

Calculating Membership Factsheet

Membership is a period of time in which a member contributes to the scheme. It is used in the calculation of benefits and for determining eligibility to certain other allowances.

There are different types of membership, 'qualifying', 'reckonable', 'non-contributing' and 'contributing'.

Qualifying membership counts towards determining eligibility to scheme benefits.

Reckonable membership is used in both the calculation of benefits and deciding entitlement to benefits.

Non-contributing membership is a period of time when a member did not pay any pension contributions. It is counted at its full length for qualifying membership and normally at half-length for reckonable membership.

Contributing membership on which contributions have been, or are deemed to have been paid, count towards both qualifying and reckonable membership. Contributions must continue to be paid when a member is on paid sick leave or maternity leave. This period continues to count as both qualifying and reckonable membership.

Whole-time

A member is classed as whole time for the purpose of pension benefits if their contract of employment is on a whole-time basis. Whole time contributing membership counts at full calendar length towards both qualifying and reckonable membership.

Disallowed days are non-pensionable, ie strike days, and no pay sick days. All disallowed days will be deducted from a member's qualifying and reckonable membership.

Part-Time

A member is classed as part-time if they work less than the recognised whole-time standard hours for their particular job. All contributing part-time membership counts at full calendar length towards qualifying membership, but is converted to its whole time equivalent for reckonable membership purposes.

A member's whole time equivalent reckonable membership is calculated as follows:

Hours/Sessions Worked

----- =The whole-time equivalent membership
Standard Hours/Sessions x 7

If a member works to their set sessional contract you can use the following formula:

If a member works to their set sessional contract you can use the following formula:

Qualifying days x actual sessions

----- =The whole-time equivalent membership
Standard Sessions

A member who works part time in one or more jobs can be pensionable up to a maximum of the standard whole-time hours. Any membership over and above whole time is non pensionable and does not count towards qualifying or reckonable membership.

Bank Employments

The start date of any bank post is the first day the member actually performs any duties, not the date they joined the bank.

A bank employee's record may remain open, even if they do not work for up to a period of 3 months, as long as they remain on the bank of the employer. During this 3-month period the member will earn qualifying membership. If the bank employee does not work for a period of 3 months, the employment must be closed down on the last day they actually worked.

Term Time Employments

Membership for all term time workers is recorded and calculated in the same way as all part time hourly staff.

Part-Time Specialists

Maximum part-time specialists are doctors who work 10/11 sessions. They are in effect filling a whole-time post and as such any additional membership is non pensionable. Specialists with contracts that aggregate to 9/11 sessions are part-time for pension purposes and may be pensionable up to whole time.

Mixed specialist and non-specialist posts are pensionable to a maximum of

whole- time. Temporary additional sessions are not pensionable and should not be included in the calculation of membership.

At HSC Pensions the 'scheme year' runs from 1st April to the 31st March.