

## EARLY RELEASE OF PRESERVED BENEFITS -

NOTES FOR FORMER EMPLOYEES WHO LEFT THE SCHEME ON OR AFTER 1<sup>ST</sup> APRIL 2008

**Early release of preserved benefits on medical grounds can be a stressful time for former employees. In an effort to relieve some of that stress we hope that the following notes, in the form of questions and answers, will help you to understand the pension scheme's requirements and procedures that are applied.**

### **Q Who decides if my preserved benefits can be released early on ill health grounds?**

It is your employer who decides if you qualify. However, before they can release your benefits they must obtain a certificate from the Pension Fund Doctor 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 the job that you were doing when you stopped working for the employer to whom you have applied for the release of your preserved benefits and incapable of taking up gainful employment within three years or to age 65 if sooner. In this sense permanent means, at the earliest, until the age of 65 and gainful employment means paid employment for not less than 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 on health grounds that matter.

### **Q How is the medical assessment handled?**

You will be asked to sign a consent form to allow your medical records to be reviewed by an approved occupational health practitioner known as the Panel Doctor. He/she may also call you in for an examination and will often write to your GP and/or specialist for background information and a prognosis. If they support your case they will forward the casework to the Pension Fund Doctor for final assessment. If your case is complicated the Pension Fund Doctor may also call you in for an examination and may also have to write to your GP and/or specialist but the Panel Doctor should have gathered sufficient evidence to make this unnecessary. The Pension Fund Doctor is the only one authorised to issue the necessary certificate.

### **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 the absence of sufficient relevant evidence can delay the process and prolong it for a number of months. It is normal for specialists to take a minimum of 6 weeks to answer enquiries from the Panel Doctor or the Pension Fund Doctor. This can be even longer if you have not completed your treatment or there are alternative treatments available. Until they have been tried the specialist is unable to give a clear prognosis.

### **Q What can complicate a case?**

Both the Panel Doctors and the Pension Fund Doctor are looking for a long term prognosis because the pension regulations require them to establish an opinion that you would have been permanently incapable of performing your former duties up to the age of 65. Where you are awaiting further treatment or have not been referred to a specialist for further treatment options that are usual for your illness or are still receiving treatment and the outcome cannot be established then they will have difficulty in forming that opinion.

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

You should contact the person to whom you sent your application who will be able to liaise, through their OH Advisor, for an update from the doctors. Once the Pension Fund Doctor (or Panel Doctor) has formed an opinion this will be relayed to your former employer so they can then make the decision regarding your entitlement to early release of preserved benefits on ill health grounds.