

ILL HEALTH RETIREMENT- YOUR QUESTIONS ANSWERED

Q Who decides if I am entitled to an ill health pension?

It is your employer who decides if you qualify. However, before they can award an ill health pension they must obtain a certificate from an Independent Medical Advisor that you meet the pension scheme's medical requirements.

Q What are the pension scheme's medical requirements?

You must be permanently incapable of carrying out your own job with your employer and have a reduced likelihood of obtaining gainful employment with any other employer. In this sense 'permanent' means at the earliest, until normal retirement age, 'reduced likelihood' means that you could not immediately take up another job and 'gainful employment' is any job for 30 hours per week for at least 12 months.

Q What about other factors such as my financial situation or length of employment?

These are irrelevant. It is only your capability to perform your own job and other gainful employment on health grounds that matters.

Q How is the medical assessment handled?

The process will usually start with your employer's occupational health advisor suggesting that your case be put forward for consideration. You will be asked to sign a consent form to allow your medical records to be reviewed by the occupational health practitioners involved in the assessment process. You will then be contacted by an approved occupational health practitioner known locally as a 'Panel Doctor'. This doctor will normally call you in for an assessment and will often write to your specialist and/or your GP for background information and a prognosis. Once the panel doctor is satisfied they have all the evidence needed they will then forward your case details to an Independent Medical Advisor who will produce a report and a certificate to your employer to enable them to make a decision.

Q Can I see the Independent Medical Advisors report?

At the start of the process you will be given a choice that will allow you, if you so wish, to see the report before it is sent to your employer. The report will not be sent to your employer for 10 days during which you can bring to the attention of the Independent Medical Advisor any missing details or incorrect facts. You cannot ask the doctor to change their opinion but you can ask for it not to be sent to the employer in which case a simple certificate containing just a recommendation will be issued. The report contains the recommendation of the Independent Medical Advisor based on medical guidance. It is your

employer who makes the decision whether or not to release benefits.

Q Why are so many Doctors involved?

You employer's OH Advisor will normally only be concerned with your ability to return to work. If they believe your case warrants assessment for ill health retirement your employer will refer it to the Panel Doctor whose role is to gather the relevant evidence and call you in for an assessment. They will then forward the evidence and details of the assessment to the Independent Medical Advisor who gives a recommendation to your employer. The pension scheme rules say that only an Independent Medical Advisor approved by South Yorkshire Pensions Authority can do this.

Q How long does all this take?

Straight forward cases supported by clear medical evidence can be processed quite quickly within a few weeks (even within a few days in an emergency case). More complicated cases or a failure to obtain supporting evidence can delay the process and prolong it for a number of months. It is common for specialists to take a minimum of 6 weeks to answer enquiries from the Panel Doctor. This can be even longer if you have not yet completed your treatment or there are alternative treatments available. Until they have been tried your specialist may be unable to give a clear prognosis.

Q What can complicate a case?

The occupational health doctors involved in the process are looking for a long term prognosis because the pension regulations require them to establish an opinion that you are permanently incapable of doing your job and what other work you might be capable of. Where you are awaiting further treatment or have not been referred to a specialist for further treatment options that are usual for your illness the doctors will have difficulty in forming an opinion.

Q How can I check on the progress of my case?

Contact your Personnel/Human Resources manager who should be able to find out where your case is within the assessment procedure.

Q How can I find out about the benefits payable due to permanent ill health?

Full details of the benefits payable can be found at www.sypensions.org.uk or by contacting South Yorkshire Pensions Authority on **01226 772923**