

### **Ill-Health Toolkit: Suggested Letter Format**

The following letter chooser gives access to the suggested wording for letters to be used during the ill-health pension process as detailed in Ill-health Guidance Notes 1, 2 and 4.

Choose carefully – if in doubt contact LGSS Pensions Service.

In particular note that some of these letters are used to notify benefit entitlement awards and forward benefit application forms.

Go [HERE](#) for instructions on how to set the letters up.

Go [HERE](#) for the letter chooser.

April 2014

## Letter Chooser

|  |   |
|--|---|
| To send out the IHRC and Ill Health Liability Insurance form | <a href="#">IHRC/IHLI covering letter – active</a>  |
| To prevent future problems.                                  | <p><b>Letter and form</b> to check whether employee wants an ill health referral when the OH provider says the individual does not meet criteria.</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p> |
|  | <p><b>Letter and form</b> to be used when individual indicates their intention to leave voluntarily even though they have ill-health issues.</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p>      |

| <b>Provisional decision notifications – from current employment</b>  |   |
|--|---|
| Meets ill-health criteria  | <p>To be used once there is a signed IHCERTA1 and employer has decided there will be immediate entitlement to ill-health pension.</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p>   |
| Ill-health declined but 55 or over                                   | <p>To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to ill-health pension and the person is 55 or older</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p>   |
| Ill-health declined, less than 55.                                   | <p>To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to ill-health pension and the person is under age 55</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p>  |
| Ill-health declined but treatment not yet exhausted and 55 or over   | <p>To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to immediate ill-health pension but that hindsight considerations may apply – use only after discussion with LGSS Pensions Service.</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p> |
| Ill-health declined but treatment not yet exhausted and less than 55 | <p>To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to immediate ill-health pension but that hindsight considerations may apply – use only after discussion with LGSS Pensions Service.</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p> |

| <b>Entitlement Award to be issued – from current employment</b> |   |
|---|---|
| Tier 1 or 2 Ill-health Pension Awarded                          | <p>To be used when individual has been awarded ill-health pension. Will need editing depending on tier.</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p> |
| Tier 3 Ill-health Pension Awarded                               | <p>To be used when individual has been awarded ill-health pension.</p> <p><a href="#">Cambridgeshire Pension Fund Version</a></p> <p><a href="#">Northamptonshire Pension Fund version</a></p>                                      |
| No Ill-health pension   | <p>To be used when individual age 55+ is dismissed without ill-health</p>   |

|   |  |
|---|--|
| and 55 or older   | <p>pension.</p> <p><a href="#"><u>Cambridgeshire Pension Fund Version</u></a></p> <p><a href="#"><u>Northamptonshire Pension Fund version</u></a></p>  |
| No Ill-health pension and less than 55                                  | <p>To be used when individual under age 55 is dismissed without ill-health pension.</p> <p><a href="#"><u>Cambridgeshire Pension Fund Version</u></a></p> <p><a href="#"><u>Northamptonshire Pension Fund version</u></a></p>  |
| No Ill-health pension and less than 55 but treatment not yet exhausted. | <p>To be used when individual under age 55 is dismissed without ill-health pension but where there is a <u>clear</u> chance that their treatment may not actually succeed – discuss with LGSS Pensions Service before sending.</p> <p><a href="#"><u>Cambridgeshire Pension Fund Version</u></a></p> <p><a href="#"><u>Northamptonshire Pension Fund version</u></a></p> |
| No Ill-health pension and 55 or older but treatment not yet exhausted.  | <p>To be used when individual age 55+ is dismissed without ill-health pension but where there is a <u>clear</u> chance that their treatment may not actually succeed – discuss with LGSS Pensions Service before sending.</p> <p><a href="#"><u>Cambridgeshire Pension Fund Version</u></a></p> <p><a href="#"><u>Northamptonshire Pension Fund version</u></a></p>      |

## Instructions for Setting Letters Up

The following is the suggested text for the full range of scenarios that could be encountered when dealing with ill-health cases. The text is not mandatory and you may wish to tailor it to a house style and/or incorporate it into other letters you are using. However, it is based on what LGSS Pensions Service considers best practice so you are advised to take care when amending.

Most employers will rarely need to use these letters. It is suggested that:

- This document is held centrally where other master documents are held.
- If you are a large employer who regularly has ill-health cases you may want to fully set up the letters you're most likely to be need for your headed paper. You can then change the hyperlinks on the table. Others can be set up if you need them.
- If you are a small employer you don't need to do anything specific until you have a case – in which case you should contact LGSS Pensions Service for advice before proceeding.

The following protocol is used throughout the letters – follow the instructions to get letters fit for individuals:

**#instruction on what to insert#** - as soon as you save this document it is recommended you go through and insert the indicated text and then remove the #, the instruction and highlight. This is information that should not change between cases e.g. your employer name, the name of your ill-health management process, details of your specified person for appeals.

**#instruction on what to insert#** - each time the text is used these sections need to be tailored for the individual concerned according to the instructions. Once done remember to then remove the #, the instruction and highlight.

**<instruction on what to do> Optional information** - each time the text is used you will need to choose which of two or more paragraphs to include. The orange text tells you what to do the text highlighted in yellow gives you the options. Once done remember to remove the orange instruction, delete the unneeded paragraph and remove the yellow highlight on the remaining paragraph.

|                      |   |
|----------------------|---|
| To send out the IHRC | IHRC covering letter – active<br><a href="#">RETURN to Letter Chooser</a> |
|----------------------|---|

Dear #name#

### **Referral to an Independent Doctor**

As part of the #enter name of ill health management process# it is now time to refer your case to an Independent Doctor to assess whether you qualify for Local Government Pension Scheme (LGPS) ill-health benefits.

In order to make this assessment the Independent Doctor will need medical information about you. Please complete the enclosed “IHRC - Consent to Release Medical Records to an Independent Doctor” to allow this. If you decide not to consent or do not provide contact details of your GP and consultant the Independent Doctor will not be able to get sufficient information to decide if you meet the ill-health criteria. This means you will not get an ill-health pension.

This form also provides you with the opportunity to explain to the Independent Doctor how your medical condition is affecting you. You can also use this opportunity to provide details about what your own Doctor has told you about your chances of recovery and highlight any issues you do not think have been addressed to date.

Also enclosed is:

- A Legal & General Ill Health Liability Insurance form; please complete Part B sections 2 and 3 and return to me at the same time as the IHRC form, and
- A leaflet entitled “Understanding Your Referral To An Independent Doctor”. This explains what happens when you are referred to the Independent Doctor.

I look forward from hearing from you so that we can proceed as quickly as is possible.

Yours sincerely

#name of person dealing with case#  
#job title #

enclosures: IHRC  
Ill Health Liability Insurance – Pension Fund Claim For Benefits  
Leaflet - Understanding Your Referral To An Independent Doctor

|  |   |
|--|---|
| To prevent future problems.<br>(Cambridgeshire Pension Fund Version) | Letter and form to check whether employee wants an ill health referral when the OH provider says the individual does not meet criteria.<br><a href="#">RETURN to Letter Chooser</a> |
|--|---|

Dear #name#

**Your choice: Independent Doctor referral or not?**

As part of the #enter name of ill health management process# you have recently seen an occupational health doctor. This doctor has indicated that, in their opinion, you would not meet the criteria for the award of ill-health Local Government Pension Scheme (LGPS) benefits.

On this basis I will not be referring your case to the Independent Doctor who would need to certify that you meet the criteria for ill-health LGPS benefits. However, before I progress to #enter name of relevant dismissal stage of your of ill health management process# you have the right to ask for your case to be referred to the Independent Doctor. Should you choose to exercise this right, the next stage of the process will be delayed until a certificate is available from the Independent Doctor.

To qualify for an ill-health pension the Pension Regulations state that we must obtain a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your current job until at least your normal pension age and also that you are not immediately capable of undertaking any gainful employment. The reason the occupational health doctor has given for believing that you will not meet this criteria is: #use appropriate wording from occupational health reports#.

In order to make this assessment the Independent Doctor will need medical information about you. Please complete the enclosed "IHRC - Consent to Release Medical Records to an Independent Doctor" to allow this. If you decide not to consent or do not provide contact details of your GP and consultant the Independent Doctor will not be able to get sufficient information to decide if you meet the ill-health criteria. This means you will not get an ill-health pension.

This form also provides you with the opportunity to explain to the Independent Doctor how your medical condition is affecting you. You can also use this opportunity to provide details about what your own Doctor has told you about your chances of recovery and highlight any issues you do not think have been addressed to date.

Also enclosed is:

- A Legal & General Ill Health Liability Insurance form, and
- A leaflet entitled "Understanding Your Referral To An Independent Doctor". This explains what happens if you are referred to the Independent Doctor. I

If you decide you want a referral you should complete the enclosed IHRC together with Part B sections 2 and 3 of the Legal and General form, and return them to me.

If you do not want this referral please return the enclosed "Notification of Decision Not to See Independent Doctor" form. If you do not return the IHRC and Legal and General forms by #enter date for return# I will assume you do not want a referral and will proceed to the next stage.

I look forward from hearing from you so that we can proceed as quickly as is possible.

Yours sincerely

#name of person dealing with case#

#job title #

enclosures: IHRC form

Ill Health Liability Insurance – Pension Fund Claim For Benefits  
Leaflet - Understanding Your Referral To An Independent Doctor  
Notification of Decision Not to See Independent Doctor form

## Notification of Decision Not to See Independent Doctor

### YOUR PERSONAL DETAILS (PLEASE USE BLOCK LETTERS)

|                            |  |  |
|----------------------------|--|--|
| Surname:                   |  |  |
| Forenames:                 |  |  |
| National Insurance Number: |  |  |

I confirm that I have been told that I have the right for my case to be referred to the Independent Doctor for consideration of whether I qualify for an ill-health pension.

I also understand that if my case is not referred to an Independent Doctor there is no chance for me to qualify for an ill-health pension if I am dismissed on the grounds of ill-health.

I confirm that I do not want my case to be referred to the Independent Doctor and am therefore ready to proceed with #enter name of relevant dismissal stage of your of ill health management process#

Signed: .....

Date: .....



|  |   |
|--|---|
| To prevent future problems.<br>(Northamptonshire Pension Fund version) | Letter and form to check whether employee wants an ill health referral when the OH provider says the individual does not meet criteria.<br><a href="#">RETURN to Letter Chooser</a> |
|--|---|

Dear #name#

**Your choice: Independent Doctor referral or not?**

As part of the #enter name of ill health management process# you have recently seen an occupational health doctor. This doctor has indicated that, in their opinion, you would not meet the criteria for the award of ill-health Local Government Pension Scheme (LGPS) benefits.

On this basis I will not be referring your case to the Independent Doctor who would need to certify that you meet the criteria for ill-health LGPS benefits. However, before I progress to #enter name of relevant dismissal stage of your of ill health management process# you have the right to ask for your case to be referred to the Independent Doctor. Should you choose to exercise this right, the next stage of the process will be delayed until a certificate is available from the Independent Doctor.

To qualify for an ill-health pension the Pension Regulations state that we must obtain a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your current job until at least your normal pension age and also that you are not immediately capable of undertaking any gainful employment. The reason the occupational health doctor has given for believing that you will not meet this criteria is: #use appropriate wording from occupational health reports#.

In order to make this assessment the Independent Doctor will need medical information about you. Please complete the enclosed "IHRC - Consent to Release Medical Records to an Independent Doctor" to allow this. If you decide not to consent or do not provide contact details of your GP and consultant the Independent Doctor will not be able to get sufficient information to decide if you meet the ill-health criteria. This means you will not get an ill-health pension.

This form also provides you with the opportunity to explain to the Independent Doctor how your medical condition is affecting you. You can also use this opportunity to provide details about what your own Doctor has told you about your chances of recovery and highlight any issues you do not think have been addressed to date.

Also enclosed is:

- A Legal & General Ill Health Liability Insurance form, and
- A leaflet entitled "Understanding Your Referral To An Independent Doctor". This explains what happens if you are referred to the Independent Doctor. I

If you decide you want a referral you should complete the enclosed IHRC together with Part B sections 2 and 3 of the Legal and General form, and return them to me.

If you do not want this referral please return the enclosed "Notification of Decision Not to See Independent Doctor" form. If you do not return the IHRC and Legal and General forms by #enter date for return# I will assume you do not want a referral and will proceed to the next stage.

I look forward from hearing from you so that we can proceed as quickly as is possible.

Yours sincerely

#name of person dealing with case#

#job title #

enclosures: IHRC form

Ill Health Liability Insurance – Pension Fund Claim For Benefits  
Leaflet - Understanding Your Referral To An Independent Doctor  
Notification of Decision Not to See Independent Doctor form

## Notification of Decision Not to See Independent Doctor

### YOUR PERSONAL DETAILS (PLEASE USE BLOCK LETTERS)

|                            |  |
|----------------------------|--|
| Surname:                   |  |
| Forenames:                 |  |
| National Insurance Number: |  |

I confirm that I have been told that I have the right for my case to be referred to the Independent Doctor for consideration of whether I qualify for an ill-health pension.

I also understand that if my case is not referred to an Independent Doctor there is no chance for me to qualify for an ill-health pension if I am dismissed on the grounds of ill-health.

I confirm that I do not want my case to be referred to the Independent Doctor and are therefore ready to proceed with **#enter name of relevant dismissal stage of your of ill health management process#**

Signed: .....

Date: .....

|  |  |
|--|--|
| To prevent future problems.<br>(Cambridgeshire Pension Fund) | Letter and form to be used when individual indicates their intention to leave voluntarily even though they have ill-health issues.<br><a href="#">RETURN to Letter Chooser</a> |
|--|--|

Dear #name#

### **Voluntarily leaving and the impact on ill-health pension entitlement**

You have informed me that you wish to hand in your notice and leave your job voluntarily. I am, however, aware that you have issues with your health. Given this I would like to bring the following to your attention.

As you are a member of the Local Government Pension Scheme you should be aware that there are ill-health provisions within the scheme. If you:

- are permanently incapable of doing your job until your normal pension age; and
- are not immediately capable of undertaking any gainful employment;

you would be entitled to an ill-health pension should you be dismissed on the grounds of ill-health.

If you leave voluntarily the above criteria would not be applied because you have not been dismissed on the grounds of ill-health.

If you subsequently apply for your pension to be paid on the grounds of ill-health you may have lost out on substantial benefits. At that stage it would be too late to rectify the situation.

You are, of course, entitled to simply hand in your notice and leave voluntarily – if you wish to do this please complete and return the attached form. However, if you would like to explore the ill-health pension options please contact me to discuss them.

Yours sincerely

#name of person dealing with case#

#job title #

**Notification of Decision to Proceed With Voluntary Termination**

**YOUR PERSONAL DETAILS (PLEASE USE BLOCK LETTERS)**

|                            |  |
|----------------------------|--|
| Surname:                   |  |
| Forenames:                 |  |
| National Insurance Number: |  |
| Last Day of Employment:    |  |

I confirm that I have been told that there are ill-health provisions in the Local Government Pension Scheme and that I will not be able to access these at leaving if I leave voluntarily.

I confirm that I want to proceed and leave my job voluntarily on the above date without further consideration of an ill-health pension.

Signed: .....

Date: .....

|  |  |
|--|--|
| To prevent future problems.<br>(Northamptonshire Pension Fund) | Letter and form to be used when individual indicates their intention to leave voluntarily even though they have ill-health issues.<br><a href="#">RETURN to Letter Chooser</a> |
|--|--|

Dear #name#

**Voluntarily leaving and the impact on ill-health pension entitlement**

You have informed me that you wish to hand in your notice and leave your job voluntarily. I am, however, aware that you have issues with your health. Given this I would like to bring the following to your attention.

As you are a member of the Local Government Pension Scheme you should be aware that there are ill-health provisions within the scheme. If you:

- are permanently incapable of doing your job until your normal pension age; and
- are not immediately capable of undertaking any gainful employment;

you would be entitled to an ill-health pension should you be dismissed on the grounds of ill-health.

If you leave voluntarily the above criteria would not be applied because you have not been dismissed on the grounds of ill-health.

If you subsequently apply for your pension to be paid on the grounds of ill-health you may have lost out on substantial benefits. At that stage it would be too late to rectify the situation.

You are, of course, entitled to simply hand in your notice and leave voluntarily – if you wish to do this please complete and return the attached form. However, if you would like to explore the ill-health pension options please contact me to discuss them.

Yours sincerely

#name of person dealing with case#

#job title #

## Notification of Decision to Proceed With Voluntary Termination

### YOUR PERSONAL DETAILS (PLEASE USE BLOCK LETTERS)

|                            |  |
|----------------------------|--|
| Surname:                   |  |
| Forenames:                 |  |
| National Insurance Number: |  |
| Last Day of Employment:    |  |

I confirm that I have been told that there are ill-health provisions in the Local Government Pension Scheme and that I will not be able to access these at leaving if I leave voluntarily.

I confirm that I want to proceed and leave my job voluntarily on the above date without further consideration of an ill-health pension.

Signed: .....

Date: .....

|  |   |
|--|---|
| Meets ill-health criteria – provisional decision (Cambridgeshire Pension Fund) | To be used once there is a signed IHCERTA1 and employer has decided there will be immediate entitlement to ill-health pension. <a href="#">RETURN to Letter Chooser</a> |
|--|---|

Dear #name#

**Outcome of your referral to the Independent Doctor for consideration of ill-health pension benefits**

As you are aware your case has recently been referred to an Independent Doctor employed by Heales Medical Ltd for a medical assessment of whether you meet the criteria for an ill-health pension. The criteria are that you:

- are permanently incapable of doing your job until your normal pension age; and
- are not immediately capable of undertaking any gainful employment.

I have now received information from the Independent Doctor who has taken medical evidence from the medical professionals treating you. Having regard for the guidance issued by the scheme regulator (Department for Communities and Local Government, known as DCLG) the Independent Doctor has decided that you DO meet the necessary criteria and has issued an ill-health certificate.

The doctor has also given the opinion that

**<choose relevant of following three paragraphs and then join to above partial sentence to give a proper paragraph and remove highlight>**

there is no reasonable prospect of you being capable of undertaking any gainful employment before normal pension age. This would indicate a tier 1 ill-health pension.

you will not be capable of undertaking gainful employment within the next three years but it is likely you will be capable of undertaking gainful employment at some time before normal pension age. This would indicate a tier 2 ill-health pension.

you are likely to be capable of undertaking gainful employment within the next three years. This would indicate a tier 3 ill-health pension.

The reasons given for this are #summarise key wording from report received with the IHCERTA1 that explains this opinion. Include the types of job the doctor thinks could be done if this is tier 2 or 3#.

In this situation #employer name# will award you ill-health pension benefits if your employment is terminated on the grounds of ill-health. These benefits would be payable immediately.

Normally I would expect the tier decision to reflect the Doctors opinion given above. If you wish to submit evidence to indicate there are non-medical factors that you want to be taken into account when the tier decision is made you should provide me with this information urgently.

If this decision is made it will be in accordance with the Local Government Pension Scheme Regulations 2013.

**Right of Appeal**

If you are not satisfied with anything in this letter you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following



this, you are still not satisfied you have the right of appeal, within six months, to #enter job title and contact details of specified person#. If you are not satisfied with his/her decision you can then appeal to a separate person specified by Cambridgeshire County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

I would like to emphasise that, at this time, no decision has been made regarding your employment. Should a decision be made to terminate your employment on the grounds of ill-health you will have the rights of appeal as set out in #enter name of process that details appeal process for termination of employment (NB this is NOT the pensions appeal process)#.

I look forward to hearing from you.

Yours sincerely

#name of individual authorised to make provisional award notification#  
#job title of individual authorised to make provisional award notification#

Enclosures: Employer Decision Appeals Leaflet

|  |   |
|--|---|
| Meets ill-health criteria – provisional decision (Northamptonshire Pension Fund) | To be used once there is a signed IHCERTA1 and employer has decided there will be immediate entitlement to ill-health pension. <a href="#">RETURN to Letter Chooser</a> |
|--|---|

Dear #name#

**Outcome of your referral to the Independent Doctor for consideration of ill-health pension benefits**

As you are aware your case has recently been referred to an Independent Doctor employed by #Insert name of IRMP Provider# for a medical assessment of whether you meet the criteria for an ill-health pension. The criteria are that you:

- are permanently incapable of doing your job until your normal pension age; and
- are not immediately capable of undertaking any gainful employment.

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you are likely to be capable of undertaking gainful employment within the next three years. This would indicate a tier 3 ill-health pension.

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Enclosures: Employer Decision Appeals Leaflet

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| Ill-health declined but 55 or over – provisional decision (Cambridgeshire Pension Fund) | To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to ill-health pension and the person is 55 or older<br><a href="#">RETURN to Letter Chooser</a> |
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I have now received information from the Independent Doctor who has taken medical evidence from the medical professionals treating you. Having regard for the guidance issued by the scheme regulator (Department for Communities and Local Government, known as DCLG) the Independent Doctor has decided you do not meet the necessary criteria and has therefore decided not to issue an ill-health certificate. The reason he has given for this is #summarise key wording from report received with the IHCERTA1#.

Without this certificate #employer name# will not be able to award you an ill-health pension if a decision is made to end your employment on the grounds of ill-health. Instead a deferred pension benefit will be awarded which you could choose to have paid immediately as you are over the age of 55, this may be subject to early payment reductions.

I am therefore informing you that if the #enter name of your ill-health management process# results in your employment being ended you should expect that a decision to award you a deferred pension benefit rather than an ill-health pension benefit will be made. It is then your choice whether to take your pension benefits immediately.

If this decision is made it will be in accordance with the Local Government Pension Scheme Regulations 2013.

### **Right of Appeal**

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|---|--|

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Without this certificate #employer name# will not be able to award you an ill-health pension if a decision is made to end your employment on the grounds of ill-health. Instead a deferred pension benefit will be awarded which you could choose to have paid immediately as you are over the age of 55, this may be subject to early payment reductions.

I am therefore informing you that if the #enter name of your ill-health management process# results in your employment being ended you should expect that a decision to award you a deferred pension benefit rather than an ill-health pension benefit will be made. It is then your choice whether to take your pension benefits immediately.

If this decision is made it will be in accordance with the Local Government Pension Scheme Regulations 2013.

### **Right of Appeal**

If you are not satisfied with anything in this letter you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not satisfied you have the right of appeal, within six months, to #enter job title and contact details of specified person#. If you are not satisfied with his/her decision you can then appeal to a separate person specified by Northamptonshire County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

I would like to emphasise that, at this time, no decision has been made regarding your employment. Should a decision be made to terminate your employment on the grounds of ill-health you will have the rights of appeal as set out in #enter name of process that details appeal process for termination of employment (NB this is NOT the pensions appeal process)#.

Yours sincerely

#name of individual authorised to make provisional award notification#  
#job title of individual authorised to make provisional award notification#

Enclosures: Employer Decision Appeals Leaflet

|   |   |
|---|---|
| Ill-health declined, less than 55 – provisional decision<br>(Cambridgeshire Pension Fund version) | To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to ill-health pension and the person is under age 55<br><a href="#">RETURN to Letter Chooser</a> |
|---|---|

Dear #name#

**Outcome of your referral to the Independent Doctor for consideration of ill-health pension benefits**

As you are aware your case has recently been referred to an Independent Doctor employed by Heales Medical Ltd for a medical assessment of whether you met the criteria for an ill-health pension. The criteria are that you:

- are permanently incapable of doing your job until your normal pension age; and
- are not immediately capable of undertaking any gainful employment.

I have now received information from the Independent Doctor who has taken medical evidence from the medical professionals treating you. Having regard for the guidance issued by the scheme regulator (Department for Communities and Local Government, known as DCLG) the Independent Doctor has decided you do not meet the necessary criteria and has therefore decided not to issue an ill-health certificate. The reason he has given for this is #summarise key wording from report received with the IHCERTA1#.

Without this certificate #employer name# will not be able to award you an ill-health pension if a decision is taken to end your employment on the grounds of ill-health. Instead a deferred pension benefit will be awarded. This benefit would normally be payable in full from your normal pension age although you could opt for payment from any time after your 55<sup>th</sup> birthday at which time your benefits may be reduced for early payment.

I am therefore informing you that if the #enter name of your ill-health management process# results in your employment being ended you should expect that a decision to award you a deferred pension benefit rather than an ill-health pension benefit will be made.

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#name of individual authorised to make provisional award notification#  
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Enclosures: Employer Decision Appeals Leaflet

|   |   |
|---|---|
| Ill-health declined, less than 55 – provisional decision<br>(Northamptonshire Pension Fund version) | To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to ill-health pension and the person is under age 55<br><a href="#">RETURN to Letter Chooser</a> |
|---|---|

Dear #name#

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As you are aware your case has recently been referred to an Independent Doctor employed by #Insert name of IRMP Provider# for a medical assessment of whether you met the criteria for an ill-health pension. The criteria are that you:

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Enclosures: Employer Decision Appeals Leaflet

|  |   |
|--|---|
| <p>Ill-health declined but treatment not yet exhausted and 55 or over – provisional decision<br/>(Cambridgeshire Pension Fund version)</p> | <p>To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to immediate ill-health pension but that hindsight considerations may apply – use only after discussion with Pensions Service.<br/><a href="#">RETURN to Letter Chooser</a></p> |
|--|---|

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Enclosures: Employer Decision Appeals Leaflet

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Enclosures: Employer Decision Appeals Leaflet

|  |   |
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Enclosures: Employer Decision Appeals Leaflet

|  |   |
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| Ill-health declined but treatment not yet exhausted and less than 55 – provisional decision<br>(Northamptonshire Pension Fund version) | To be used once there is a signed IHCERTA1 and employer has decided there will be no entitlement to immediate ill-health pension but that hindsight considerations may apply – use only after discussion with Pensions Service.<br><a href="#">RETURN to Letter Chooser</a> |
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County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

I would like to emphasise that, at this time, no decision has been made regarding your employment. Should a decision be made to terminate your employment on the grounds of ill-health you will have the rights of appeal as set out in #enter name of process that details appeal process for termination of employment (NB this is NOT the pensions appeal process)#.

Yours sincerely

#name of individual authorised to make provisional award notification#  
#job title of individual authorised to make provisional award notification#

Enclosures: Employer Decision Appeals Leaflet

|  |   |
|--|---|
| Tier 1 or 2 Ill-health Pension Awarded (Cambridgeshire Pension Fund version) | To be used when individual has been awarded ill-health pension. Will need editing depending on tier. <a href="#">RETURN to Letter Chooser</a> |
|--|---|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

I am pleased to inform you that #employer name# has decided that you are entitled to immediate payment of your pension benefits following your dismissal on the grounds of ill-health from your pensionable employment as #job title# on #last day of employment#.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater, this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact LGSS Pensions Service within two weeks of the date of this letter on 01604 366537.

**<choose paragraph depending on the tier awarded>**

Following consideration of your ill-health situation it has been decided that you are unlikely to be capable of undertaking any 30 hour per week job for at least a year between now and your normal pension age. You are therefore awarded Tier 1 benefits. This means that your benefits will be based on the pensionable service you have got to date PLUS an enhancement to your pension representing the further pension you would have built up had you continued in your current employment to your normal pension age.

Following consideration of your ill-health situation it has been decided that you are unlikely to be capable of undertaking any 30 hour per week job for at least three years but should be capable of undertaking one before your normal pension age. You are therefore awarded Tier 2 benefits. This means that your pension will be based on the pensionable service you have got to date PLUS an enhancement to your pension representing one quarter of the further pension that you would have built up had you continued in your current employment to your normal pension age.

The reason for this decision is #summarise the reason for your tier decision, where it is a tier 2 decision it is particularly important to detail what information you have used and why they are not entitled to tier 1#.

This decision has been made in accordance with the Local Government Pension Scheme Regulations 2013.

**Right of Appeal**

If you are not satisfied with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. Please note that if you wish to appeal the **employment** decision to terminate your employment on the grounds of ill-health you need to #enter your appeal process#. If, following this, you are not satisfied with the **pension** decision you have the right of appeal, within specified time limits, to #enter job title and contact details of specified person#. If you are not satisfied with his/her decision you can then appeal to a separate person nominated by

Cambridgeshire County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

To claim your pension you should complete the enclosed RETIRE1: Application to Receive Retirement Benefits, and return it to LGSS Pensions Service at the address given in the RETIRE3: Retirement Benefits Notes, together with your completed RETIRE2: Death Grant – Expression of Wish Form should you wish, and any necessary certificates. It is important that you read the notes carefully and seek clarification on any points that you are uncertain of before signing and returning your application.

Once LGSS Pensions Service receive your completed application they will process and pay your benefits and notify you of the value.

Please note that as these benefits are payable immediately there is no benefit to you of waiting to claim them, you will be unable to join the membership related to this employment with any other future local government service or to transfer the pension rights to another occupational or personal pension scheme/arrangement. Delay in returning the form may also adversely affect your entitlement to interest if benefits are paid late.

If you need any further information please feel free to contact me at the address above.

Yours sincerely

#name of individual authorised to make award#  
#job title of individual authorised to make award#

Enclosures: RETIRE1: Application to Receive Retirement Benefits  
RETIRE2: Death Grant – Expression of Wish Form  
RETIRE3: Retirement Benefits Notes  
Employer Decision Appeals Leaflet

|  |   |
|--|---|
| Tier 1 or 2 Ill-health Pension Awarded (Northamptonshire Pension Fund version) | To be used when individual has been awarded ill-health pension. Will need editing depending on tier. <a href="#">RETURN to Letter Chooser</a> |
|--|---|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

I am pleased to inform you that #employer name# has decided that you are entitled to immediate payment of your pension benefits following your dismissal on the grounds of ill-health from your pensionable employment as #job title# on #last day of employment#.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater, this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact LGSS Pensions Service within two weeks of the date of this letter on 01604 366537.

**<choose paragraph depending on the tier awarded>**

Following consideration of your ill-health situation it has been decided that you are unlikely to be capable of undertaking any 30 hour per week job for at least a year between now and your normal pension age. You are therefore awarded Tier 1 benefits. This means that your benefits will be based on the pensionable service you have got to date PLUS an enhancement to your pension representing the further pension you would have built up had you continued in your current employment to your normal pension age.

Following consideration of your ill-health situation it has been decided that you are unlikely to be capable of undertaking any 30 hour per week job for at least three years but should be capable of undertaking one before your normal pension age. You are therefore awarded Tier 2 benefits. This means that your pension will be based on the pensionable service you have got to date PLUS an enhancement to your pension representing one quarter of the further pension that you would have built up had you continued in your current employment to your normal pension age.

The reason for this decision is #summarise the reason for your tier decision, where it is a tier 2 decision it is particularly important to detail what information you have used and why they are not entitled to tier 1#.

This decision has been made in accordance with the Local Government Pension Scheme Regulations, 2013.

**Right of Appeal**

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Once LGSS Pensions Service receive your completed application they will process and pay your benefits and notify you of the value.

Please note that as these benefits are payable immediately there is no benefit to you of waiting to claim them, you will be unable to join the membership related to this employment with any other future local government service or to transfer the pension rights to another occupational or personal pension scheme/arrangement. Delay in returning the form may also adversely affect your entitlement to interest if benefits are paid late.

If you need any further information please feel free to contact me at the address above.

Yours sincerely

#name of individual authorised to make award#  
#job title of individual authorised to make award#

Enclosures: RETIRE1: Application to Receive Retirement Benefits  
RETIRE2: Death Grant – Expression of Wish Form  
RETIRE3: Retirement Benefits Notes  
Employer Decision Appeals Leaflet

|   |   |
|---|---|
| Tier 3 Ill-health Pension Awarded (Cambridgeshire Pension Fund version) | To be used when individual has been awarded ill-health pension.<br><a href="#">RETURN to Letter Chooser</a> |
|---|---|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

I am pleased to inform you that #employer name# has decided that you are entitled to immediate payment of your pension benefits following your dismissal on the grounds of ill-health from your pensionable employment as #job title# on #last day of employment#.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact LGSS Pensions Service within two weeks of the date of this letter on 01604 366537.

Following consideration of your ill-health situation it has been decided that you are likely to be capable of undertaking a 30 hour per week job for at least a year within three years. You are therefore entitled to a Tier 3 ill-health award. This means that your pension will be:

- based on the pensionable service you have got to date of leaving;
- payable for no more than three years;
- suspended if you get gainful employment before the end of three years;
- reviewed eighteen months after leaving, at this point one of three options will apply:
  - your pension may be suspended if the independent doctor judges that you are capable of undertaking any gainful employment at that point; or
  - your pension will be increased to a tier 2 award and made permanent if the Independent Doctor determines that you will not be capable of undertaking any gainful employment within a further eighteen months; or
  - no change will be made and your pension will be suspended after three years from date of leaving, or earlier if you get gainful employment.

Once suspended your pension would normally be payable again in full from your normal pension age. You could opt for earlier payment at any time from your 55<sup>th</sup> birthday, although your benefits may be reduced for early payment if paid before normal pension age. Alternatively you could apply for your pension to be put into payment if you became permanently incapable of undertaking gainful employment; it may also be possible to have your pension uprated to a tier 2 pension within three years of it being suspended.

The reason for this decision is #summarise the reason for your tier decision, it is important to details what evidence you used and why they are not entitled to tier 1 or 2#.

It is your responsibility to inform me if you enter employment so that a decision can be taken as to whether it is assessed as being 'gainful employment'. Gainful employment is defined as employment of 30 hours or more a week which you can do for more than a year. You should inform me if you get employment for more than 30 hours per week



using the enclosed form IHT3GE1. If you fail to do this any overpaid pension will be re-claimed.

This decision has been made in accordance with the Local Government Pension Scheme Regulations 2013.

### **Right of Appeal**

If you are not satisfied with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. Please note that if you wish to appeal the **employment** decision to terminate your employment on the grounds of ill-health you need to **#enter your appeal process#**. If, following this, you are still not satisfied with the **pension** decision you have the right of appeal, within specified time limits, to **#enter job title and contact details of specified person#**. If you are not satisfied with **his/her** decision you can then appeal to a separate person nominated by Cambridgeshire County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

To claim your pension you should complete the enclosed RETIRE1: Application to Receive Retirement Benefits, and return it to LGSS Pensions Service at the address given in the RETIRE3: Retirement Benefits Notes, together with your completed RETIRE2: Death Grant – Expression of Wish Form should you wish, and any necessary certificates. It is important that you read the notes carefully and seek clarification on any points that you are uncertain of before signing and returning your application.

Once LGSS Pensions Service receives your completed application they will process and pay your benefits and notify you of the value.

Please note that as these benefits are payable immediately there is no benefit to you of waiting to claim them, you will be unable to join the membership related to this employment with any other future local government service or to transfer the pension rights to another occupational or personal pension scheme/arrangement. Delay in returning the form may also adversely affect your entitlement to interest if benefits are paid late.

If you need any further information please feel free to contact me at the address above.

Yours sincerely

**#name of individual authorised to make award#**  
**#job title of individual authorised to make award#**

Enclosures: RETIRE1: Application to Receive Retirement Benefits  
RETIRE2: Death Grant – Expression of Wish Form  
RETIRE3: Retirement Benefits Notes  
Employer Decision Appeals Leaflet  
IHT3GE1: Notification of Potentially Gainful Employment

**IHT3GE1**

**Notification of Potentially Gainful Employment**

**SECTION 1: YOUR PERSONAL DETAILS (PLEASE USE BLOCK LETTERS)**

|                 |  |                            |
|-----------------|--|----------------------------|
| Surname:        |  | Employer:                  |
| Forenames:      |  |                            |
| Date of Leaving |  | National Insurance Number: |
| Address:        |  |                            |
|                 |  |                            |

**SECTION 2: DETAILS OF EMPLOYMENT**

|  |  |               |
|--|--|---------------|
| Start Date:  |  | New Employer: |
| Hours per week:                                    |  |               |
| I have started the above job which is:             |  |               |
| Permanent  |  |               |
| Has a fixed term ending on .....                   |  |               |
| Casual (this means you only work when you want to) |  |               |

**SECTION 3: DETAILS OF EMPLOYMENT**

This is my notification that I have started employment following the award of a Local Government Pension Scheme Tier 3 Ill-health benefit. I understand that if this is deemed to be gainful employment my pension will be suspended.

Signed: .....

Date: .....

|   |   |
|---|---|
| Tier 3 Ill-health Pension Awarded (Northamptonshire Pension Fund version) | To be used when individual has been awarded ill-health pension.<br><a href="#">RETURN to Letter Chooser</a> |
|---|---|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

I am pleased to inform you that #employer name# has decided that you are entitled to immediate payment of your pension benefits following your dismissal on the grounds of ill-health from your pensionable employment as #job title# on #last day of employment#.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact LGSS Pensions Service within two weeks of the date of this letter on 01604 366537.

Following consideration of your ill-health situation it has been decided that you are likely to be capable of undertaking a 30 hour per week job for at least a year within three years. You are therefore entitled to a Tier 3 ill-health award. This means that your pension will be:

- based on the pensionable service you have got to date of leaving;
- payable for no more than three years;
- suspended if you get gainful employment before the end of three years;
- reviewed eighteen months after leaving, at this point one of three options will apply:
  - your pension may be suspended if the independent doctor judges that you are capable of undertaking any gainful employment at that point; or
  - your pension will be increased to a tier 2 award and made permanent if the Independent Doctor determines that you will not be capable of undertaking any gainful employment within a further eighteen months; or
  - no change will be made and your pension will be suspended after three years from date of leaving, or earlier if you get gainful employment.

Once suspended your pension would normally be payable again in full from your normal pension age. You could opt for earlier payment at any time from your 55<sup>th</sup> birthday, although your benefits may be reduced for early payment if paid before normal pension age. Alternatively you could apply for your pension to be put into payment if you became permanently incapable of undertaking gainful employment; it may also be possible to have your pension uprated to a tier 2 pension within three years of it being suspended.

The reason for this decision is #summarise the reason for your tier decision, it is important to details what evidence you used and why they are not entitled to tier 1 or 2#.

It is your responsibility to inform me if you enter employment so that a decision can be taken as to whether it is assessed as being 'gainful employment'. Gainful employment is defined as employment of 30 hours or more a week which you can do for more than a year. You should inform me if you get employment for more than 30 hours per week

using the enclosed form IHT3GE1. If you fail to do this any overpaid pension will be re-claimed.

This decision has been made in accordance with the Local Government Pension Scheme Regulations 2013.

### **Right of Appeal**

If you are not satisfied with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. Please note that if you wish to appeal the **employment** decision to terminate your employment on the grounds of ill-health you need to **#enter your appeal process#**. If, following this, you are still not satisfied with the **pension** decision you have the right of appeal, within specified time limits, to **#enter job title and contact details of specified person#**. If you are not satisfied with **his/her** decision you can then appeal to a separate person nominated by Northamptonshire County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

To claim your pension you should complete the enclosed RETIRE1: Application to Receive Retirement Benefits, and return it to LGSS Pensions Service at the address given in the RETIRE3: Retirement Benefits Notes, together with your completed RETIRE2: Death Grant – Expression of Wish Form should you wish, and any necessary certificates. It is important that you read the notes carefully and seek clarification on any points that you are uncertain of before signing and returning your application.

Once LGSS Pensions Service receive your completed application they will process and pay your benefits and notify you of the value.

Please note that as these benefits are payable immediately there is no benefit to you of waiting to claim them, you will be unable to join the membership related to this employment with any other future local government service or to transfer the pension rights to another occupational or personal pension scheme/arrangement. Delay in returning the form may also adversely affect your entitlement to interest if benefits are paid late.

If you need any further information please feel free to contact me at the address above.

Yours sincerely

**#name of individual authorised to make award#**  
**#job title of individual authorised to make award#**

Enclosures: RETIRE1: Application to Receive Retirement Benefits  
RETIRE2: Death Grant – Expression of Wish Form  
RETIRE3: Retirement Benefits Notes  
Employer Decision Appeals Leaflet  
IHT3GE1: Notification of Potentially Gainful Employment

**IHT3GE1**

**Notification of Potentially Gainful Employment**

**SECTION 1: YOUR PERSONAL DETAILS (PLEASE USE BLOCK LETTERS)**

|                 |  |                            |
|-----------------|--|----------------------------|
| Surname:        |  | Employer:                  |
| Forenames:      |  |                            |
| Date of Leaving |  | National Insurance Number: |
| Address:        |  |                            |

**SECTION 2: DETAILS OF EMPLOYMENT**

|   |  |               |
|---|--|---------------|
| Start Date:   |  | New Employer: |
| Hours per week:   |  |               |
| <p>I have started the above job which is:</p> <p style="margin-left: 20px;">Permanent</p> <p style="margin-left: 20px;">Has a fixed term ending on .....</p> <p style="margin-left: 20px;">Casual (this means you only work when you want to)</p> |  |               |

**SECTION 3: DETAILS OF EMPLOYMENT**

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Signed: .....

Date: .....

|  |  |
|--|--|
| No ill-health pension and less than 55 (Cambridgeshire Pension Fund version) | To be used when individual under age 55 is dismissed without ill-health pension.<br><a href="#">RETURN to Letter Chooser</a> |
|--|--|

Dear #name#

### **Your pension benefit award following dismissal from employment on grounds of ill-health**

Your employment has been terminated on the grounds of ill-health. To qualify for an ill-health pension it is a requirement of the Pension Regulations that #employer name# has a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your job until your normal pension age and are not immediately capable of undertaking any gainful employment. The Independent Doctor has chosen not to issue such a certificate because # summarise key wording from report received with the IHCERTA1#.

#Employer name# has therefore decided you are entitled to a deferred pension benefit following the cessation of your pensionable employment as #job title# on #last day of employment#.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact LGSS Pensions Service at within two weeks of the date of this letter on 01604 366537.

You will receive your formal award of deferred benefits directly from LGSS Pensions Service who administer your pension. This benefit would normally be payable in full from your normal pension age although you could opt for payment from any time after your 55<sup>th</sup> birthday at which time your benefits may be reduced for early payment. Alternatively you may be able to transfer your pension rights to another pension scheme or defer payment beyond your normal pension age. Application to transfer out forms (CTVOUT01 and IFTVOU01) are enclosed.

This decision has been made in accordance with the Local Government Pension Scheme Regulations 2013.

### **Right of Appeal**

If you are not satisfied with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. Please note that if you wish to appeal the **employment** decision to terminate your employment on the grounds of ill-health you need to #enter your appeal process#. If, following this, you are still not satisfied with the **pension** decision you have the right of appeal, within specified time limits, to #enter job title and contact details of specified person#. If you are not satisfied with his/her decision you can then appeal to a separate person nominated by Cambridgeshire County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

If you need any further information please feel free to contact me at the address above.

Yours sincerely

#name of individual authorised to make award#  
#job title of individual authorised to make award#

Enclosures: Employer Decision Appeals Leaflet  
CTVOUT01: Application to Transfer Out Local Government Pension  
Scheme Benefits  
IFTVOU01: Transferring Membership between Local Government  
Pension Funds (LGPF) (England and Wales only)

|  |  |
|--|--|
| No Ill-health pension and less than 55 (Northamptonshire Pension Fund version) | To be used when individual under age 55 is dismissed without ill-health pension.<br><a href="#">RETURN to Letter Chooser</a> |
|--|--|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

Your employment has been terminated on the grounds of ill-health. To qualify for an ill-health pension it is a requirement of the Pension Regulations that #employer name# has a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your job until your normal pension age at least and are not immediately capable of undertaking any gainful employment. The Independent Doctor has chosen not to issue such a certificate because # summarise key wording from report received with the IHCERTA1#.

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Enclosures: Employer Decision Appeals Leaflet  
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Pension Funds (LGPF) (England and Wales only)

|   |   |
|---|---|
| No ill-health pension and 55 or older (Cambridgeshire Pension Fund version) | To be used when individual age 55+ is dismissed without ill-health pension.<br><a href="#">RETURN to Letter Chooser</a> |
|---|---|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

Your employment has been terminated on the grounds of ill-health. To qualify for ill-health pension benefits it is a requirement of the Pension Regulations that #employer name# has a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your job until your normal pension age at least and are not immediately capable of undertaking any gainful employment. The Independent Doctor has not issued this certificate because #summarise key wording from report received with the IHCERTA1#.

#Employer name# has therefore decided you are entitled to a deferred pension benefit following the cessation of your pensionable employment as #job title# on #last day of employment#. As you are over age 55 you can choose to have this brought into payment immediately although it may be reduced for early payment. If you choose not to take pension now it would normally be payable from your normal pension age although you could opt for payment from any time between now and your 75<sup>th</sup> birthday.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact LGSS Pensions Service within two weeks of the date of this letter on 01604 366537.

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#name of individual authorised to make award#  
#job title of individual authorised to make award#

Enclosures: RETIRE1: Application to Receive Retirement Benefits  
RETIRE2: Death Grant – Expression of Wish Form  
RETIRE3: Retirement Benefits Notes  
Employer Decision Appeals Leaflet

|   |   |
|---|---|
| No ill-health pension and 55 or older (Northamptonshire Pension Fund version) | To be used when individual age 55+ is dismissed without ill-health pension.<br><a href="#">RETURN to Letter Chooser</a> |
|---|---|

Dear #name#

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Your employment has been terminated on the grounds of ill-health. To qualify for ill-health pension benefits it is a requirement of the Pension Regulations that #employer name# has a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your job until your normal pension age at least and are not immediately capable of undertaking any gainful employment. The Independent Doctor has not issued this certificate because #summarise key wording from report received with the IHCERTA1#.

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#name of individual authorised to make award#  
#job title of individual authorised to make award#

Enclosures: RETIRE1: Application to Receive Retirement Benefits  
RETIRE2: Death Grant – Expression of Wish Form  
RETIRE3: Retirement Benefits Notes  
Employer Decision Appeals Leaflet

|  |  |
|--|--|
| <p>No ill-health pension and less than 55 but treatment not yet exhausted.<br/>(Cambridgeshire Pension Fund version)</p> | <p>To be used when individual age less than age 55 is dismissed without ill-health pension but where there is a <u>clear</u> chance that their treatment may not actually succeed – discuss with Pensions before sending.<br/><a href="#">RETURN to Letter Chooser</a></p> |
|--|--|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

Your employment has been terminated on the grounds of ill-health. To qualify for an ill-health pension it is a requirement of the Pension Regulations that #employer name# has a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your job until your normal pension age at least and are not immediately capable of undertaking any gainful employment. The Independent Doctor has decided not to issue such a certificate because # summarise key wording from report received with the IHCERTA1#.

However, I have been told that, #summarise circumstance e.g. once further tests and treatment have been carried out, when treatment is more advance#, it may become clear, with hindsight, that you do actually meet the above criteria.

The Local Government Pension Scheme Regulations make the following provision for circumstances such as yours.

1. At the current time #employer name# has decided that you are entitled to a deferred pension benefit following the cessation of your pensionable employment as #job title# on #last day of employment#.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact the LGSS Pensions Service within two weeks of the date of this letter on 01604 366537.

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2. Once further investigation and treatment is complete your case can be looked at again:
  - If the Independent Doctor is prepared to certify, at that time and with the benefit of hindsight, that it is now apparent that you did meet the criteria for an ill-health pension on the date of leaving the above decision will be changed and will be back-dated to the day after you left. A decision on which tier of ill-health benefits you receive will also be made, again with the application of hindsight, and any enhancement that is due will be made.

- If the Independent Doctor is not prepared to certify, even with the benefit of hindsight, that you did meet the criteria for an ill-health pension on the date of leaving BUT that you do now meet the criteria, a further decision will be made to allow your benefits to be brought into payment from the date that you apply for your case to be looked at again.
- It is possible that the Independent Doctor will decide that the new information does not materially change your case. In these circumstances the decision in 1. above will continue to apply.

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To apply to have your case reviewed in the future you should wait until further investigation is complete and treatment has progressed. I can not recommend when you should do this as there is no definitive 'right time'; you should take advice from the medical professionals treating you as to when you have got to a position where the situation is clearer. At this point please contact **#enter details of person to contact#** to commence the process of having your case reviewed.

If you need any further information please feel free to contact me at the address above.

Yours sincerely

**#name of individual authorised to make award#**  
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Enclosures: Employer Decision Appeals Leaflet

|  |  |
|--|--|
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Yours sincerely

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Enclosures: Employer Decision Appeals Leaflet

|   |  |
|---|--|
| <p>No ill-health pension and 55 or older but treatment not yet exhausted.<br/>(Cambridgeshire Pension Fund version)</p> | <p>To be used when individual is 55+ and is dismissed without ill-health pension but where there is a <u>clear</u> chance that their treatment may not actually succeed – discuss with Pensions before sending.<br/><a href="#">RETURN to Letter Chooser</a></p> |
|---|--|

Dear #name#

**Your pension benefit award following dismissal from employment on grounds of ill-health**

Your employment has been terminated on the grounds of ill-health. To qualify for an ill-health pension it is a requirement of the Pension Regulations that #employer name# has a certificate from a suitably qualified, independent doctor, to indicate that you are incapable of doing your job until your normal pension age at least and are not immediately capable of undertaking any gainful employment. The Independent Doctor has decided not to issue such a certificate because ## summarise key wording from report received with the IHCERTA1#.

However, I have been told that, #summarise circumstance e.g. once further tests and treatment have been carried out, once treatment is further advanced#, it may become clear, with hindsight, that you do actually meet the above criteria.

The Local Government Pension Scheme Regulations make the following provision for circumstances such as yours.

1. At the current time ##employer name## has decided that you are entitled to a deferred pension benefit following the cessation of your pensionable employment as #job title# on #last day of employment#. As you are over age 55 you can choose to have this paid immediately although it may be reduced for early payment. If you choose not to take pension now it would normally be payable from your normal pension age although you could opt for payment from any time between now and your 75<sup>th</sup> birthday.

Your pension benefits in respect of membership before 1 April 2014 will be based on 'Final Pay'. This is normally the pensionable pay in respect of your final year of scheme membership. If you work part-time it is increased to the full time equivalent amount. If your final pay for one of the two immediately preceding years is greater this will be used. If you have suffered a reduction or restriction in your pensionable pay in the last ten years an alternative period can sometimes be used when determining 'Final Pay'. If you believe this applies to you please contact LGSS Pensions Service within two weeks of the date of this letter on 01604 366537.

If you choose to claim your pension you should complete the enclosed RETIRE1: Application to Receive Retirement Benefits, and return it to LGSS Pensions Service at the address given in the RETIRE3: Retirement Benefits Notes, together with your completed RETIRE2: Death Grant – Expression of Wish Form should you wish, and any necessary certificates. It is important that you read the notes carefully and seek clarification on any points that you are uncertain of before signing and returning your application.

Once LGSS Pensions Service receives your completed application they will process and pay your benefits and notify you of the value. Please note, delay in returning the form may also adversely affect your entitlement to interest if benefits are paid late.

2. Once further investigation and treatment is complete your case can be looked at again:
  - If the Independent Doctor is prepared to certify, at that time and with the benefit of hindsight, that it is now apparent that you did meet the criteria for an ill-health pension on the date of leaving the above decision will be changed and will be back-dated to the day after you left. A decision on which tier of ill-health benefits you receive will also be made, again with the application of hindsight, and any enhancement that is due will be made.
  - It is possible that the Independent Doctor will decide that the new information does not materially change your case. In these circumstances the decision in 1. above will continue to apply.

This decision has been made in accordance with the Local Government Pension Scheme Regulations 2013.

### **Right of Appeal**

If you are not satisfied with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. Please note that if you wish to appeal the **employment** decision to terminate your employment on the grounds of ill-health you need to **#enter your appeal process#**. If, following this, you are still not satisfied with the **pension** decision you have the right of appeal, within specified time limits, to **#enter job title and contact details of specified person#**. If you are not satisfied with his/her decision you can then appeal to a separate person nominated by Cambridgeshire County Council as Administering Authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

To apply to have your case reviewed in the future you should wait until further investigation is complete and treatment has progressed. I can not recommend when you should do this as there is no definitive 'right time'; you should take advice from the medical professionals treating you as to when you have got to a position where the situation is clearer. At this point please contact **##enter contact details of who would deal with it##** to commence the process of having your case reviewed.

If you need any further information please feel free to contact me at the address above.

Yours sincerely

**#name of individual authorised to make award#**  
**#job title of individual authorised to make award#**

Enclosures: RETIRE1: Application to Receive Retirement Benefits  
RETIRE2: Death Grant – Expression of Wish Form  
RETIRE3: Retirement Benefits Notes  
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