

## Special Class Status Factsheet – 1995 Section

Certain groups of staff that were members of the HSC Pension Scheme before 1 April 1995 are known as the Special Classes. They are:

- Nurses
- Physiotherapists
- Midwives
- Health Visitors

Student nurses and occupational health nurses are included in the above, but nursery nurses and physiotherapy helpers are not included.

Special class status was abolished for new entrants to the Scheme on or after 1 April 1995 and for those who return to HSC pensionable employment on or after 1 April 1995 with a break in pensionable employment of any one period of 5 years or more.

A member must not just hold a nursing qualification, but be working in a nursing capacity to be eligible for special class status.

Members who move into management posts may be able to retain special class status. A nursing qualification and experience must be essential for the new post. Should an employer be unsure about whether a member can retain special class status they can ask HSC Pension Service for advice. The member's current and former job descriptions should be provided.

Female members of the special classes are entitled to retire from age 55, provided that their last 5 years membership, prior to retirement, is in one of these jobs.

Men in any of these jobs can retire from age 55 provided that their last 5 years membership prior to retirement is in one of these jobs, but their benefits will only be based on their membership from 17 May 1990. Benefits will be paid at age 60 for membership before that date, unless they apply to take a reduction in those benefits.

Members with special class status are restricted to 40 years pensionable membership at age 55. When the maximum 45 years pensionable membership is reached before age 60 (this will normally only apply to those who also hold MHO status – see MHO factsheet), a member must continue to pay pension contributions until age 60 unless they opt out of the Scheme or retire and claim their pension benefits.

Where maximum 45 years pensionable membership is reached after age 60, but before age 65, a member must cease paying contributions when 45 years pensionable membership is achieved. Pension benefits are not payable until the member retires or on reaching age 75\* whichever is earlier.

If a member of the Special Classes leaves the HSC Pension Scheme and has their benefits deferred, their normal retirement age becomes 60. However, if they are made redundant before age 50 and have not returned to HSC employment, they can claim their deferred benefits at age 55, as long as they completed their last 5 years employment as a member of the Special Classes.

*\*70 on or before 31/03/2008.*