

HSC Pension Scheme Mental Health Officer Status FAQs

Q What is 'normal' retirement age for a member with MHO status?

A Age 55 as long as they have 20 years MHO membership.

Q Can male and female staff have MHO status?

A Yes, both male and female staff can be granted MHO status as long as they fulfill the criteria.

Q. Can part-time members be granted MHO status?

A Yes. MHO status can be backdated for part-time members who fulfill the criteria and made a valid application to an employment tribunal or were in HSC employment and a contributing member of the HSC Pension Scheme on 14 January 1999.

Those who were not in HSC employment and a Scheme member on 14 January 1999, but who subsequently rejoined the Scheme after that date, are entitled to have MHO status considered for current and future periods of part-time membership subject to fulfilling the other criteria.

Q What benefits do you get from having MHO Status?

A The benefits are long term. Once a MHO has 20 years membership, each year of membership in excess of 20 years counts as two, known as 'doubling' and they can retire from age 55 without taking any reduction in their benefits.

Q Can mental health work outside the HSC count towards MHO benefits?

A MHO work outside the HSC may be able to count towards the 20 years required before membership doubles, but it cannot count towards reckonable membership. A member including this work cannot double membership before age 50.

Q When was MHO status abolished?

A It was abolished on 1 April 1995. If a member does not have any MHO membership before that date it cannot be granted.

Q Can a member with MHO status retain it if they move to a managerial role through promotion?

A In some circumstances MHO status can be retained. A member must have line management responsibility for staff who care for and treat patients suffering from mental disorders. Entitlement to retain MHO status will be strengthened if the member's responsibilities include setting and monitoring standards of psychiatric nursing, and development and training of staff. If you are unsure about whether a member can retain MHO status, you can ask HSC Pensions for advice. Please provide a copy of the member's current and former job descriptions.

Q Can MHO status be granted if a member has had a break in membership?

A If a member has had a break in membership of any one period of 5 years or more and rejoined the HSC Pension Scheme on or after 1 April 1995, MHO status cannot be granted.

Q If a member with MHO status leaves the HSC Pension Scheme and has their benefits deferred, what is their normal retirement age?

A As they have left the HSC Pension Scheme and their benefits have been deferred their normal retirement age would be 60. However, MHO members who have in excess of 20 years MHO membership and leave the Scheme before age 55 due to redundancy without entitlement to claim their pension benefits on redundancy grounds, can claim their deferred pension benefits at age 55.

Q On what grounds do you grant MHO status to a member?

A A member must spend either the whole or almost the whole time in direct care and treatment of mentally disordered patients working in an approved place of employment. Please contact HSC Pensions who will provide advice on the process of claiming MHO status for your staff.

Q When must a member with MHO status cease to be pensionable?

A All MHOs must stop paying contributions at age 65. However those who achieve 45 years membership after age 60, but before age 65, must stop paying contributions when 45 years has been achieved. If 45 years maximum membership is achieved before age 60, a member must continue to pay contributions until they are 60, unless they retire or opt out of the Scheme.