

Retirement Policy	
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Target audience:	All Employees
Impact Assessment Date:	December 2019
Summary	This policy help staff to transition from employment to retirement and set out the various options.

Version	Date	Control Reason	Title of Accountable Person for this Version
v1.1	November 2012	Reformatted policy	
v2	Nov 2019	Updated policy	HR Department
Reference Documents		Electronic Locations (Controlled Copy)	Location for Hard Copies
Consultation: Committees / Groups / Individual			Date
Quality and Workforce Committee			December 2019

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1.0 **PURPOSE**

This Policy provides guidance for employees and managers regarding the options available and processes to follow when considering retirement. It aims to ensure that both employees and managers are clear about the options available and processes to follow when considering retirement from PC24.

2.0 **SCOPE OF THE POLICY**

This policy applies to all PC24 employees and provides information on the process for managing retirement. It also highlights the options and support available for individuals.

This policy does not provide details of NHS pension scheme or financial advice. All financial pension queries should be directed to the appropriate provider.

3.0 **RESPONSIBILITIES**

Line Managers

Must consider all requests for flexible retirement options objectively, discussing with HR if they intend to reject a request.

Must participate in pre-retirement planning with the employee, ensuring the processes in this policy are adhered to within required timescales.

Human Resources Department

Will provide advice and support to Line Managers and employees regarding the process of retirement. This includes supporting with ill-health retirement applications.

Employees

Are responsible for ensuring they remain up-to-date with changes in NHS Pension scheme rules.

Must fully engage with their Line Manager in good time when discussing pre-retirement options.

Must ensure that they make an application to the NHS Pensions Agency, no less than 4 months before their intended retirement date, to ensure that the application can be processed in time.

4.0 **DEFINITIONS**

Retirement - for the purpose of this policy, retirement is defined as applying from the time when an individual draws a state and/or NHS pension.

5.0 **POLICY PROCEDURES**

PC24 encourages employees to prepare for their retirement both financially and personally and will support you if you are considering retirement. PC24 operates a flexible retirement policy, recognising the contributions of a diverse workforce which includes the skills and experience of older employees.

5.1 The NHS Pension Scheme

The NHS Pension scheme is made up of the 1995, 2008 and the 2015 scheme. From 1 April 2015 all new joiners, without previous scheme membership, will automatically be enrolled onto the 2015 scheme.

Employees without protection were transferred to the 2015 scheme effective from 1st April 2015.

Employees who were eligible for protection or tapered protection retained membership of the 1995 / 2008 schemes from 1st April 2015.

Employees who do not wish to be part of the Scheme are required to complete an opt-out form which can be obtained from HR.

5.2 Normal Retirement Age

PC24 does not operate a compulsory retirement age for its staff and recognises the contributions of a diverse workforce including the skills and experience of older employees

Normal Pension Age (NPA) is the age that you can retire from NHS employment and have your pension paid without reduction for early payment. Normal retirement age is different in each pension scheme:

- **1995 section**, it is 60 (55 for those with special class status)
- 2008 section, it is 65
- **2015 section**, it is State Pension Age (SPA)

5.3 Preparing for Retirement

As part of your appraisal, your Line Manager will discuss plans the coming year. During these meetings you may discuss future plans or a proposal for retirement. However, PC24 also encourages all staff members to seek an appropriate time to discuss these matters outside of the appraisal process.

Employees can access information about their pension by logging onto their Total Rewards Statement online through the secure Government Gateway at; <https://www.totalrewardstatements.nhs.uk/>. The HR Department are unable to provide financial advice and any employee who requires this must obtain it independently.

5.4 Succession Planning

An employee who is shortly to retire will often have considerable knowledge in relation to their role and responsibilities. The manager and employee need to discuss any handover or transition at the earliest opportunity. This may include;

- Employee to provide full written details of the status of work projects and future steps.
- Developing a job description, including key competencies and skills required for the role.
- Assisting in training any successor

5.5 Voluntary Early Retirement (VER)

You have the right to choose to retire at any time from the age of 50. Retirement cannot be forced upon you. You must be given a genuine choice between early retirement and continuing in employment.

Information regarding the impact on pension benefits of VER can be found on the NHS Pensions website.

5.6 Other Retirement Options

PC24 have a number of alternative options available to you if you are considering retirement:

5.6.1 Winding Down

You may apply to defer your retirement and continue to work part-time or on a more flexible basis. Pension benefits for part-time staff are calculated on the whole time equivalent pay, pro-rated to the hours worked. If you defer retirement and continue to work part-time, you will carry on building up pension entitlement.

5.6.2 Stepping Down

Under this option and by agreement with PC24, you can apply to step down into a lower paid role, assuming one is available, whilst preserving pension rights earned at the previous higher level.

5.6.3 Retire and Return

You may apply to retire at normal retirement age, begin to receive your pension and then return to work, either part-time or full-time. Because you are retired, you will no longer be a member of the pension scheme and will not accrue any further pension on this additional work.

If you are retiring and returning, the following conditions will apply and therefore need to be considered:

- You will be required to resign in writing prior to retirement and take a minimum of two week's break including a Saturday and a Sunday. Continuity of employment will be broken during this period.
- You can work a maximum of 16 hours per week during the first calendar month after retirement, otherwise your pension will be suspended.
- If you are taking your pension before the age of 60 with unreduced benefits (i.e. special class status), your earning on re-employment, plus pension, must not exceed your pre-retirement pay.

You should be aware that when pensions benefits are received, the employment taken into account for that purpose will no longer count as reckonable service for the purposes of redundancy. When retiring and returning service accrued prior to this time will continue to be counted as reckonable service for the purposes of annual leave and sick pay entitlements.

The above is an overview to the retirement and pensions processes. However, before making any decision, you are advised to speak with NHS Pensions.

If you are considering any of these options you should consult HR for information on the contractual impacts, and NHS Pensions Agency for information of the financial impact.

Please note PC24 operates a Flexible Working Policy which applies to all staff.

5.7 III Health Retirement

If you become unable to carry out your role due to ill health and have a minimum of 2 years' membership of the NHS Pension Scheme, you may wish to apply for ill health retirement via the NHS Pensions Agency. This must be a genuine choice between early retirement and continuing in employment. In this circumstance the Line Manager, supported by HR Department, would ask Occupational Health to support the application for ill health retirement.

It is important to note that the decision on an ill health retirement application rests solely with the NHS Pensions Agency.

5.8 Planning and Support Available

It can be difficult for your Line Manager to predict when you may need support and advice; PC24 will rely on you to initiate the planning process and discuss the subject of retirement with your Line Manager when you feel it is appropriate. The changes involved can be varied, as they can be positive and rewarding, or stressful and frustrating, so good planning helps to support a smooth transition.

To support the planning process, you may have access to a Pre-retirement Course which provides advice and sources of information. If you require individual pension advice, then this can be sought from the NHS Pension Agency or via their website: www.nhsa.gov.uk. You can also obtain an NHS Pension Scheme booklet from the HR department.

Where appropriate you can access counselling through the Occupational Health Service or via the PC24 Employee Assistance Programme.

NHS Retirement Fellowship is a registered charity with 190 branches throughout the UK. If you are about to retire or have retired, you are eligible to join together with your partner. Each branch organises its own activities to suit the requirements of its members, with the aim of promoting the welfare and interests of retired staff. The national contact number is: 01296 330471 and website link is: www.nhsrf.org.uk

6.0 RELATED POLICIES

Flexible Working Policy PC24POL75

Equality and Diversity Policy PC24POL119

7.0 MONITORING COMPLIANCE

The HR department will monitor and review this policy as appropriate

8.0 INFORMATION, INSTRUCTION AND TRAINING

All Managers will be provided with the relevant HR support when applying this policy.

All staff members will be made aware of this policy.

9.0 EQUALITY AND HEALTH INEQUALITIES

PC24 is committed to an environment that promotes equality and embraces diversity in its performance as an employer and service provider. It will adhere to legal and performance requirements and will maintain equality and diversity principles through its policies, procedures and processes. This policy has been implemented with due regard to this commitment. To ensure that the implementation of this policy does not have an adverse impact in response to the requirements of the Equality Act 2010 this policy has been screened for relevance during the policy development process and a full equality impact analysis conducted where necessary. PC24 will take remedial action when necessary to address any unexpected or unwarranted disparities and monitor practice to ensure that this policy is fairly implemented.

10.0 PERSONAL INFORMATION

This policy complies with the Data Protection Act 2018, therefore no Privacy Impact Assessment is necessary

11.0 **MAIN REFERENCES**

Equality Act 2010.

Department for Work and Pensions - www.dwp.gov.uk

NHS Pensions Agency - www.nhspa.gov.uk

The Pension Service - www.thepensionsservice.gov.uk

NHS Retirement Fellowship - www.nhsrf.org.uk

Age Concern - www.ageconcern.org.uk



Equalities and Health Inequalities – Screening Tool

Version number: V1

First published: November 2016

To be read in conjunction with Equalities and Health Inequalities Analysis Guidance, Quality & Patient Safety Team, Urgent Care 24, 2016.

Prepared by: Quality & Patient Safety Team.

Introduction

The purpose of this Screening Tool is to help you decide whether or not you need to undertake an Equality and Health Inequalities Analysis (EHIA) for your project, policy or piece of work. It is your responsibility to take this decision once you have worked through the Screening Tool. Once completed, the Head of your SDU or the Quality & Patient Safety Team will need to sign off the Screening Tool and approve your decision i.e. to either undertake an EHIA or not to undertake an EHIA.

The Quality and Patient Safety Team can offer support where needed. It is advisable to contact us as early as possible so that we are aware of your project.

When completing the Screening Tool, consider the nine protected characteristics and how your work would benefit one or more of these groups. The nine protected characteristics are as follows:

1. Age
2. Disability
3. Gender reassignment
4. Marriage and civil partnership
5. Pregnancy and maternity
6. Race
7. Religion and belief
8. Sex
9. Sexual orientation

A number of groups of people who are not usually provided for by healthcare services and includes people who are homeless, rough sleepers, vulnerable migrants, sex workers, Gypsies and Travellers, Female Genital Mutilation (FGM), human trafficking and people in recovery. Urgent Care 24 will also consider these groups when completing the Screening Tool:

The **guidance** which accompanies this tool will support you to ensure you are completing this document properly. It can be found at: <http://extranet.urgentcare24.co.uk/>

Equality and Health Inequalities: Screening Tool

A

General information

A 1	Title: What is the title of the activity, project or programme? Retirement Policy			
A2.	What are the intended outcomes of this work? Provide the rules, guidance and procedures under which retirement of staff members is managed by the organisation and the responsibilities of each involved party			
A3.	Who will be affected by this project, programme or work? Please identify whether the project will affect staff, patients, service users, partner organisations or others.			
B	The Public Sector Equality Duty			
B 1	Could the initiative help to reduce unlawful discrimination or prevent any other conduct prohibited by the Equality Act 2010? If yes, for which of the nine protected characteristics (see above)? <table border="1" data-bbox="363 875 1436 920"> <tr> <td>Yes</td><td></td><td></td></tr> </table> Summary response and your reasons: The policy ensures that those contemplating and initiating retirement or flexible retirement for various reasons are dealt with equitably (age, disability, sex)	Yes		
Yes				
B 2	Could the initiative undermine steps to reduce unlawful discrimination or prevent any other conduct prohibited by the Equality Act 2010? If yes, for which of the nine protected characteristics? If yes, for which of the nine protected characteristics? <table border="1" data-bbox="363 1261 1436 1305"> <tr> <td></td><td>No</td><td></td></tr> </table> Summary response and your reasons: The policy ensures that those contemplating and initiating retirement or flexible retirement for various reasons are dealt with equitably (age, disability, sex)		No	
	No			
B 3	Could the initiative help to advance equality of opportunity? If yes, for which of the nine protected characteristics? <table border="1" data-bbox="363 1518 1436 1563"> <tr> <td>Yes</td><td></td><td></td></tr> </table> Summary response and your reasons: The policy ensures that those contemplating and initiating retirement or flexible retirement for various reasons are dealt with equitably (age, disability, sex)	Yes		
Yes				
B 4	Could the initiative undermine the advancement of equality of opportunity? If yes, for which of the nine protected characteristics? <table border="1" data-bbox="363 1776 1436 1821"> <tr> <td></td><td>No</td><td></td></tr> </table> Summary response and your reasons:		No	
	No			
B 5	Could the initiative help to foster good relations between groups who share protected characteristics? If yes, for which of the nine protected characteristics?			

		No	
	Summary reasons: N/A		
B 6	Could the initiative undermine the fostering of good relations between groups who share protected characteristics? If yes, for which of the nine protected characteristics?		
		No	
	Summary response and your reasons: N/A		
C	The duty to have regard to reduce health inequalities		
C 1	Will the initiative contribute to the duties to reduce health inequalities?		
	Could the initiative reduce inequalities in access to health care for any groups which face health inequalities? If yes for which groups?		
		No	
	Summary response and your reasons: N/A		
C 2	Could the initiative reduce inequalities in health outcomes for any groups which face health inequalities? If yes, for which groups?		
	Yes		
	Summary response and your reasons: The policy ensures that those contemplating and initiating retirement or flexible retirement for various reasons are dealt with equitably (age, disability, sex)		
D	Will a full Equality and Health Inequalities Analysis (EHIA) be completed?		
D 1	Will a full EHIA be completed? Bearing in mind your previous responses, have you decided that an EHIA should be completed? Please see notes. ¹ Please place an X below in the correct box below. Please then complete part E of this form.		
			No
E	Action required and next steps		
E 1	If a full EHIA is planned: Please state when the EHIA will be completed and by whom. Name: Date:		

¹ Yes: If the answers to the previous questions show the PSED or the duties to reduce health inequalities are engaged/in play a full EHIA will normally be produced. No: If the PSED and/or the duties to reduce health inequalities are not engaged/in play then you normally will not need to produce a full EHIA.

E 2	<p>If no decision is possible at this stage: If it is not possible to state whether an EHIA will be completed, please summarise your reasons below and clearly state what additional information or work is required, when that work will be undertaken and when a decision about whether an EHIA will be completed will be made.</p> <p>Summary reasons:</p> <p>Additional information required:</p> <p>When will it be possible to make a decision about an EHIA?</p>
E 3	<p>If no EHIA is recommended: If your recommendation or decision is that an EHIA is not required then please summarise the rationale for this decision below. Summary reasons:</p>

F	<i>Record Keeping</i>		
Lead originator:	P Mullen	Date:	Nov 2019
Director signing off screening:		Date:	
Directorate:		Date:	
Screening published:		Date:	

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