

### How to find us

We are based at Gloucestershire Royal Hospital in Gloucester and offer pre-booked clinics at Cheltenham General Hospital. In addition we also offer a range of satellite services throughout Gloucestershire.

Please call us for more information, or to arrange an appointment.

### Opening Hours

8:30am - 4:30pm  
Monday to Friday

To ensure you get through to one of our Co-ordinators please try to avoid our peak times and call us between 10:00am - 4:00pm. Outside of our opening hours we provide an automated information and answerphone service.

### Contact Details

- (t) 08454 225165
- (f) 08454 225166
- (e) [workingwell@nhs.net](mailto:workingwell@nhs.net)
- (w) [www.workingwell2gether.nhs.uk](http://www.workingwell2gether.nhs.uk)



Staff health and wellbeing

# WorkingWell

*for NHS III Health Retirement*

Your Guide to Our NHS Occupational Health Services

## WorkingWell

Gloucestershire Royal Hospital  
Great Western Road, Gloucester, GL1 3NN

Staff health and wellbeing



WWRM\_001  
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Foundation Trust  
For Gloucestershire

## What is Ill Health Retirement (IHR)?

Members of the NHS Pensions scheme may apply to take their pension before their normal retirement age if they have a health condition that permanently prevents them from being able to do their job. In cases where an individual is incapable of regular employment the pension may be enhanced.

### Who is eligible?

You are eligible to apply for IHR if you have paid pension contributions to the NHS Pension Scheme for at least two years. If you have paid contributions for less than two years, your contributions are refunded.

### Health criteria for Ill Health Retirement

In order to meet the criteria for IHR, you must have a health problem that renders you permanently incapable of carrying out the duties of your existing job. The question of permanence is crucial and consideration is given to your age, your normal retirement age and which treatment options have been exhausted or may remain unexplored.

### There are two levels of IHR:

**Tier 1** applies if the NHS Pensions Agency (NHSPA) considers that you are permanently unfit to do your job, but are able to do another job. An un-enhanced pension will be paid, based on your years of service.

**Tier 2** applies if you are permanently incapable of undertaking any regular employment and takes into account your state of health and training and experience to date. An enhanced pension is payable, based on years served and years left to normal retirement date.

### Who makes the decision?

NHSPA make a decision, based on the opinion of their medical advisors. It is difficult to give precise timescales but once the NHSPA have received your application you are usually notified of the decision between four-six weeks.

The decision does not lie with your employer, manager, Human Resources (HR), Occupational Health (OH) or treating doctors. The NHSPA expect that OH will normally provide a medical report, but in some cases the treating doctor may complete the form. The decision is made from written evidence, and is reached objectively. Subjective expressions of support are not required.

You would not normally be required to attend an NHSPA medical assessment, although they may sometimes seek further information from your treating doctors. Generally, reasonable treatments are expected to have been considered and tried.

### Other sources of information

- The Pensions Department of your Trust
- Human Resources Department of your Trust
- The NHSPA website [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions)
- We recommend you seek independent financial advice as circumstances are individual. Your employer, occupational health nor your pensions officer are able to give financial advice

### Life expectancy less than one year

Unfortunately, there are situations where a staff member is diagnosed with a very serious condition with a terminal prognosis. The doctor completing the form may indicate to the NHSPA where the life expectancy is less than a year. In exchange for regular pension payments, the NHSPA may offer a one-off, usually tax free, lump sum, as an alternative to regular payments.

### Can I work if I have been granted IHR?

You are allowed to undertake paid work when in receipt of a Tier 1 benefit, up to a defined limit above which your pension may be reduced. Some paid work is allowed for Tier 2 recipients, but this may affect your entitlement and lead to transfer to a Tier 1 pension. You should seek advice from the Pensions Department or NHSPA.

### Please Note

The ill health retirement rules are complex and this leaflet only gives a brief overview. All cases are different. You should take advice from OH, HR, Payroll within the Trust as well as from the Pensions Agency itself if you have any queries – in particular in relation to the amount of any benefit you may receive.

