHSPS.

DHSC continues to be responsible for contractual arrangements, including delivery against agreed KPIs, for NHSBSA.

Responsibilities of the NHSPB

The NHSPB is responsible for assisting the Scheme Manager in:

- overall assurance and governance of the NHSPS administration
- assuring effective and efficient administration of the NHSPS
- assuring that decisions made by NHSBSA are fully legally compliant, including consideration of cases that have been referred to TPR and/or the Pension Ombudsman recommending changes to processes, training and/or guidance where necessary
- supporting continuous improvement in the administration of the NHSPS
- assuring NHSBSA supports employers to communicate the benefits of the NHSPS and fully utilise it as part of the NHS total reward offer through effective communication to members
- assuring NHSBSA supports members with a range of tools to improve their understanding of their pension benefits as part of the total reward offer, and to inform their personal financial and career planning
- supporting effective implementation of the Employer Charter
- enabling data quality improvements to deliver Career Average Revalued Earnings (CARE) pension outcomes
- complying with TPR's codes of practice
- fostering good working relationships with TPR
- consideration of TPR reports including responses to recommendations
- producing an annual report outlining the work of the NHSPB throughout the NHSPS year.

Membership

The membership of the NHSPB includes:

- member representatives nominated by the staff side of the NHS Staff Council to ensure a broad representation of NHSPS membership; for example, to include

deferred and pensioner representation. Member representatives will be voting members

- employer representatives nominated by NHS Employers to ensure a broad representation of employers with NHSPS members including for example, NHS employing organisations, general medical practice and independent providers of clinical services as defined within a standard NHS contract. Employer representatives will be voting members
- an independent Chairperson appointed via the Public Appointments process. The Chair holds the deciding vote if any vote taken by the member and employer representatives on the Board results in an equal vote
- representatives from DHSC, who are non-voting members
- representative from the Welsh Government, who is a non-voting member

Attendance is expected of NHSPB members at all meetings. Where a member of the Board is unable to attend Board meetings or participate in activities of the Board, other than temporarily, the remaining members of the Board may agree that a substitute or another person may attend from that representative during that period. The appointed employer and member representatives will remain equal in number at all times.

Decision-making process

The NHSPB operates on a consensus basis; however, each member (except government representatives) has individual voting rights. In the event that consensus cannot be reached, a vote is taken. The Chair does not vote at this stage; only if the vote is equal will the Chair have the deciding vote. The scheme manager is made aware when a decision is reached in this manner.

Quorum

Half of the voting members of the NHSPB represent a quorum for Board meetings to go ahead, with at least 3 member representatives and 3 employer representatives being present. The Chair must also be present for the meeting to be quorate. Non-quorate meetings may proceed in exceptional circumstances, but no binding decisions are made, nor votes taken.

Conflicts of interest

The Act requires that members of the NHSPB do not have conflicts of interests. All members of the NHSPB are required to declare any interests and any potential conflicts of

interest in line with legal requirements in the Act and TPR's code of practice. These declarations are required as part of the appointment process, as well as at regular intervals throughout a member's tenure.

Training requirements

Members of the NHSPB will be expected to have a good, sound knowledge and understanding of the NHSPS rules, the NHSPS's administration policies and pension law. This will require on-going updates and training as legal requirements change and develop including relevant regulations and directions from Her Majesty's Treasury and the Department for Work and Pensions. This is set out in TPR's Code of Practice number 14, "governance and administration of public service pension schemes".

Meeting arrangements

The NHSPB meets quarterly. Frequency of meetings is kept under review to ensure NHSPB responsibilities are discharged. There is the possibility for ad-hoc meetings if required at the Chair's discretion.

The NHSBSA undertakes the NHSPB's secretariat function ensuring:

- facilities are available to hold meetings
- an annual schedule of meetings is organized
- suitable arrangements are in place to hold additional meetings if required – ensuring adequate notice
- papers are distributed 7 days before each meeting except in exceptional circumstances
- minutes of each meeting are circulated within 14 working days following each meeting

Expertise

It may be necessary to draw on particular experts or expert groups to support the responsibilities of the NHSPB, such as actuaries and lawyers. This is done on an 'as required' basis; any expert advisor attending the meeting is not a NHSPB member and does not have a vote. If required, sub-groups may be established to assist the NHSPB.

Relationship to the NHS Pension Scheme Advisory Board

Whilst the function of the NHS Pension Scheme Advisory Board (SAB) is to provide advice to the Responsible Authority (that is Secretary of State) about the desirability of NHSPS changes – there are occasional needs for some sharing of information and discussion between the Boards. The NHSPB Chair holds regular meetings with SAB co-chairs; and the SAB minutes are a standing agenda item for NHSPB meetings. The NHSPB provides a summary of its meetings to the SAB.

Remuneration

Remuneration for NHSPB members is limited to a refund of actual expenses incurred in attending NHSPB meetings, in accordance with DHSC's expenses policy. The Chair's remuneration is agreed on appointment.

Tenure

Tenure period for NHSPB members is 3 years on a rolling appointment basis – with a maximum of 9 years in any continuous period of 12 years.

Tenure is decided by the scheme manager during the appointment process but should usually be a term of 3 years. NHSPB members may have different tenures, if necessary, to ensure continuation of membership in equal numbers for the employer and staff-side members. The Chair's tenure is agreed on appointment, again expected to be 3 years.

Resignation of NHSPB members is documented in writing to the NHSPB Chair and DHSC. A minimum one month's notice period must be given to enable a replacement member to be found in time for the next NHSPB meeting.

The performance of NHSPB members is assessed on a periodic basis to ensure all members are adequately meeting their duties. Poor performance will result in corrective action being taken, and in exceptional circumstances the removal of the NHSPB member.

Review

These terms of reference are reviewed periodically.

Annex C - Work Plan 2020/21

June 20	August 20	November 20	February 21
MI & compliance pack review	MI & compliance pack review	MI & compliance pack review	MI & compliance pack review
Review key risks	Full review of key risks	Review key risks Engagement & comms update	Review key risks Engagement & comms update
Review risk management approach	Review Terms of Reference	Review Risk Mgt approach	Continuous improvement initiatives
Horizon scanning – future developments	Continuous improvement initiatives	Continuous improvement initiatives	Agree outline of Pension Board Annual Report 2021/22
Sign off work plan for 2020/21	Agree 21/22 meeting dates	Update from Stakeholder Engagement Team	Consider changes to MI pack for 21/22
Pension Board effectiveness review	Review PB member appointments	Data Quality deep dive	Benchmarking output
One to ones – training needs review	Review Pension Board Annual Report for 2019/20	Review of Engagement & comms strategy for 2021/22	Training plan review
Formal Review of MI Pack	Finance Deep Dive	One to ones and training needs review	Training Policy and Process
Continuous improvement initiatives	Pension Board effectiveness review – review results	NHSBSA Workforce Directorate update	One to ones and training needs review
Measuring Customer Experience Deep Dive	Scheme Advisory Board update		Cyber Security deep dive
	TPR Survey results Benchmarking output		Pension fraud risks deep dive

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