

Your questions answered

Q Do I qualify for ill-health benefits?

A If, when you were appointed, you satisfied the health standard of the scheme, you will be eligible for benefits.

Your employer would have told you if you did not meet the standard. If that was so, you will be treated as if you had resigned. You will be awarded a pension and lump sum which will be preserved and paid to you when you reach **pension age**.

Q What are the criteria for ill-health retirement benefits?

A The criteria are that you are prevented by ill-health from discharging your duties and that your ill-health is likely to be permanent.

- **Prevented** means having a significant incapacity. It does not mean 'unwilling', 'disinclined to' or 'inconvenient to' undertake duty.
- **Ill-health** means a recognised medical condition giving rise to the incapacity. Diagnosis must be supported by clinical findings.
- **Discharging duties** means providing regular and effective service in the normal duties of the grade.
- **Likely** means on a balance of probabilities.
- **Permanent** means until normal retirement age, which in most cases is age 60.

Other information

Period appointments

If you are serving on a fixed-term appointment, your **reckonable service** will be enhanced as if you had continued in service until the end of the contract. If you retired before 10 July 2002 the maximum enhancement is five years.

Injury at work

If you retire as a result of an injury sustained, or a disease contracted, in the course of official duty, additional benefits may be payable under the Injury Benefit Scheme. You should contact JSS for further information.

Pensions increase

You will receive cost of living increases on your ill-health retirement pension from the time it comes into payment, regardless of your age at the time you retire.

Note: This leaflet provides a straightforward guide to provisions for ill-health benefit in **classic**. It does not cover every aspect: the full details are contained only in the rules, which are the legal basis of the Scheme. You should note that nothing in this booklet can override the rules, and in the event of any unintentional difference, the rules will prevail.

For more information and advice about specific benefits, please contact:

JSS Pensions Administration,
Polaris House,
North Star Avenue,
Swindon,
Wiltshire.
SN2 1UY

Pension benefits on ill-health retirement

This leaflet tells you what **classic** benefits you may be paid if you have to leave your job early because you are ill.

An ill-health retirement pension may be paid if our Medical Adviser is satisfied that you can no longer do your job because you are ill and that your breakdown in health is likely to be permanent.

We have tried to use as little jargon as possible, but some technical terms are shown in bold when they appear in the text. Please refer to the glossary section below for an explanation of the terms.

Glossary

Pension age is the earliest age at which you may retire voluntarily and receive immediate pension benefits. For most people it is age 60.

Pensionable pay is the amount of pay used to work out your pension benefits.

Reckonable service is the service which counts towards your pension. Part-time service will count on the basis of hours worked.

Qualifying service is generally the same as your actual service, but may include a period before this if you transferred pension benefits from a previous scheme into **classic**. A week's full-time or part-time service is one week's qualifying service.

Q How are your benefits worked out?

A You will receive immediate payment of your pension and lump sum. Your pension may be enhanced (that means you will receive added years of service).

Your pension is calculated as $\frac{1}{80}$ th of your **pensionable pay** for every year of your completed **reckonable service**.

You also qualify for a tax-free lump sum. It is calculated as three times your pension and is payable immediately.

Your benefits also depend on the length of your **qualifying service** and your **reckonable service**.

Q Will my benefits be enhanced?

A This will depend upon the length of your service. If you have:

- **Less than two years qualifying service**
No. You are not eligible for the award of pension benefits. However, you are entitled to transfer your benefits out of **classic**, if you apply within certain time limits.
- **Two to five years' qualifying service**
No. Your benefits will be calculated using your actual **reckonable service**.

- **Between five years qualifying service and ten years reckonable service**
Yes. Your **reckonable service** will be doubled. However, your benefits must not exceed those you would have earned, if you had worked until five years after **pension age** (in other words, until age 65 for most members).

- **Over ten years reckonable service**
Yes. Your **reckonable service** is increased under Method A or B, whichever gives the best result:

Method A

Your **reckonable service** is increased to 20 years, or, if it is less, to the amount you would have built up, if you had worked until five years after **pension age**.

Method B

Your **reckonable service** is increased by $6\frac{2}{3}$ years, or, if it is less, to the amount you would have built up by **pension age**.

Note: A sum may be deducted from your lump sum to cover the contributions due on the widow's or widower's benefits for any enhanced period of **reckonable service**. If you had already opted to pay additional contributions for widow or widower's benefits this deduction may be reduced or eliminated.

If any of your **reckonable service** was before 1st June 1972, you may have a further deduction for widow or widower's benefits from your lump sum. Contact JSS for further information.