STATUTORY INSTRUMENTS

2025 No. 821

PUBLIC SERVICE PENSIONS, ENGLAND AND WALES

NATIONAL HEALTH SERVICE, ENGLAND AND WALES

The National Health Service Pension Scheme (Member Contributions) (Amendment) Regulations 2025

Made - - - -	*9th July 2025*
Laid before Parliament	*10th July 2025*
Coming into force - -	*1st August 2025*

The Secretary of State for Health and Social Care makes the following Regulations in exercise of the powers conferred by sections 1(1) and (2)(e), 2(1) and 3(1) to (3) of, and paragraph 5(a) of Schedule 2 and paragraph 9 of Schedule 3 to, the Public Service Pensions Act 2013(**a**) ("the 2013 Act").

In accordance with section 3(5) of the 2013 Act, these Regulations are made with the consent of the Treasury.

In accordance with section 22(2)(a) and (b) of the 2013 Act, the Secretary of State has consulted the representatives of such persons as appear to the Secretary of State likely to be affected by these Regulations with a view to reaching agreement with them and has laid a report before Parliament(**b**) in relation to these Regulations.

Citation, commencement, effect and extent

1.—(1) These Regulations may be cited as the National Health Service Pension Scheme (Member Contributions) (Amendment) Regulations 2025.

(2) These Regulations come into force on 1st August 2025.

(3) Regulations 2 and 3 have effect retrospectively from 1st April 2025.

(4) These Regulations extend to England and Wales.

(**a**) 2013 c. 25. Section 3(1) and (2) were amended by section 94(2) and (3) of the Public Service Pensions and Judicial Offices Act 2022 (c. 7).

(**b**) A copy of the report laid pursuant to section 22(2)(b) may be obtained by writing to the NHS Pensions Policy Team, Department of Health and Social Care, Area 2NE Quarry House, Quarry Hill, Leeds, West Yorkshire, LS2 7UE.

Amendment of regulation 30 of the National Health Service Pension Scheme Regulations 2015

2.—(1) Regulation 30 (members' contributions: employees) of the National Health Service Pension Scheme Regulations 2015(**a**) is amended as follows.

(2) In paragraph (3)—

(a) for "2024/25" substitute "2025/26";

(b) for the table substitute—

"**Table Scheme Years 2025/26 to 2027/28**

Column 1	*Column 2*
Pensionable earnings band	*Contribution percentage rate*
Up to £13,259	5.2%
£13,260 to £27,797	6.5%
£27,798 to £33,868	8.3%
£33,869 to £50,845	9.8%
£50,846 to £65,190	10.7%
£65,191 and above	12.5%".

(3) In paragraph (3A)—

(a) for "2024/25" substitute "2025/26";

(b) for the table substitute—

"**Table Scheme Years 2025/26 to 2027/28**

Column 1	*Column 2*
Pensionable earnings band	*Contribution percentage rate*
Up to £13,259	5.2%
£13,260 to £27,797	6.5%
£27,798 to £33,868	8.3%
£33,869 to £50,845	9.8%
£50,846 to £65,190	10.7%
£65,191 and above	12.5%".

(4) In paragraph (7), for "2025/26" substitute "2026/27".

(5) In paragraph (8)(d), for "2025" substitute "2026".

(**a**) S.I. 2015/94. Regulation 30 was amended by S.I. 2019/418, 2022/273 (which was amended by S.I. 2022/991), 2023/301, 2023/576 and 2024/281.

Amendment of regulation 31 of the National Health Service Pension Scheme Regulations 2015

3.—(1) Regulation 31 (members' contributions: practitioners and non-GP providers)(**a**) of the National Health Service Pension Scheme Regulations 2015 is amended as follows.

(2) In paragraph (9)—

(a) in sub-paragraph (c)—

(i) for "years" substitute "year";

(ii) omit "to 2027/28";

(iii) at the end insert ";";

(b) after sub-paragraph (c), insert—

"(d) in respect of the scheme years 2025/26 to 2027/28, Table 4.";

(c) in the heading to Table 3, for "Years" substitute "Year" and omit "to 2027/28";

(d) after Table 3, insert—

"**Table 4 Scheme Years 2025/26 to 2027/28**

Column 1	*Column 2*
Pensionable earnings band	*Contribution percentage rate*
Up to £13,259	5.2%
£13,260 to £27,797	6.5%
£27,798 to £33,868	8.3%
£33,869 to £50,845	9.8%
£50,846 to £65,190	10.7%
£65,191 and above	12.5%".

(3) In paragraph (11)—

(a) for "Table 3" substitute "Table 4";

(b) for "2025/26" substitute "2026/27".

(4) In paragraph (12)(d), for "2025" substitute "2026".

(**a**) Regulation 31 was amended by S.I. 2019/418, 2022/273 (which was amended by S.I. 2022/991), 2023/301, 2023/576 and 2024/281.

Signed by authority of the Secretary of State for Health and Social Care

Karin Smyth
Minister of State,
9th July 2025 Department of Health and Social Care

We consent

Jeff Smith
Nicholas Dakin
9th July 2025 Two of the Lords Commissioners of His Majesty's Treasury

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the National Health Service Pension Scheme Regulations 2015 (S.I. 2015/94).

Regulation 2 amends regulation 30 (members' contributions: employees) to update the pensionable earnings bands used to determine member contribution rates for scheme years 2025/26 to 2027/28, for employees.

Regulation 3 amends regulation 31 (members' contributions: practitioners and non-GP providers) to update the pensionable earnings bands used to determine member contribution rates for scheme years 2025/26 to 2027/28, for practitioners and non-GP providers.

These Regulations come into force on 1st August 2025. Regulations 2 and 3 have effect retrospectively from 1st April 2025.

Section 3(3)(b) of the Public Service Pensions Act 2013 (c. 25) provides that scheme regulations may make retrospective provision.

A full impact assessment has not been produced for this instrument as no, or no significant, impact on the private, voluntary or public sector is foreseen.

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