

Guide to Retirement for Managers & Employees

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SCOPE AND AIMS OF THE GUIDE

NHS Bedfordshire, NHS East and North Hertfordshire, NHS Herts Valleys, NHS West Essex and NHS Luton Clinical Commissioning Groups (respectively referred to as 'the CCG'). The change from work to retirement is one of the most significant events encountered during a person's life. This Guide aims to provide the best support and practical information to enable employees to experience as smooth a transition from work to retirement as possible.

All employees for whom this Guide applies will be given the opportunity to access the benefits detailed in this Guide. There is no compulsory retirement age.

As well as complying with employment legislation, the CCG is committed to equal opportunities for all its employees and recognise the contributions of a diverse workforce, including the skills and experience of older employees. The CCG believes that employees shall, wherever possible, be permitted to continue working for as long as they wish to do so. The CCG offers flexibility to retirement and employees can voluntarily retire at a time of their choosing.

The CCG recognise that retiring is not just about reaching a certain age or working until pension benefits become available. Management and individuals need to plan the retirement process in order to:-

- manage the spread of skills throughout the organisation;
- develop mentoring or coaching roles for experienced workers so that expertise is not lost;
- ensure workers have a planned progression from their life at work into their life after work.

Employees should consider their pension provision and take independent financial advice before making any decision in relation to retirement.

Employees will be given the opportunity to attend pre-retirement courses arranged by the HR&ODL Shared Service, where they will have access to a wide range of information.

RETIREMENT PROCEDURE

Four to six months before Retirement

Employees who are in the NHS Pension Scheme/s need to complete the relevant NHS Pensions Authority documentation four to six months prior to their retirement date for their payments to be processed in time for the date of retirement. A guide can be found at the following link <https://www.nhsbsa.nhs.uk/sites/default/files/2017-06/Completion%20of%20retirement%20claim%20forms%20%28AW8%20AW8P%20AW8PC%29%20%E2%80%93%20Factsheet%20%28V4%29%2006.2017.pdf>

To claim the NHS pension the employee must retire from all NHS jobs from which pension contributions are paid.

Three months or less before Retirement

When an employee is definite that they are going to retire from work, (regardless of whether they are a member of the NHS Superannuation (Pension Scheme), they must inform their line manager in writing.

Notification must be in accordance with their required notice period as set out in the contract of employment.

Please note that any employee eligible to retire can provide only their contractual notice, but if they are in the NHS Superannuation Scheme (Pension Scheme), their NHS Pension payments are unlikely to be processed on time for the start of their retirement.

Before Retirement

Every employee must ensure that their accrued leave entitlement is taken prior to their retirement date. When an employee retires, their contract of employment will be terminated.

It is the CCG's policy position that should a retiree wish to return to NHS employment the employee will be required to apply for an advertised position, in line with the standard recruitment procedure. This includes any position that has become vacant as a result of the employee's retirement. A guide to flexible retirement options is available at the following link <https://www.nhsemployers.org/your-workforce/pay-and-reward/pensions/pension-scheme-flexibilities/what-are-retirement-flexibilities>

The letter required to confirm the retirement date is a legally binding document that will terminate the contract of employment and this can only be withdrawn with management agreement.

Prior to retirement, work place discussions e.g. appraisal and development review, with line managers about possible retirement, will not result in the line manager making any assumptions about the employee's commitment to the organisation. The CCG aims to retain the best talent, including older employees. Workplace discussions are an informal opportunity for both the line manager and employee to plan jointly for the future.

An employee who is shortly to retire will often have considerable knowledge in relation to their role and responsibilities and maybe asked to participate in succession planning. The line manager may require the employee's assistance and cooperation for succession planning. Prior to retirement, employees should cooperate with management, if requested to do so, by:

- providing 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;
- ensuring a smooth handover of work; and
- assisting in training any successor.

The CCG also operates a Flexible Working Policy. This allows any employee to request a change of working pattern, which may be an alternative to retirement.

THE NHS (PENSION) SCHEME/S

There are different benefits within the NHS Pension Schemes dependent on which section/scheme you are a member of, and the type of role that you held.

A comprehensive guide to all sections of the NHS Pension Scheme is available at <https://www.nhsbsa.nhs.uk/sites/default/files/2018-10/Retirement%20Guide%20%28V24%29%20print%20version%20-%2005.2018%20.pdf>

As pension rules are subject to change, all employees are strongly advised to obtain a pension forecast and check the latest regulations before making any final decisions about retirement. The NHS will not be held liable for financial decisions made on the basis of this Guide.

Please note that pension forecasts and additional information is available from the NHS Pensions Authority at www.nhsbsa.nhs.uk/nhs-pensions

STATE PENSION

Reaching state pension age does not mean employees have to give up work, paid or voluntary. They can choose to keep on working while taking a State Pension entitlement, or put off claiming and get paid more later on.

Staff should seek further advice from their Local Pension Centre (<https://www.gov.uk/find-pension-centre>) or on the internet at www.direct.gov.uk if this is something they want to consider.

AUTOMATIC ENROLMENT

The UK Government has introduced Workplace Pension Reforms to increase the number of individuals contributing to pension schemes through their work. It requires CCG, to auto enroll all employees into a workplace pension scheme providing they meet certain criteria based on their age and earnings.

Those staff not eligible to join the NHS Scheme will be auto enrolled into a National Employment Savings Trust (NEST) Scheme instead. The CCG is required to repeat this exercise every three years for existing employees who are not in a pension scheme.

Employees may choose not to become a member of a pension scheme. Instruction to opt out of the NHS pension scheme can only be accepted on the official 'opt out form' which is issued by the NHS Scheme administrators. A fact sheet on opting out can be found at the following link <https://www.nhsbsa.nhs.uk/sites/default/files/2017-03/Member%20Opting%20Out%20factsheet%20%2802.2017%29%20%28V5%29.pdf>

Where an employee has been auto enrolled into the National Employment Savings Trust (NEST) Scheme they will send out a Welcome Pack. If an employee does not wish to become a member of this scheme, they need to contact NEST to opt out within one month by going to their website at nestpensions.org.uk/member-hub, or telephone 0300 020 0090.

USEFUL CONTACTS & INFORMATION

Local Payroll Pension Officers

East and North Herts CCG/Herts Valleys CCG (provided by East and North Herts NHS Trust):

Sue Berks	(Pensions Officer)	01438 286560	sue.berks@nhs.net
Helen Thomas	(Pensions Officer)	01438 286559	helen.thomas18@nhs.net

Bedfordshire CCG/Luton CCG (provided by University Hospitals Birmingham):

Pat Kelly	(Pensions Officer)	0121 371 7496	pat.kelly@uhb.nhs.uk
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Debra Smith	(Pensions Team Leader)	0121 371 7495	debra.smith@uhb.nhs.uk
Jason Medley	(Pension Manager)	0121 371 7498	jason.medley@uhb.nhs.uk

West Essex CCG

Email: sbs-e.pensionsatsq@nhs.net

NHS Business Services Authority (NHS Pensions) https://www.nhsbsa.nhs.uk/nhs-pensions	
NHS Pensions - Retirement Guide	https://www.nhsbsa.nhs.uk/sites/default/files/2018-10/Retirement%20Guide%20%28V24%29%20print%20version%20-%2005.2018%20.pdf
NHS Pensions – Getting an estimate of your pension	https://www.nhsbsa.nhs.uk/member-hub/getting-estimate-your-pension
NHS Pensions – Applying for your pension	https://www.nhsbsa.nhs.uk/member-hub/applying-your-pension
Department of Work & Pensions (State Pension) https://www.gov.uk/government/organisations/department-for-work-pensions	
DWP – State Pension	https://www.gov.uk/browse/working/state-pension