



NINO:

## Consideration of entitlement to ill-health retirement benefits

Important: Please complete this form in BLACK INK

**Part A** To be completed by the **Employing Authority**

**Part B** To be completed by the **Member**

**Part C** To be completed by the **Occupational Health Doctor** – where this is not possible, the report can be completed by your **GP/Specialist**

### Guidance for members

The HSC Pension Scheme provides two levels of ill-health retirement benefits, which are dependent on the severity of your condition and the likelihood of you being able to work again.

To qualify for ill-health retirement benefits you must:

- retire from pensionable employment because of illness or injury, **and**
- be permanently incapable of efficiently carrying out the duties of **your employment** because of illness or injury – **Tier 1 pension**, or
- be permanently incapable of engaging in **regular employment** of like duration because of the illness or injury – **Tier 2 pension**.

### Tier 1 pension

If you are assessed as being unable to carry out the duties of your own employment you will be entitled to the early payment of the retirement benefits you have earned to date without any reduction.

### Tier 2 pension

If you are assessed as being unable to do regular employment of like duration you will be entitled to the retirement benefits you have earned to date in addition to an enhancement on your:

- 1995/2008 scheme benefits of 2/3<sup>rds</sup> of your prospective membership up to reaching the Scheme's *Normal Benefit Age*.

OR

- CARE scheme benefits based on 50 % of your prospective membership up to reaching the Scheme's *Normal Benefit Age*.

For the purpose of ill-health retirement benefits the following expressions mean:

- **retires from pensionable employment:** your employment must be terminated on grounds of ill-health;
- **permanently incapable:** you will not be able through your medical condition, subject to appropriate medical treatment, to return to your HSC work before the Scheme's *Normal Benefit Age*;

- **efficiently discharging the duties:** producing the result required efficiently;
- **“that employment” for Tier 1 pension:** the post or posts to which your contract of employment relates;
- **“regular employment” for Tier 2 pension:** in addition to being permanently incapable of your own HSC employment, you must be permanently incapable of regular employment in the general field of employment of like duration to your HSC employment, that is either whole time or part time;
- **appropriate medical treatment:** such medical treatment as it would be normal to receive in respect of the condition(s) giving rise to your application for ill-health retirement benefits;
- **Scheme’s Normal Benefit Age:** linked to your State Pension Age for the 2015 Scheme, Age 60 for the 1995 Section and Age 65 for the 2008 Section of the Scheme.

This will require the submission of a report on your health which will be provided by your employer’s Occupational Health Doctor at Part C of this form. HSC Pensions Medical Advisers may also take account of information obtained from your own General Practitioner or Consultant Medical Specialist.

When completed, this application form must be sent by the Occupational Health Doctor to HSC Pensions using the confidential envelope provided.

**If you qualify for ill-health retirement benefits you must complete form AW6 to request payment of these benefits.**

**Part  
A**

**To be completed by the Employing Authority. Please provide details of the member.**

Title (Mr, Mrs, Miss, Ms, Dr)  Sex: Male  Female

Surname (please use CAPITAL letters)

Other names

Date of birth  /  /  Verified

National Insurance Number

Job Title

**Please tick one box from the Employer type and one box from the Staff Groups**

**Employer type:**

HSC Trust	<input type="checkbox"/>	HSC Board	<input type="checkbox"/>	Ambulance Trust	<input type="checkbox"/>
GP Practice	<input type="checkbox"/>	Directional Body	<input type="checkbox"/>	Public Health Agency	<input type="checkbox"/>
BSO	<input type="checkbox"/>	Patient and Client Council	<input type="checkbox"/>	Other (please specify)	<input type="checkbox"/>

**Guidance for Employers – HSC Staff Groups and Codes**

**Allied Health Professional/Healthcare Scientists/Scientific and Technical (AfC Grade)**

- 1. Occupational Therapy  2. Physiotherapy  3. Radiography  4. Pharmacy
- 5. Clinical Psychology  6. Psychotherapy  7. Arts Therapy
- 8. Other qualified health professionals  (chiropody, podiatry, dietetics, speech & language therapy, complementary therapy)
- 9. Other qualified scientific and technical or healthcare scientist  (haematology, clinical biochemistry, microbiology)
- 10. Support to allied health professionals  (support worker, therapy helper, therapy assistant or student)
- 11. Support to scientific and technical healthcare scientists  (technicians, assistants or students)

**Medical**

- 1. Consultant
- 2. In Training  (eg Foundation Y1 & Y2, SIRs (inc FTSTAs & LATs), SHOs, SpRs/SpTs/GPRs)
- 3. Practitioners  (a. Principal, b. Salaried, c. Locum, d. Retainer, e. FCS, f. Registrar)
- 4. Other  (eg Staff & Associate Specialist/Non-consultant Career Grade, Staff Grade, Clinical Assistant)

**Dental**

- 1. Consultant
- 2. In Training  (eg Foundation Y1 & Y2, SIRs (inc FTSTAs & LATs, SHOs, SpRs/SpTs/GPRs))
- 3. Practitioners
- 4. Other  (eg Regional Dental Officer, Dental Officer, Clinical Director)

**Public Health (AfC Grade)**

- 1. Public Health/Health Improvement

**Commissioning (AfC Grade)**

- 1. Commissioning Managers/Support Staff

**Registered Nurses and Midwives (AfC Grade)**

- 1. Adult/General  2. Mental Health  3. Learning Disabilities  4. Children
- 5. Midwives  (eg Consultant, Specialist Practitioner, Sister/Charge Nurse)
- 6. Health Visitors  7. District/Community  8. Other Registered Nurses

**Nursing or Healthcare Assistants (AfC Grade)**

- 1. Nursing Auxiliary  2. Nursing Assistant
- 3. Healthcare Assistant  (including Health, Clinical, Nursing Support Worker, Assistant Practitioner)

**Social Care (AfC Grade)**

- 1. Approved Social Workers/Social Workers/Residential Social Workers
- 2. Social Care Managers  3. Social Care Support Staff

**Ambulance (Operational) (AfC Grade)**

- 1. Emergency Care Practitioner  2. Community Paramedic  3. Paramedic
- 4. Ambulance Technician  5. Ambulance Control Staff
- 6. Ambulance Managers  7. Patient Transport Services
- 8. Emergency Support Staff  (eg ambulance drivers, emergency vehicle dtivers, emergency support staff)

**HSC Infrastructure (AfC Grade)**

- 1. Admin and Clerical  (inc Medical Secretary, Ward Clerk, Administrative Assistant, Librarian, Interpreter)
- 2. Central Functions/ Corporate Services  (eg HR, Finance, Information Systems, Information Technology)
- 3. Ancillary  (eg Housekeeping, Cook/Catering, Port, Domestic Staff, Home Warden, Laundry Worker, Sewing Room Assistant)
- 4. Maintenance  (eg Gardener/Groundsperson, Technician, Electrician/Fitter, Estates/ Facilities Assistant, Labourer, Plumber, Carpenter, Bricklayer, Painter/ Decorator, Work Analyst, Chargehand, Supervisor, Engineer/Building Officer)
- 5. Ambulance Maintenance Staff

**General Management (AfC Grade)**

- 1. General Management
- 2. Other Occupational Group

Employing Authority

Employed at (provide name and address of location of work)

Is the member working part-time? No  Yes  If change to part-time employment was in the last 12 months please give date of change / /

If part-time, give details, whichever are appropriate

Hours worked		Number of half day	
Sessions per week		Nights per	

If there is a variation of hours, sessions and shifts over a cycle longer than a week, please detail what the cycle is

**Important:**  
Is there at least 2 years qualifying or pensionable HSC employment? No  Yes

Has the contract of employment been terminated? No  Yes

If 'Yes' what is the date of termination?

If not, what is the likely date of Termination?

Please confirm ill-health has or will be the ONLY reason for termination of employment Yes  No



If a structured review process has not taken place, please provide the reasons

Has a final review taken place?

Yes  No

If 'No', please provide the reasons

If 'Yes', please provide the following details

Final Review			
Date of Review	Measures Recommended	Measures Implemented	Outcome

***Please provide full details of the job being undertaken by the member.***

***IMPORTANT: This application cannot be processed without these details.***

This job description must state the nature of the duties, including documentation that provides the physical and intellectual skill requirements and the proportion of time spent on each, eg person specification, KFS or JEGS.

You may, alternatively, attach this information providing it covers all of the points stated above.

What type and period of rehabilitation has been considered and with what outcome?

If it has not been possible either to consider or implement a type and period of rehabilitation, please provide reasons below.

Use the space below to record any other information that may be of use in processing this application.



**Employer Declaration**

I certify that this person is applying for consideration of entitlement to a retirement pension on the grounds of ill-health, that all the details given in **Part A** are complete and correct.

I confirm advice has been sought from Occupational Health  Yes  No  give name and address details below

Name of Occupational Health Physician or Practitioner

Address of Occupational Health Department

***Please provide the following details relating to the Employing Authority***

Title: Mr; Mrs; Miss; Ms; Dr; Prof

Name of person completing this section

Job Title

Telephone Number (for use in the event of a query)  Ext

Fax Number

Email address

Signature

Date

Please note that the address given in this box will be used as the forwarding address for all correspondence.  
  
We will mark it for the attention of the person named above.

EA Official Stamp

Please give this form to the member with a pre-paid envelope and ask them to complete **Part B**. We will write to you at the address shown above when we receive this application form.

Part  
**B**

**To be completed by the member.**

Please read the guidance about release of medical information before completing this section, then sign and date the declaration and consent on the next page. Failure to provide information will result in your application being delayed or rejected.

HSC Pensions Branch needs a report from \*your doctor at **Part C** of this form, so that it can consider your application for ill-health retirement benefits. (\*This means any doctor who has treated you, or cared for you, or who has been involved in diagnosing your condition, and includes an Occupational Health Doctor.)

### **Access to Medical Reports Act 1988**

Medical reports your doctor prepares for HSC Pensions are subject to the 'Access to Medical Reports Act 1988'. Under that Act you can either:

- allow your doctor to send it straight to HSC Pensions without you seeing it first, or
- ask to see the report **before** they send it to HSC Pensions, or
- you can instruct your doctor **not** to send the report to HSC Pensions at all.

Reports written by a doctor who has not been involved in your treatment, care or diagnosis or medical records that already exist, are **NOT** subject to the Access to Medical Reports Act 1988.

If you decide that a report requested by HSC Pensions can come straight to us without you seeing it first, you can still ask to see it at any time up to 6 months after we receive it.

The 'Consent' you sign will tell your doctor whether you wish to see any report they prepare before they send it to HSC Pensions. If you decide you want to see the report **before** your doctor sends it, you have 21 days from when HSC Pensions asks for the report to let your doctor know that you wish to see it. You can view the report for free, but your doctor is entitled to charge you a reasonable fee if you want a copy for yourself. Your doctor can withhold all or part of the report from you. But, if they do so for professional medical reasons, they must tell you that they are doing so.

If you think that the report your doctor has prepared is misleading or incorrect in any way, you can ask them **in writing** to amend it. Your doctor can refuse to amend the report, but if they do they will invite you to send a letter with your comments that they can attach to the report, before they send it to HSC Pensions.

### **Release of medical information and examination by an independent doctor**

In order to clarify or confirm certain aspects of your medical condition HSC Pensions may sometimes need to ask for other medical, or relevant information (eg from your GP, Specialist or employer). We may also need you to be examined by an independent doctor. So that they understand what you are claiming for we might need to pass any or all of the reports and medical or relevant information to them. HSC Pensions will also need to pass all the information it gathers to its Medical Advisers. If you do not agree to the release of reports or other information about your medical condition, HSC Pensions may be unable to consider your application for benefits.

### **Annual Allowance**

From 6 April 2011 HMRC (HM Revenue and Customs) changed the rules governing the amount of pension savings a person can build up and also gain tax relief on each year. This is known as the Annual Allowance. HMRC reduced the Annual Allowance from £255,000 to £50,000 a year. The Annual Allowance limit covers all your pension savings, except your State pension, so any other pension savings, e.g. AVCs or a personal pension must be added to the value of your HSC pension and then if you exceed the £50,000 limit you may be subject to an Annual Allowance charge.

The annual allowance measures the growth in your pension benefits in the HSC Pension Scheme. When retiring on ill health grounds, you are more likely to be affected by this change if your application for ill health retirement is accepted and the pension and lump sum you receive are increased. This normally happens if you are awarded Tier 2 ill health retirement benefits.

If you exceed the £50,000 limit you still might not have any Annual Allowance charge to pay. You can carry forward any unused Annual Allowance that you have not used from the previous three tax years to the current tax year. The maximum you can carry forward is £50,000 for each of the previous three tax years. The amount of the unused Annual Allowance can then be added to the current year's Annual Allowance. This can give you a higher amount of available Annual Allowance. In such instances any growth in excess of the Annual Allowance may therefore be partially or fully offset by the carry forward allowance.

For more information visit [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net). You may wish to consider taking tax advice if you think you may be affected.

### **Severe ill-health – HMRC Test**

Important - The following information is only relevant if:

1. You are accepted for Tier 2 ill Health retirement benefits
2. Your HSC Pension Scheme benefits also exceed the Annual Allowance

HMRC dictate that if you draw benefits on the grounds of severe ill-health you will be treated as having no pension saving under the arrangement paying that benefit for the relevant scheme year. As such you would be exempt from the Annual Allowance tax charge for that year. There are two circumstances when this can happen:

- Where you draw all your benefits and we receive evidence from a registered medical practitioner that you are suffering from ill-health which makes you unlikely to be able to undertake gainful work other than to an insignificant extent, in any capacity, before reaching State Pension Age

Or

- An application to commute ill health retirement benefits has been accepted and you meet HMRC's requirement (this is normally where our Medical Advisers have confirmed you have less than 12 months to live).

If your application is accepted for Tier 2 Ill Health benefits, HSC Pension Service will normally check whether:

- You are over the annual allowance in the NHS Pension Scheme in the relevant scheme year
- You meet the conditions of the HMRC Severe Ill Health test

HSC Pension Service provides this service free of charge to HSC Pension Scheme members, in order to assist them in establishing their NHS Pension Scheme annual allowance position.

Members should note that they may still be liable for any annual allowance tax charge in relation to other years, and that the test is only applicable to HSC Pension Scheme benefits.

### **Relevant Scheme Year**

The Relevant Scheme Year is a scheme year that:

- Ends in the tax year that the member becomes entitled to benefits or
- Began in a scheme year in which the member became entitled to benefits but ended in the following tax year

### **Data Protection Act 1988: Fair Processing Notice**

*The HSC Pensions Branch will only use the information that you have provided on this form for as long as is required by law. Your details will then be removed from our files. We will not transfer your Personal Data outside the European Economic Area or disclose it to any third party other than for the purposes of detecting and preventing fraud and errors or as required by law. We may contact you to discuss your application by any of the methods you have entered on this form.*

**Please provide full details to all the questions in this section.**

Home Address

	Post Code

Telephone Number

STD code	
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Email Address

--

What is your GP's Name?

Dr
----

What is the address of your GP's Practice

	Post Code

What is your GP's Telephone Number

STD code	
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Have you seen a consultant or specialist? No

Yes  Please tell us about the consultant

Name of Consultant

--

Name and address of the hospital where you were last seen by the consultant (or, if seen privately, the consultant's private address)


What does the consultant specialise in?

--

Date when you were last seen by the Consultant? (If known)

/ /
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## Your HSC Career

Describe the training you have had for your HSC job with dates. If you are a member of a professional group, give details and dates of your professional qualifications and registration.

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Describe the experience you have gained within your HSC career, giving dates and titles of all positions held.

If necessary, continue on a separate sheet of paper and staple to this page.

**Other training and jobs**

If you have had any other training and/or have held other jobs not in the HSC, please provide details with appropriate dates.

Any other information you think is relevant to support your application.

If necessary, continue on a separate sheet of paper and staple to this page.

## Equal Opportunities Monitoring

In accordance with Race Relations, Employer Equality and Disability Discrimination legislation the HSC Pension Scheme is required to collect the census data below.

<b>Ethnicity</b> Please tick the box that is most applicable to you			
<b>White</b>			
<input type="checkbox"/> British	<input type="checkbox"/> Irish (B)	<input type="checkbox"/> Other White Background (c)	<input type="checkbox"/> Northern Irish (C2)
<input type="checkbox"/> Unspecified (C3)	<input type="checkbox"/> English (CA)	<input type="checkbox"/> Scottish (CB)	<input type="checkbox"/> Welsh (CC)
<input type="checkbox"/> Cornish (CD)	<input type="checkbox"/> Cypriot – non specific (CE)	<input type="checkbox"/> Greek (CF)	<input type="checkbox"/> Greek Cypriot (CG)
<input type="checkbox"/> Turkish (CH)	<input type="checkbox"/> Turkish Cypriot (CJ)	<input type="checkbox"/> Italian (CK)	<input type="checkbox"/> Irish Traveller (CL)
<input type="checkbox"/> Traveller (CM)	<input type="checkbox"/> Gypsy/Romany (CN)	<input type="checkbox"/> Polish (CP)	<input type="checkbox"/> Ex-USSR (CQ)
<input type="checkbox"/> Kosovan (CR)	<input type="checkbox"/> Albanian (CS)	<input type="checkbox"/> Bosnian (CT)	<input type="checkbox"/> Croatian (CU)
<input type="checkbox"/> Serbian (CV)	<input type="checkbox"/> Other ex-Yugoslav (CW)	<input type="checkbox"/> Mixed (CX)	<input type="checkbox"/> Other European (CY)
<b>Asian or Asian British</b>			
<input type="checkbox"/> Indian (H)	<input type="checkbox"/> Pakistani (J)	<input type="checkbox"/> Bangladeshi (K)	<input type="checkbox"/> Any other Asian Background (L)
<b>Asian</b>			
<input type="checkbox"/> Mixed (LA)	<input type="checkbox"/> Punjabi (LB)	<input type="checkbox"/> Kashmiri (LC)	<input type="checkbox"/> East African (LD)
<input type="checkbox"/> Sri Lankan (LE)	<input type="checkbox"/> Tamil (LF)	<input type="checkbox"/> Sinhalese (LG)	<input type="checkbox"/> British (LH)
<input type="checkbox"/> Caribbean (LJ)	<input type="checkbox"/> Unspecified (LK)		
<b>Black or Black British</b>			
<input type="checkbox"/> Caribbean (M)	<input type="checkbox"/> African (N)	<input type="checkbox"/> Any other Black Background (P)	
<b>Black</b>			
<input type="checkbox"/> Somali (PA)	<input type="checkbox"/> Mixed (PB)	<input type="checkbox"/> Nigerian (PC)	<input type="checkbox"/> British (PD)
<input type="checkbox"/> Unspecified (PE)			
<b>Mixed</b>			
<input type="checkbox"/> White & Black Caribbean (D)	<input type="checkbox"/> White & Black African (E)	<input type="checkbox"/> White & Asian (F)	
<input type="checkbox"/> Any other mixed background (G)	<input type="checkbox"/> Black & Asian (GA)	<input type="checkbox"/> Black & Chinese (GB)	
<input type="checkbox"/> Black & White (GC)	<input type="checkbox"/> Chinese & White (GD)	<input type="checkbox"/> Asian & Chinese (GE)	<input type="checkbox"/> Other/Unspecified (GF)
<b>Other Ethnic Groups</b>			
<input type="checkbox"/> Chinese (R)	<input type="checkbox"/> Any other Ethnic Group (S)	<input type="checkbox"/> Vietnamese (SA)	<input type="checkbox"/> Japanese (SN)
<input type="checkbox"/> Filipino (SC)	<input type="checkbox"/> Malaysian (SD)	<input type="checkbox"/> Other Specified (SE)	
<b>I do not wish to declare my ethnicity</b>			
<input type="checkbox"/> Not stated (Z)			

## Employer Equality Regulations

Sexual Orientation			
<input type="checkbox"/> Heterosexual	<input type="checkbox"/> Bi-sexual	<input type="checkbox"/> Lesbian	<input type="checkbox"/> Gay
<input type="checkbox"/> I do not wish to declare my sexual orientation			

Religion/Belief			
<input type="checkbox"/> Christianity	<input type="checkbox"/> Judaism	<input type="checkbox"/> Hinduism	<input type="checkbox"/> Atheism
<input type="checkbox"/> Islam	<input type="checkbox"/> Sikhism	<input type="checkbox"/> Other	
<input type="checkbox"/> I do not wish to declare my religion/belief.			

## Disability Discrimination Act

Disability			
<input type="checkbox"/> Yes	<input type="checkbox"/> Physical Impairment	<input type="checkbox"/> Sensory Impairment	<input type="checkbox"/> Long Standing Illness
<input type="checkbox"/> No	<input type="checkbox"/> Mental Health Condition	<input type="checkbox"/> Learning Disability/ Difficulty	<input type="checkbox"/> Other
<input type="checkbox"/> Not Declared			

## Your Declaration and Consent

I declare that I have read and understood the guidance about the Access to Medical Reports Act 1988 and that the information I have given on this form is correct and complete to the best of my knowledge.

Please tick one of the following choices:

- I do not want** to see any report from my doctor(s) **before** it is sent to HSC Pensions.
- I want** to see any report from my doctor(s) **before** it is sent to HSC Pensions.
- I want** a copy of **Part C**.
- I do not want my doctor(s) to complete Part C** of this form and am sending it with my reasons, to HSC Pensions.

Please tick one of the following choices:

- I agree** that HSC Pensions can ask any doctor who has been involved in my care for any information relevant to this claim and, if necessary, to share that information with an independent examining doctor, and in all cases with HSC Pensions Medical Advisers for the purpose of considering my application.
- I do not agree** that HSC Pensions can ask any doctor who has been involved in my care for any information relevant to this claim and, if necessary, to share that information with an independent examining doctor, and in all cases with HSC Pensions Medical Advisers for the purpose of considering my application.

Please tick one of the following choices:

- I agree** to attend any medical examinations by an independent doctor if necessary.
- I do not agree** to attend any medical examinations by an independent doctor if necessary.

Please tick one of the following choices:

- I agree** that the letter advising me of the outcome of my request to be considered for entitlement to ill-health retirement benefits, may be copied to the doctor who completed **Part C**.
- I do not agree** that the letter advising me of the outcome of my request to be considered for entitlement to ill-health retirement benefits, may be copied to the doctor who completed **Part C**.

Please tick one of the following choices:

- I agree** that if my application is accepted and I am considered eligible for Tier 2 Ill health pension benefits, HSC Pension Service can carry out the additional HMRC Annual Allowance Severe Ill Health check to establish whether it might be exempt from an annual allowance charge in the relevant scheme year.



- I do not agree** that HSC Pension Service can carry out the additional HMRC Severe Ill Health check to establish whether I might be exempt from the Annual Allowance charge in the relevant scheme year. I accept that this means that HSC Pension Service will not be able to confirm whether I am exempt from an annual allowance charge in the relevant scheme year.

Your Signature

Date

**Please arrange for this form to be sent to the Occupational Health Doctor (where possible) who will complete Part C and send it to HSC Pensions. We will let you know when we receive it.**





- g. These questions relate to functional abilities and must be completed by the occupational health doctor. GPs and clinical specialist may comment if they feel able to do so.

How does this member's diagnosed medical condition(s) impact on their capacity to carry out their HSC duties?

What recommendations have you made to the employer?

Are there any work place issues and how have they been addressed?

With normal therapeutic intervention please comment on the likelihood of improvement in functional abilities before the *normal benefit age*.

Please summarise information you consider to be relevant to this member's long term incapacity for the duties of their HSC employment.

- h. Please summarise information you consider to be relevant to this member's long term incapacity for any regular employment.

Please attach copies of any consultant medical specialist reports or case notes which you have in relation to the member's present medical condition which might be useful in processing this application. Access to this information may prevent delays in reaching a decision on this person's application.

i. **Terminal Illness**

Does this member have a medical condition that has a serious impact on life expectancy?

Yes  No

If 'Yes' and information is available from the relevant specialist, please include a copy of their report/correspondence.

Is the member aware of the diagnosis?

Yes  No

Is the member aware of the prognosis?

Yes  No

Please list the papers enclosed with this application:

**Please provide the following details as fully as possible.**

**About the consultant**

Name of Consultant

Name and address of the hospital where the member was last seen by the consultant (or if seen privately, the consultant's private address)

	Post Code

What does the consultant specialise in?

Date when the member was last seen by the consultant? (if known)

**Doctor's details**

Full Name

Address

	Post Code

Telephone Number

STD code	
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I am this person's

- Consultant/Occupational Health Doctor
- Consultant/Hospital Doctor
- General Practitioner

Signature

Date

Please send the completed form with any additional medical reports received in connection with this application to:

HSC Pensions Service  
Waterside House  
75 Duke St  
Londonderry  
BT47 6FP

**Please ensure this section is attached to Parts A & B**