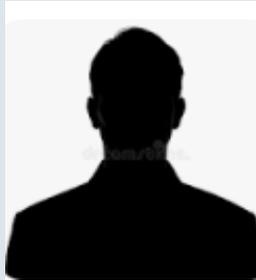


My name is not important

I am one of 30,000 employees¹ who have taken partial retirement since 2023 under the NHS' new flexible working policy.



I am over 55 and eligible for my pension; the NHS were keen to retain me for my skills and experience at a time when NHS England had just concluded an enormous merger and restructure; they sold me the promise of unbroken service for the small matter of reducing my salary by at least 10%.

I wanted to be sure that I was making the right decision and read all the guidance documents, wrote to HR, attended pensions seminars, took independent financial advice, watched YouTube videos curated by NHSBSA and podcasts, etc. It seemed to be a win-win for me and the organisation.

Some of my colleagues asked about redundancy and were reassured that their partial retirement status would have no effect.

Fast forward to 2025 and I wish I could have my time over; it seems that the HR and pensions experts neglected to tell me a very important fact.

My situation is complicated by my being affected by the McCloud remedy.

They failed in their duty of care to point out the small print, hidden in the depths of the AfC handbook, which says that the period for which I have taken pension benefits will not count as *reckonable* service for the purpose of calculating a redundancy payment. I will get a redundancy payment at statutory rather than contractual rates.

I am now in a spin - why did nobody point out these

significant financial penalties when I was applying for partial retirement?

Surely retirement benefits and redundancy payments are entirely separate matters?

Why am I being treated differently to NHS colleagues some of whom are a similar age and will get a full redundancy payment followed by an unmitigated pension?

And, why am I being treated differently to DHSC staff where partial retirees are treated the same as their peers?

Maybe I got it wrong - Jim Mackey committed, at the outset, to "*do things differently this time and [we] are putting in place simple and fair processes internally*". The NHS constitution commits NHS organisations to ensure staff are "treated fairly, equally and free from discrimination" and NHS

¹ [NHSBSA Open Data Portal - FOI-03068 published on 30 September 2025](#) - accessed 14 October 2025

employers stated² that AfC needed to be "updated to reflect the introduction of partial retirement... amendments will need to be discussed in partnership by the NHS Staff Council to be formalised".

I have now found a growing group of people from all English regions in the same boat and we decided that having a pity party wasn't going to get us anywhere.

We submitted a response to the consultation process for the VR scheme making the case that the putative VR scheme was inequitable and likely to be discriminatory; that the impact of partial retirement on redundancy payments was unfinished

business as far as NHS employers and the Unions were concerned.

Surely management and HR will do the right thing and send the issue back to the NHS staff council for resolution before finalising the VR scheme. Sadly, that was not the case; NHS management pressed ahead despite the consultation with the Unions not being closed and no Equality Impact Assessment published.

My situation is complicated by my being affected by the McCloud remedy.

Long story short; it means that it is highly unlikely that I will be provided with definitive redundancy and pension benefit statements before having to make a final choice regarding VR.

This puts me at a high level of financial risk making such an important, career-

defining decision with so little certain information.

I am not asking for your sympathy - I am simply asking to be treated the same as others affected by this restructure.

Whilst I have been able to draw down some of my pension I am not living the life of luxury that some in the media would portray.

I have reduced my income and am still some years away from my full pension; the decision to withhold contractual redundancy payments is a double whammy and it is likely to save NHSE diddly squat.

What is my name? It is not important - it could be your name...

Actually, the author does have a name, and he works with a 'partial Retirement group'. You can contact him [here](#)

² [NHS employers - using flexible retirement to support retention](#) - accessed 1 January 2024