



RETIREMENT POLICY

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1 INTRODUCTION

- 1.1 The default retirement age and the associated statutory retirement procedure were repealed by the Employment Equality (Repeal of Retirement Age Provisions) Regulations 2011 which came into force on 6 April 2011.
- 1.2 The CCG wishes to encourage employees to work as long as they wish to do so, enabling it to retain necessary skills and experience of employees. The CCG does not have a compulsory organisational retirement age. This policy does not form part of any employee's contract of employment and may be amended from time to time.
- 1.3 The CCG recognises that retirement can be a major life change and appreciate that stereotypes about older workers can still sometimes be an issue for staff and managers.
- 1.4 The purpose of this policy is therefore:
 - a) To be a signpost for staff considering retirement in the short or medium term
 - b) A signpost for managers to help them support employees
 - c) To offer options for flexible retirement for employees to consider
 - d) To facilitate the change from working to not working over a period of time to suit individual needs, whilst helping the CCG retain valuable skills and experience
 - e) To encourage staff to consider their work-life balance when nearing the time they may wish to retire
 - f) To encourage managers to be supportive of employees' needs

2 WHO DOES THE POLICY APPLY TO?

- 2.1 This policy applies to all staff employed by the CCG.

3 WHAT IS RETIREMENT AND IS THERE A COMPULSORY RETIREMENT AGE?

- 3.1 Your retirement is when you choose to cease work on a flexible or permanent basis. The CCG considers that individuals should be supported to make decisions as to when and how to retire based upon their own circumstances and plans for the future. Traditionally, other than as a result of illness or redundancy this decision has been closely linked with age. However, following the abolition of the default retirement age, the CCG no longer has a compulsory retirement age. However, age related criteria will apply in relation to pension benefits.

4 HOW DO I PLAN MY RETIREMENT

- 4.1 There will be a number of different people involved in the discussion and decision making processes relating to an individual's retirement. The following gives the responsibilities of the relevant parties.

4.2 Employee

- 4.2.1 You should discuss your plans with your manager and you will need to provide written confirmation of your wish to retire, in accordance with your contractual notice period.
- 4.2.2 If you are a member of one of the NHS pension schemes you should aim to give the pensions department at least four months' notice of your intention to retire to allow pension payments to be calculated and arranged as insufficient notice may result in a delay in the pension being paid.

4.3 Manager

- 4.3.1 Managers will:-
 - a) Consider all requests for flexible retirement options fairly and provide written reasons for declining requests within two weeks of receiving a request.
 - b) Act promptly on receiving requests for retirement, including completion of termination form where relevant.
 - c) If the employee is planning to draw their pension but come back to work, complete a termination form and then an appointment form. It is not sufficient to complete a change of conditions form as the employee will not be able to draw their pension.
 - d) Remind the employee to contact the pensions department at least four months before retirement to obtain a retirement pack and to obtain their pension benefits from the NHS pension scheme.
 - e) Remember that the employee **must** take a break of at least two weeks before returning to employment. This is to break continuity of service for redundancy purposes. If the employee is retiring from the 1995 section of the NHS Pension Scheme they will be subject to working a maximum of 16 hours per week during the first month of retirement

4.4 Human Resources

- 4.4.1 The Human Resources Department will advise managers and staff when considering options and will act upon receipt of termination forms.

4.5 Occupational Health

- 4.5.1 Occupational Health will advise staff and managers on circumstances where ill health retirement may be appropriate.

4.6 NHS Pensions Department

- 4.6.1 The pensions department will;
 - a) Provide information to managers.
 - b) Provide information, quotes and retirement packs to staff.
- 4.6.2 Pensions' information and administration is provided by the Pensions Department, North Bristol NHS Trust on 0117 340 2831 or Pensions@nbt.nhs.uk.

5 WHAT ARE MY RETIREMENT OPTIONS?

- 5.1 Your retirement need not be a sudden move from 'working' to 'not working'. Applying for gradual or flexible retirement could be a useful way of preparing to cope with the difference between working regularly and full retirement. Flexible retirement options are open to all staff, but need to be considered in relation to each individual's circumstances, job role and the precise provisions of the pension scheme of which they are a member.
- 5.2 You must discuss your options with your manager who will also need to take into consideration the needs and requirements of the service.
- 5.3 It is strongly recommended that you take advice and support during this time of consideration and planning. Details on where to find further help and information can be found in Appendix A.
- 5.4 The options most likely to be considered are:
- a) Retire completely.
 - b) Flexible retirement: (If available)
 - Reduce hours to graduate retirement (wind down).
 - Move to a post with a reduced level of responsibility (step down).
 - Retire and apply to return to the same post on reduced hours.
 - Retire and apply to return to a different post.
 - Retire and apply to return on an ad hoc basis e.g. bank
- 5.5 Each of these options is broadly described below but you should contact your pension provider or independent financial advisor to discuss your situation/options and the implications for your pension if you have one. The options and provisions may vary between the two pension schemes. Please see Appendix A for some useful contact details and Appendix B for an application.

5.6 Retirement

- 5.6.1 You can retire completely at any age although if you are a member of the NHS pension scheme there are rules which govern the age at which a pension can be drawn. This varies significantly between the three NHS pension schemes, the 1995, 2008 and 2015 schemes. The following are examples of different ways in which you could retire flexibly but you should always seek information from the Pensions Department and advice from an Independent Financial Advisor before making a decision. These are suggested options only and there is no guarantee that they are all suitable in your department. If you are unsure which scheme you are a member of, please contact your payroll/pension provider to confirm.

5.7 Wind down

- 5.7.1 As an alternative to simply retiring, you may be able to wind down by working fewer hours in your current post. You will need to discuss this option with your manager as the impact of your request on service delivery will need to be considered. Please also refer to the Work-Life Balance Policy which provides

additional guidance for changes to working pattern.

- 5.7.2 If you are a member of the NHS pension scheme, pensions for part-time staff are calculated on the whole time equivalent days and salary, so if you wind down rather than retire, this will affect your eventual pension. In the meantime you may be able to continue to build up pension entitlement. However, in view of pension reform, you need to check the most up-to-date position with the pensions department.

5.8 Step Down

- 5.8.1 Alternatively you may wish to reduce some of the pressures and responsibilities of work and this may be achieved by stepping down into a less demanding job on lower pay but which still makes good use of your skills and experience. Please note that your line manager will need to consider the impact of your request on service delivery. This option will be dependent upon a suitable post being available and you being successful in your application in any recruitment process. The impact on your final pension will depend upon your age and which scheme you are in. If you are a member of the 1995 Section of the NHS pension scheme you may be able to apply for voluntary pay protection for the pension benefits you have accrued. However, you will need to check with the pensions department.
- 5.8.2 In view of pension reform, you will need to check the most up-to-date position with your pension provider.

5.9 Retire and Come Back

- 5.9.1 Taking your pension does not mean that you have to stop working. You may be able to retire and then come back to work. Please note that your line manager will need to consider the impact of your request on service delivery and therefore is subject to consideration and approval by your line manager. Coming back to a different post will be subject to usual recruitment procedures.
- 5.9.2 If you are claiming NHS Pension benefits there are restrictions on when you can return and, in some cases, how much you can earn depending upon which scheme you are in.

5.10 Retire and Return on an Ad Hoc Basis

- 5.10.1 As your own experience will have shown, the pressures within the NHS can vary depending on the time of year. Therefore, you may wish to retire and then come back during these peak periods on an ad hoc basis on a self-employed basis.

5.11 Coming Back in All Cases

- 5.11.1 In all cases, you will need to make sure that you have a two week break in service. If you are retiring from the 1995 section of the NHS Pension scheme after the 24 hour break you will be limited to working no more than 16 hours a week during the first month of retirement. A 24 hour break is required by the NHS Pension Scheme.

6 WHAT IF I AM NOT A MEMBER OF THE NHS PENSION SCHEME?

- 6.1 Even if you're not a member of the pension scheme, the CCG may be able to offer you a flexible work arrangement either before or after you retire.

7 HOW DO I FORMALLY AGREE AND NOTIFY MY RETIREMENT ARRANGEMENTS?

- 7.1 You need to inform your manager in writing and must provide the pension department with at least four months' notice prior to your retirement.
- 7.2 You should ensure that a termination form, and Application for Retirement Benefits (AW8) if applicable, is completed as soon as possible if you intend to retire completely or retire and come back. The AW8 form will be provided by the pension department once you notify them of your intention to retire.
- 7.3 In addition, if you would like to request one of the flexible retirement options outlined in section 5, you will need to complete the form provided in Appendix B and send this to your manager.

8 OTHER QUESTIONS

- 8.1 At what age may I be asked to attend Occupational Health for an assessment?
- 8.1.1 It is not the policy of the CCG to ask staff of a particular age to attend Occupational Health for an assessment, as to do so, could constitute age discrimination. If you or your manager thinks that you may have health issues affecting your ability to fulfil your role you may be referred to occupational health who may advise on appropriate adjustments.

9 PENSION SCHEMES

- 9.1 There are currently 3 pension schemes.

All staff will be automatically enrolled into the NHS Pension scheme if eligible. They will not be eligible if they are full time in another trust paying into the NHS Pension scheme already. Those not eligible to join the NHS Pension Scheme are eligible to join NEST (National Employment Savings Trust and will be automatically enrolled. They will be required to opt out if they do not wish this to continue a guide to the scheme will be sent to new starters.

See Appendix A for contacts.

10. EQUAL OPPORTUNITIES/EQUALITIES IMPACT ASSESSMENT

- 10.1 An Equality Impact Assessment has been completed for this policy and procedure and it does not marginalise or discriminate minority groups.

11 REVIEW DATE

- 11.1 This policy and procedure will be reviewed after 2 years, or earlier at the request of either staff or management side, or in light of any changes to legislation or National Guidance.

FURTHER HELP AND INFORMATION

HR Department	
Pensions Department	You will need your assignment number For CCG contact 0117 3402831 or Pensions@nbt.nhs.uk
NHS Pensions' Agency	Telephone 03003301346 during office hours. You will need your national insurance number. www.nhsbsa.nhs.uk/pensions
Department for Work and Pensions	www.thepensionsservice.gov.uk
Age UK	http://www.ageuk.org.uk/ Age UK information line 0800 169 6565.
Independent Financial Advisors	www.unbiased.co.uk A web based service to help you find an advisor in your area.
Local Councils	www.bristolcity.gov.uk www.southglos.gov.uk www.n-somerset.gov.uk
State Pension (including pension forecast) A state pension forecast tells you in today's money values: The amount of basic state pension you have earned already; The amount of basic state pension that you can expect at state pension ages based on what you have earned already and what you might earn before you reach stage pension age and; If there is anything you can do to improve your state pension.	Tel: 0845 3000168 Text phone: 0845 3000169 If you are within 4 months and 4 days of state pension age and you have not had a state pension claim form, contact the Pension Service straight away. Their address is: State Pension Forecasting Team The Pension Service Room TB001 Tyneview Park Whitley Road Newcastle upon Tyne NE98 1BA

REQUEST FOR FLEXIBLE RETIREMENT

Full Name:	
Contact Number:	
Job Title:	
Location:	
Line Manager:	
Start Date with CCG:	
NHS Start Date:	

Please highlight the flexible retirement option that you are requesting:

Wind Down	
Step Down	
Retire and Come Back This option is subject to approval by your line manager and may be subject to usual retirement procedures if a different post is being considered	
Other – Please detail	
Date of Proposed Change	

Declaration

I have read and understood the Retirement Policy. I understand that I should speak to the pensions' provider and/or seek independent financial advice and guidance on pension implications with regard to my choices.

Signed: Date:

Employee – please copy for your own records and send the original of this form to your manager.

FOR COMPLETION BY LINE MANAGER

Approval for working pattern to be implemented: Yes/No

If not, please state objective reasons below:

Signed:

Date:

Name:

Please note that if a request is turned down, an employee has a right of appeal and you should direct them to the Appeals Policy.

PLEASE SEND A COPY OF THIS FORM TO HR ONCE A DECISION HAS BEEN MADE.