
If you have to give up work because you become ill or are injured, your pension may be paid early.

Finding out about ill health retirement

- If you joined the LGPS after 31 March 2014, you must have been a member of the LGPS for two years to qualify for an ill health pension.
- You can ask your employer about ill health retirement. If you have left your job, you should contact your former employer instead.
- Your employer or former employer will arrange for you to be assessed by an independent doctor who is qualified in occupational health.
- The doctor will complete a certificate giving their medical opinion of your case, and your employer or former employer will use it to decide whether to award ill health retirement.

What if your employer grants you ill health retirement?

- If you have left your job or opted out of the LGPS, you will receive the pension you have built up so far – it will not be reduced.
- If you are still in your job and have not opted out, your **employer's opinion** of how likely you are to be capable of gainful employment will determine how much pension you get.

Gainful employment means work of around 30 hours a week for at least a year.

Depending on their view, your employer or former employer may award one of three tiers of ill health pension, shown on the next page.

III health pension tiers

Tier 1

If you are unlikely to be capable of gainful employment by your normal pension age, your pension will be increased as though you had worked until that age.

Tier 2

If you are likely to be capable of gainful employment before your normal pension age, but not within three years, your pension will be increased. You will receive the pension you have built up, plus 25% of what you could have built up between retiring and your normal pension age.

Tier 3

If you are likely to be capable of gainful employment within three years of retiring, the pension you have built up will be paid for up to three years. You must notify your former employer if you take gainful employment in that time.

Your former employer will arrange a medical assessment 18 months after you retire. Your pension will either stop or continue for the rest of the three years. In some cases, it may be increased and paid for life.

What will the doctor assess?

Can you work?

It may be that you cannot carry out your current job, but could do something else. The doctor will give an opinion on whether or not you are capable of gainful employment – meaning work of around 30 hours a week for at least a year.

If you are not capable of gainful employment, they will state whether they think you will be capable of gainful employment before your normal retirement age.

If you left before 1 April 1998, the doctor will also state whether or not you could carry out the job that your pension relates to.

Have you reduced your hours or grade because of your medical condition?

If your employer, following the doctor's opinion, believes that you reduced your hours or grade because of ill health, your pension will be based on the hours or grade you worked before they were reduced.

What do I need to do?

- Speak to your employer who will arrange for you to be assessed by an independent doctor and then decide whether to award ill health retirement.
 - Your employer will notify us if they award ill health retirement. They'll also give you a retirement declaration form to fill in and send to us.
 - Once we have everything we need, we will take around three weeks to pay your pension. We cannot pay it before you retire, and may take longer if you paid AVCs, asked for an estimate, or if anything is missing.
-

Complaints

Please contact Pensions Services or your employer if you have any problems with your LGPS pension. You may make a formal complaint, and also have a right to use the internal disputes resolution procedure.

More retirement factsheets

- Choosing to retire
- Your deferred pension
- Flexible retirement
- Redundancy & efficiency

Any questions?

- **Website:** www.hants.gov.uk/pensions
- **Email:** pensions@hants.gov.uk
- **Phone number:** 01962 845588
- **Address:** Pensions Services, 3rd Floor Ell Court East, The Castle, Winchester; SO23 8UB

Please let us know if you would like this factsheet in another format.

This factsheet gives an outline of LGPS retirement benefits; it cannot override LGPS regulations. LGPS benefits will only be paid in accordance with the relevant regulations.
