

# 1. Ill-health Retirement from Active

## Process

The process will normally be initiated by Occupational Health. However there may be instances where the first notification is received by the Trustees from HRS or on application by the member themselves.

In all cases where Occupational Health are working with the organisation and where the potential outcome is termination on medical grounds, they will obtain the necessary authority from the member to release all details to the Fund Office. Where this is not the case the Fund Office will obtain the necessary authorities from the member.

### 1. Fund Office Review

The Fund Office will review the information provided by Occupational Health to ascertain whether ill-health retirement should be granted in accordance with Rule 19(1). The outcome of this review will be one of three recommendations for a Senior Manager to consider:

- that, based on clear medical evidence, the member meets the requirements of Rule 19(1) on health grounds and that an ill-health pension be granted;
- that the medical evidence is unclear and the case should be referred to the Medical Adviser for his/her advice;
- that the medical evidence is insufficient to justify the granting of an ill-health pension.

### 2. Senior Manager Review

A senior manager will review the recommendation and either endorse or decline the recommended course of action as appropriate.

### 3. Insufficient Evidence

Where there is insufficient medical evidence, the Fund Office will correspond with the GP and/or specialist to obtain the information required. Once received this will be passed for review to the Fund's Medical Adviser.

### 4. Medical Adviser Review

The Medical Adviser will review the evidence in order to ascertain whether the member meets the requirements of Rule 19(1). He/she will confirm, based on the evidence, whether the member does or does not meet the requirements of the Rule. In addition where it is not possible to give such confirmation, he/she will recommend whether the Fund Office should seek further additional information (e.g. answers to specific questions) or whether he/she should examine the member.

### 5. Next Steps

The Medical Adviser's report will be reviewed by the Fund Office and a recommended course of action agreed. Where the course of action is further information/medical examination required, the recommendation will be authorised by a Team Leader or Manager; this in effect returns to part 3 of the process. Where the action is to grant or decline the ill-pension a return to part 2 of the process will apply.

If an ill-health pension has been granted, the Fund Office will advise the member or their Employing Manager as appropriate depending on how the application was initiated.

Where the member is still employed, the Employing Manager in conjunction with HRS and/or Occupational Health will discuss the options available with the individual. If the decision is to terminate employment, the Employing Manager will advise the Fund Office accordingly in order that they can advise the member of the benefit options available and, once the member has chosen an option, to arrange for payment of the benefits.

Where the member has already left employment, the Fund Office will liaise direct with the member in order to initiate payment of the benefits granted.

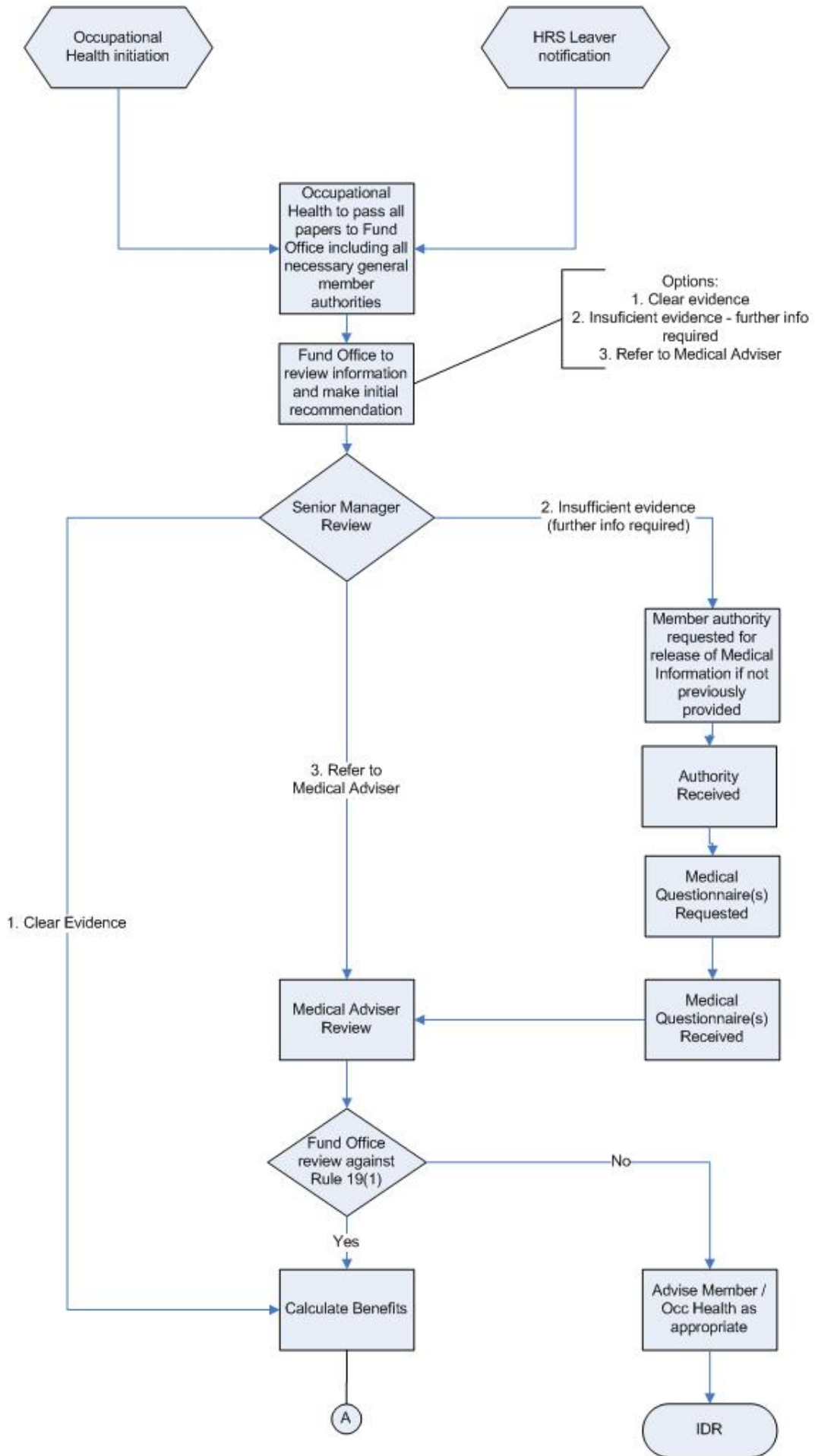
If not approved, the Fund Office will advise the member and Employing Manager (where still employed)/Occupational Health and HRS of the outcome and the options available to them.

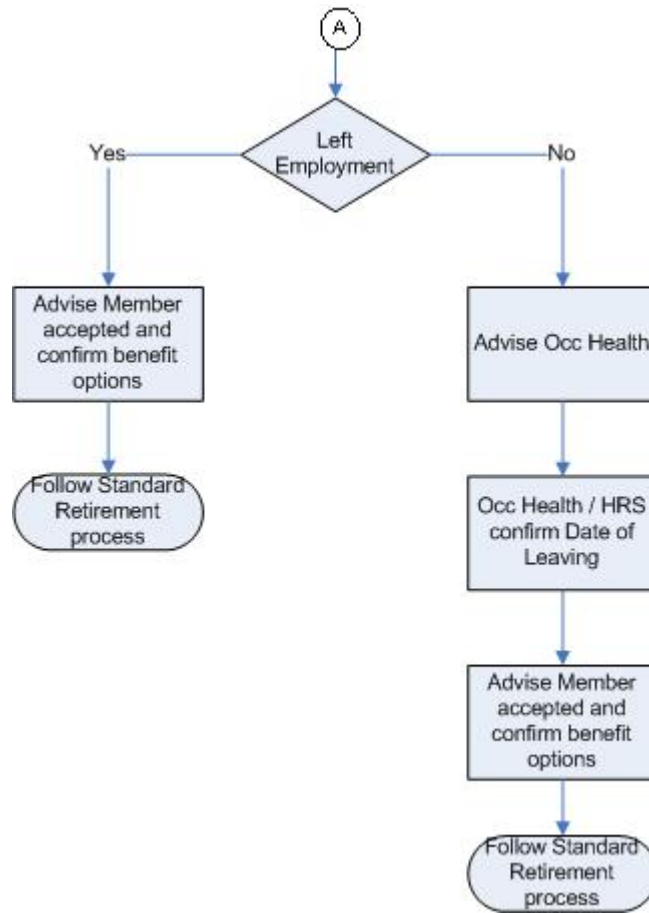
**6. Internal Dispute Resolution Procedure (IDRP)**

If the outcome is that the ill-health pension is not approved the member will be advised of the right to appeal against the decision via the Fund's IDRP.

A flowchart of the process is included on the following pages.

## III Health Retirement from Active Status (Initial Grant)





## 2. **Ill-health Retirement from Deferred**

### **Process**

The process will be initiated by the member.

#### **1. Obtain Medical Evidence**

The Fund Office will obtain the necessary authorities from the member and once received correspond with the GP and/or specialist to obtain the information required. Once received, this will be reviewed by the Fund's Medical Adviser.

#### **2. Medical Adviser Review**

The Medical Adviser will review the evidence in order to ascertain whether the member meets the requirements of Rule 19(4). He/she will confirm, based on the evidence, whether the member does or does not meet the requirements of the Rule. In addition where it is not possible to give such confirmation, he/she will recommend whether the Fund Office should seek further additional information (e.g. answers to specific questions) or whether he/she should examine the member.

#### **3. Next Steps**

The Medical Adviser's report will be reviewed by the Fund Office and a course of action agreed. Where the course of action is further information/medical examination required, the recommendation will be authorised by a Team Leader or Manager; this in effect returns to part 1 of the process.

#### **4. Senior Manager Review**

A senior manager will review the recommendation and either endorse or decline the recommended course of action as appropriate.

#### **5. Confirmation to Member**

If an ill-health pension has been granted, the Fund Office will advise the member of the benefit options available and, once the member has chosen an option, arrange for payment of the benefits granted.

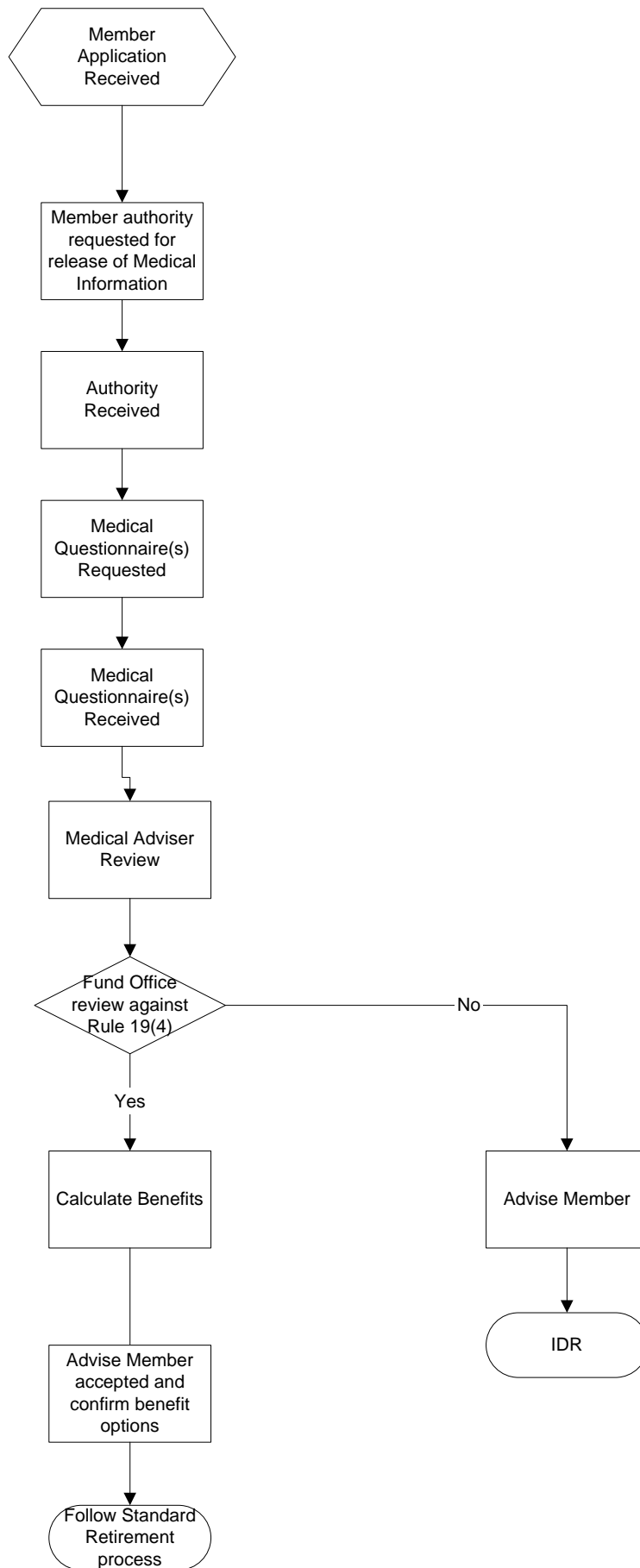
If not approved, the Fund Office will advise the member of the outcome and the options available to them.

#### **6. Internal Dispute Resolution Procedure (IDRP)**

If the outcome is that the ill-health pension is not approved the member will be advised of the right to appeal against the decision via the Fund's IDRP.

A flowchart of the process is included on the following page.

### III Health Retirement from Deferred Status (Initial Grant)



### 3. Ill-health Retirement from Active – Subsequent Review

#### Process

The process will usually be initiated by the member.

#### 1. Obtain Medical Evidence

The Fund Office will obtain the necessary authorities from the member and once received correspond with the GP and/or specialist to obtain the information required. Once received, this will be reviewed by the Fund's Medical Adviser.

#### 2. Medical Adviser Review

The Medical Adviser will review the evidence in order to ascertain whether the member meets the requirements of Rule 19(1). He/she will confirm, based on the evidence, whether the member does or does not meet the requirements of the Rule. In addition, where it is not possible to give such confirmation, he/she will recommend whether the Fund Office should seek further additional information (e.g. answers to specific questions) or whether he/she should examine the member.

#### 3. Next Steps

The Medical Adviser's report will be reviewed by the Fund Office and a course of action agreed. Where the course of action is further information/medical required, the recommendation will be authorised by a Team Leader or Manager; this in effect returns to part 1 of the process. Where sufficient evidence has been received to make a decision, the recommendation will then be passed to a senior manager for review.

#### 4. Senior Manager Review

A senior manager will review the recommendation and either endorse or decline the recommended course of action as appropriate.

#### 5. Next Steps

This depends upon the decision made at stage 4:

##### **Member does not fulfil the requirements for entitlement under Rule 19(1)**

This would be referred to the Trustees' Operations Committee for a decision as to whether to suspend or reduce the ill-health pension. Once a decision is made, the Fund Office would advise the member and make the necessary adjustment to pension.

##### **Member continues to fulfil the requirements for entitlement under Rule 19(1)**

The Fund Office has delegated authority to advise the member and request confirmation of earnings in order that the amount of any possible reduction can be determined. Once received, if appropriate, the revised level of ill-health pension will be calculated accordingly; the member will be advised of any revision and any changes to pension in payment made.

#### 6. Internal Dispute Resolution Procedure (IDRP)

If the outcome is that the ill-health pension is suspended or revised the member will be advised of the right to appeal against the decision via the Fund's IDRP.

## 4. Ill-health Retirement from Deferred – Subsequent Review

### Process

The process will usually be initiated by the member.

#### 1. Obtain Medical Evidence

The Fund Office will obtain the necessary authorities from the member and once received correspond with the GP and/or specialist to obtain the information required. Once received, this will be reviewed by the Fund's Medical Adviser.

#### 2. Medical Adviser Review

The Medical Adviser will review the evidence in order to ascertain whether the member meets the requirements of Rule 19(4). The test is whether the member is incapacitated from undertaking employment by bodily or mental infirmity. He/she will confirm, based on the evidence, whether the member does or does not meet the requirements of the Rule. In addition where it is not possible to give such confirmation, he/she will recommend whether the Fund Office should seek further additional information (e.g. answers to specific questions) or whether he/she should examine the member.

#### 3. Next Steps

The Medical Adviser's report will be reviewed by the Fund Office and a course of action agreed. Where the course of action is further information/medical required, the recommendation will be authorised by a Team Leader or Manager; this in effect returns to part 1 of the process. Where sufficient evidence has been received to make a decision, the recommendation will then be passed to a senior manager for review.

#### 4. Senior Manager Review

A senior manager will review the recommendation and either endorse or decline the recommended course of action as appropriate.

#### 5. Next Steps

This depends upon the decision made at stage 4:

##### **Member does not fulfil the requirements for entitlement under Rule 19(4)**

This would be referred to the Trustees' Operations Committee for a decision as to whether to suspend or reduce the ill-health pension. Once a decision is made, the Fund Office would advise the member and make the necessary adjustment to pension.

##### **Member does not fulfil the requirements for entitlement under Rule 19(4) but evidence suggests that earnings capacity is impaired**

This would be referred to the Trustees' Operations Committee for a decision (by email if a meeting is not imminent) as to whether to suspend or reduce the ill-health pension. Once a decision is made, the Fund Office would advise the member and make the necessary adjustment to pension.

##### **Member continues to fulfil the requirements for entitlement under Rule 19(4)**

The Fund Office has delegated authority to advise the member and request confirmation of earnings in order that the amount of reduction can be determined. Once received the revised level of ill-health pension will be calculated accordingly; the member will be advised of the revised ill-health pension and the changes to pension in payment made.

#### 6. Internal Dispute Resolution Procedure (IDRP)

If the outcome is that the ill-health pension is suspended or revised, the member will be advised of the right to appeal against the decision via the Fund's IDRP.