

NHS HIGHLAND
Retirement Policy

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1. Introduction

NHS Highland is an equal opportunities employer as well as committed to employing and retaining experienced and knowledgeable staff to ensure the highest standard of service and patient care is provided.

A change from work to retirement is one of the most significant events encountered during a person's life. It is therefore appropriate that employees are supported and advised to enable them to experience as smooth a transition from work to retirement as possible suitable to their own needs.

There is no longer a statutory retirement age; this is now an individual's choice. The date in which you can access your State Pension is dependent on your date of birth and further information on this is available from the following website: GOV.UK

NHS Highland recognises that individuals may wish to continue to work after the date in which they can access their pensions. This may allow NHS Highland to retain highly experienced and skilled staff for longer. It is also acknowledged that staff may prefer to consider retirement on a phased basis and this would allow staff an opportunity to balance choice and flexibility in planning their retirement. Finally of course staff may also choose to retire earlier.

This policy has been developed in partnership with staff side organisations and is based on the 'Supporting the Work-Life Balance' PIN Policy and Practice document. The Policy also reflects relevant employment legislation including the Equality Act and the Employment Rights Act.

2. Scope

This policy applies to all staff, including Adult Social Care.

3. Roles & Responsibilities

Managers:

Managers will ensure the effective application of the retirement process, and specifically to:

- Ensure that the employee is aware of their entitlement within this policy
- Acknowledge an employee's intention to retire
- Ensure that the employee is supported through the retirement process and pension documentation is completed within the relevant timescale

Employees:

Employees approaching retirement will give as much notice as possible of their intention to retire, to their manager in writing to assist forward planning. If the employee is a member of the NHS Superannuation Scheme / Local Government Pension Scheme they should give at least 6 months notice to ensure sufficient notice for pension documentation to be completed. However where possible, employees should contact their manager 12 months before they wish to retire to state their intent in regard to retirement. The manager will then arrange an individual interview with the member of staff 9 months before the proposed date of retirement in order for plans to be put in place. **Refer to Appendix 3&4**

Staff Side Representatives:

Staff Side Representatives will:

- Ensure that the employee is aware of their entitlement within this policy
- Support employees through the retirement process

Human Resources:

Human Resources will:

- Ensure that the manager is supported and the employee is made aware of their rights, responsibilities and entitlements
- Ensure that the retirement procedure is applied fairly and consistently

Payroll will:

- Administer appropriate pension documentation, where applicable

Occupational Health

To encourage a long and healthy retirement, employees will have access to a health check from the Occupational Health Department prior to their retirement date if they wish.

4. Retirement Options

Employees who are **not** members of the NHS Superannuation or Local Government Pension Schemes but wish to retire should:

- Seek advice from the Government website on State Pensions
- Discuss their plan with their manager
- Give as much notice as possible of their intention to retire, in writing, to their manager to assist forward planning.
- Employees should give sufficient notice should they wish to take phased retirement.

NHS Superannuation Scheme Members or / Local Government Scheme Members

Employees who **are** members of the NHS Superannuation or Local Government Pension Schemes and wish to retire should:

- Discuss their plan with their manager
- Give minimum of 6 months notice of their intention to retire
- Contact Pay Unit for the relevant pension forms
- Confirm their intention to retire in writing

Phased Retirement

In order to enable managers to consider whether an application for phased retirement can be granted, a minimum of 6 months' notice of intended date of retirement is required. It is unlikely that a request will be granted if the notice period is shorter.

It may be possible for a phased retirement request to be granted on a reduced basis, in accordance with the needs of the service

If a decision is made to refuse a request for phased retirement, the individual applying has the right of appeal, and this can be lodged and considered on the same basis as appeals against refusal of flexible working. The process is outlined in the Flexible Working policy. (Available on Intranet)

Adult Social Care on existing Highland Council terms and conditions - can view the Highland Council Flexible Retirement Policy – available through this link for further information.

https://www.highland.gov.uk/peopleandperformance/downloads/file/379/flexret_policy_v01pdf

Employee's aged over 50 who choose to retire, whether or not a member of the NHS Superannuation or Local Government Pension scheme will be entitled to request a phased retirement depending on service requirements.

If ceasing employment staff will be entitled to request a Phased Retirement. Employees with bank posts should not work on the Staff Bank whilst undertaking a phased retirement.

Employees requesting to return to employment of any kind with any NHS Highland Employment including bank or locum posts will not be entitled to a phased retirement.

An application can only be refused for one of the following service/operational reasons where it is determined that a change to the employee's work pattern would:

- Create an unacceptable burden of additional cost;
- Have a detrimental effect on the organisation's ability to meet a service demand;
- Have a detrimental impact on service quality;
- Have a detrimental impact on the performance of the organisation, their colleagues or the employee;
- Result in an inability on the part of the organisation to re-organise work among existing staff;
- Result in an inability on the part of the organisation to recruit additional staff; or
- Include periods where there would be insufficient work for the employee to undertake.

In addition, there may be occasions where planned organisational changes might make it impracticable for NHS Highland to agree to an employee's request for flexible working. An application may also be declined on this basis.

In order that an employee can adjust to their life of retirement, a gradual reduction in working hours may be introduced following discussion and agreement with the line manager. This may be introduced a maximum of three months prior to the retirement date.

For example:

Working hours reduction for full-time employees:-

- Third month before retiral – 80% of contracted hours (4 days)
- Second month before retiral – 60% of contracted hours (3 days)
- Last month before retiral – 40% of contracted hours days (2 days)

Working hours reduction for part-time employees:-

Part time employees are entitled to the same staggered 20% reduction over the three-month period prior to retiral, if entitled to phased retirement. This will have to be calculated

reflecting shift length and number of days worked over the week. These influences will mean that a request for phased retiral will have to be individually calculated for a part time member of staff, for example (based upon a part time member of staff working three days per week, five hours per day i.e. 15hrs per week):

- Third month before retiral – work 12 hours per week (reduce by 20%)
- Second month before retiral – work 9 hours per week (reduce by 20%)
- Last month before retiral – work 6 hours per week (reduce by 20%)

Reducing the working week by 20% in hours may not be compatible for the employee and the organisation. Therefore, other innovative options require to be explored, for example (based upon a part time member of staff working three days per week, five hours per day):

- Third month before retiral – 2 days (reduce by 33%)
- Second month before retiral – 1 day (reduce by 33%)
- Last month before retiral – 1 day (no reduction)

During this 3 month period employees will receive their full basic pay including any enhancements due, eg. shift allowance. Commencement of a phased retirement plan will not result in payment of a pension. The process detailed in section 7 of this policy should be followed to ensure that the documentation to release a pension goes through the appropriate process and in a timely manner.

The days to be worked need to be mutually agreed in line with service needs. Payment in lieu of a phased retiral is not permissible nor can an employee undertake alternative paid (Voluntary unpaid work is except) employment during the hours they would have been at work.

When the date of retirement is known, the employee's annual leave entitlement for that year can be calculated. The manager and employee should agree when the annual leave will be taken and this can be documented in the retiral plan. All annual leave should be taken before the date of leaving and, in most cases before commencing a phased retiral. If annual leave is to be taken during the phased retiral, the phased retiral would be suspended for the duration of the annual leave and the annual leave taken as if normal contracted hours were being worked. [example: If the employee wishes to take annual leave during the period of phased retirement, normal contractual hours must be used i.e. for one week's annual leave for a full-time member of staff, 37.5 hours annual leave must be used regardless of phased retirement hours scheduled to work.]

Employees are not entitled to and will not be authorised to work bank / locum shifts on the phased retirement days.

5. Award of Pension Application Form

Dependent upon type of retirement, the appropriate documentation will be required to be completed by the retiring employee normally 4 months prior to the date of retirement. In the case of ill-health retirement, an application should be made as soon as it is apparent

that this is the appropriate route. The necessary forms can be downloaded via the following link: www.sppa.gov.uk alternatively the form can be obtained from the Pay Unit.

Once completed, the forms should be returned to the Pay Unit who will ensure that they are forwarded for processing. The relevant sections of the forms will be completed by the HR Team (in Ill Health situations only) and Payroll department and forwarded to the NHS Superannuation Scheme / Local Government Pension Scheme.

When applications are forwarded to the NHS Superannuation Scheme / Local Government Pension Scheme, NHS Highland receives no further information about its progress.

Should employees wish to check on the progress of their application they may do so in writing to:

- SPPA The Scottish Public Pensions Agency, Tweedside Park, Tweedbank, Galashiels TD1 3TE or by telephone on 01896 893000. In either case your Superannuation (SB) Number, National Insurance Number and Date of Birth should be quoted.
- Local Government Pension Scheme –Address: Highland Council, Payroll and Pension Manager, Glenurquhart Road, Inverness, IV3 5NX or telephone on 01463 702334 or by website <http://scotlgps2015.org/>

6. Annual Leave

Annual leave should be taken in advance of the retirement date. If however an employee has been unable to take this for reasons of extended sick leave or requested by their manager to delay leave for service reasons, the balance of their annual leave entitlement will be paid when they retire. When annual leave has been taken in excess of part-year entitlement, this will normally be deducted from final salary.

7. Valuing Service Award refer to the valuing service policy – available on intranet

In recognition of valued service to NHS Highland and the National Health Service (NHS) generally, all employees of NHS Highland are entitled to receive an Award in the year in which they attain 20, 30 and 40 years NHS service.

In situations where an employee chooses to leave the NHS or retire with more than 20, 30 or 40 years service, but has not received a VSA award previously, they may apply for an award to be made and acknowledged at their leaving/retirement date. The procedure for doing this would be for the employees' manager to contact Pay Unit for confirmation of service and arrangements for the provision of the appropriate vouchers.

8. Preparation for Retirement

Refer to the Retirement Pack – appendix 5

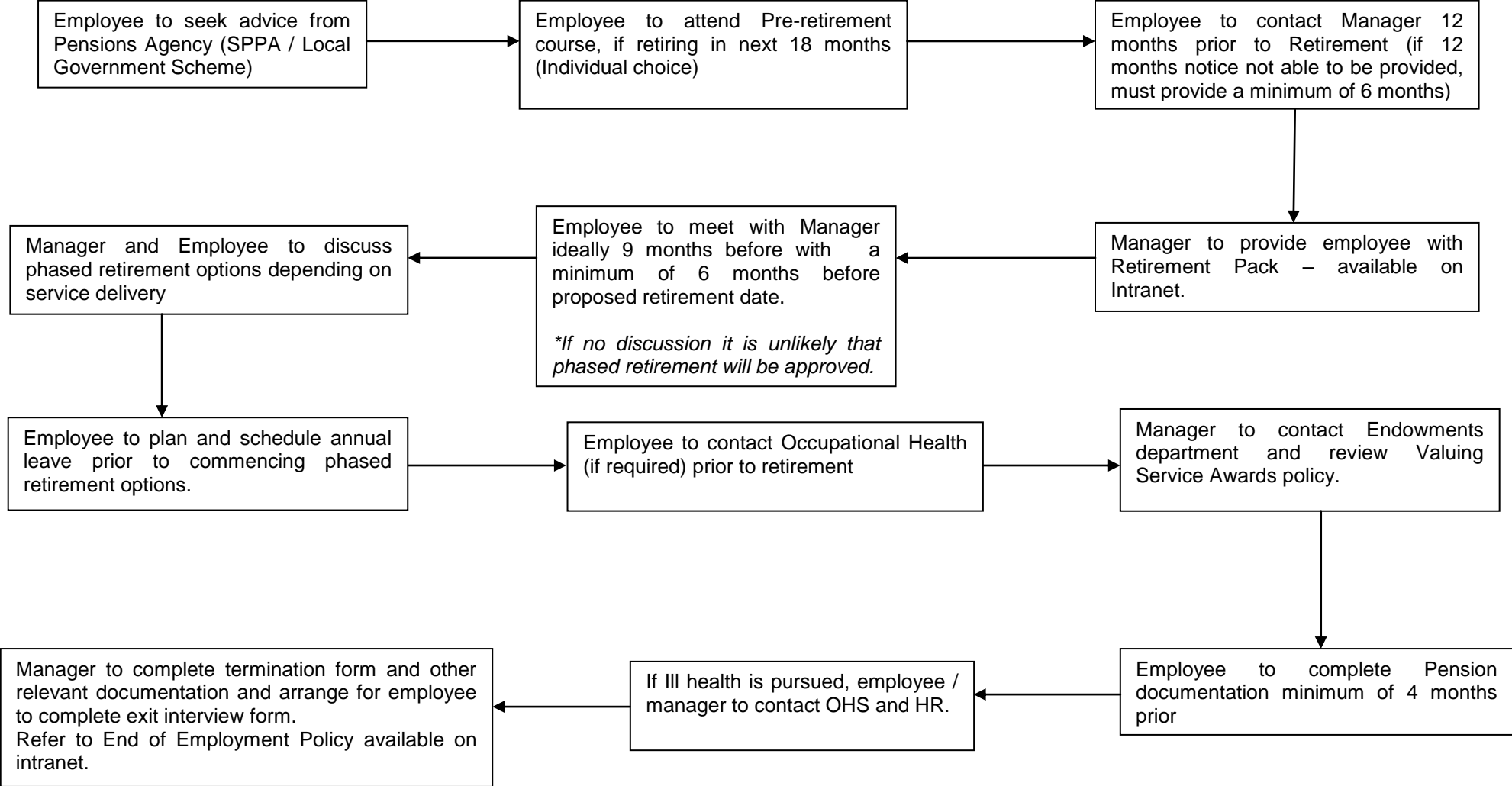
9. Resolution of Disagreements

Should a disagreement arise, the individual has the right to raise a formal grievance. It may be preferable in such circumstances, however, for the manager to seek advice on resolving the matter from an appropriate member of the HR Team and a Trade Union/or Professional Organisation representative.

10. Monitoring, Review and Evaluation

This policy will be monitored, reviewed and evaluated every two years by the Highland Partnership Forum or equivalent, taking into consideration legislative changes and developments in good practice to ensure it meets the needs of all employees.

Retirement flowchart for Employee and Manager



Employee Checklist

	Task	Date completed
1	Employee to seek advice from Pensions Agency (SPPA / Local Government Scheme)	
2	Employee to attend Pre-retirement course – if required	
3	Contact Manager 12 months prior to Retirement (if 12 months notice not able to be provided, must provide a minimum of 6 months)	
4	Employee to meet with Manager ideally 9 months before with a minimum of 6 months before proposed retirement date.	
5	Employee to contact OHS if required	
6	Contact Manager to discuss Phased Retirement options	
7	Plan and schedule annual leave prior to commencing phased retirement options.	
8	Employee to complete Pension documentation minimum of 4 months prior	
9	If Ill health is pursued, employee / manager to contact OHS and HR.	

Managers Checklist

	Task	Date completed
1	Manager to provide employee with Retirement Pack – available on Intranet.	
2	Manager to meet with Employee ideally 9 months before with a minimum of 6 months before proposed retirement date.	
3	Encourage employee to contact Occupational Health, if required	
4	Manager to discuss phased retirement options with employee taking into account service delivery	
5	Approve any annual leave, prior to phased retirement commencing	
6	Contact Endowments and Value Service Award for recognition of service	
7	Manager to complete termination form and other relevant documentation and arrange for employee to complete exit interview form. Refer to End of Employment Policy available on intranet – http://intranet.nhsh.scot.nhs.uk/PoliciesLibrary/Documents/End%20of%20Employment%20Policy%20and%20Procedure.pdf#search=end%20of%20employment	
	<i>Examples of this are; return all IT equipment, Lease car, ID badge, Mobile, Uniform, Keys etc</i>	
8	If Ill health is pursued, employee / manager to contact OHS and HR.	

Notice Periods
Contact Manager 12 months prior
Manager and employee to meet ideally 9 months (minimum of 6 months) prior to discuss retirement plan
Minimum of 6 months notice
Pension documentation to be completed minimum of 4 months prior



Retirement Pack

Congratulations
On your retirement from
The National Health
Service.

Pre Retirement Course

This course/workshop is for those who are thinking about retiring or taking early retirement within the next 18 months.

Planning for a positive retirement workshop forward planning is advisable when making any major change and retirement is no exception; service is to provide support and guide those who are considering what retirement might mean to them. This service will be provided through workshops which are designed to raise your awareness of the key issues you will need to consider and decisions you will need to make as you begin to approach this new stage of life. They are suitable for those who think they might like to retire within approximately the next couple of years and are just as valuable for those who are not sure yet what age they wish to retire as well as those who have a definite age in mind. This workshop will help you to understand more clearly the changes you will face in both your lifestyle and your finances and the most appropriate ways to deal with them and hopefully dispel some of the myths.

You will consider a wide range of retirement related matters including tips on how to make sure your assets go to those you choose, that you don't pay more tax than you need to as well as a basic understanding on investment strategies for those in retirement and how to reduce investment risk. In addition the workshop will explain your occupational and state pension entitlements and the decision you will need to make in respect of how you wish to draw your pension benefits.

Pre-Retirement Courses/Workshops are being delivered by Affinity Connect – A national organisation specialising in retirement services, and is one of the largest providers to the Public Sector.

NHS Highland

Pre-Retirement Planning

"I thought I had sorted my retirement plans, now I realise I need to rethink them"

"I wish I had attended this workshop earlier"

Oh no! hooray Where is it? They should have ... Perhaps? Here I come

Euphoria Stuck Searching Anger Guilt Self-doubt Gradual acceptance Transition complete

Forward planning is advisable when making any major change and retirement is no exception. We are pleased to announce therefore that the annual pre-retirement support programme has now been booked and details are available on the staff intranet training site.

"It was really helpful to discuss things with others in the same position; it gave me a different perspective and good ideas"

For further details and Course Dates please go to the Intranet / Home / Staff / Pensions and Retirement or email: Jeanne Hornby on jeanne.hornby@nhs.net

Please contact for further information or to book your place:

Jeanne Hornby, Partnership/Personnel Administration Support Officer

Email: jeanne.hornby@nhs.net

NHS Retirement Fellowship

The NHS Retirement Fellowship is the social, leisure, educational and welfare organisation for retired NHS staff and their partners.

If you are coming up for retirement, the NHS Retirement Fellowship has a lot to offer and by joining, you can add interest to your retirement. Through a range of social activities, interest groups and holidays, the fellowship makes it easy for retired NHS staff to stay in touch and make new friends.

The NHS Retirement Fellowship currently meet in the Recreation Hall, Raigmore Site. For information on dates, please contact the Local Branch secretaries.

The Fellowship organises a varied programme of meetings and activities that includes speakers, outings, local items of interest and special events. Branch meetings also provide an opportunity to meet friends and colleagues and most importantly the chance to make new friends

There is a small annual subscription.

To join or for further information contact local branch secretaries;
Jeanie Sutherland on 01349 866469 Email: jsclan@sky.com
Anthea Zell on 01520 722951 Email: anthea.zell@gmail.com

NHS Retirement Fellowship is a self help organisation catering specifically for retired NHS staff. Its aim is to encourage friendship and relive loneliness and worry for retired NHS Staff.

For more information about the fellowship you can visit the website or email;
Website: <http://www.nhsrf.org.uk> Email: info@nhsrf.org.uk



REACH OUT:



Make a difference to someone who's lonely

NHS Highland is leading a major campaign called 'Reach Out' which aims to tackle loneliness and social isolation. The reason that NHS Highland is focusing efforts on this issue is because there is strong evidence to suggest that feeling lonely and isolated can have a major impact on people's mental and physical health and wellbeing. Evidence suggests that being lonely is as bad for your health as being overweight or not being physically active and increases the risk of dying prematurely by 10 per cent.

Members of the public, individuals, companies and services/organisations are being invited to complete a 'pledge' in which they will undertake to carry out a task/activity of their choosing to address loneliness and social isolation. The pledge is available online at: www.reachout.scot.nhs.uk/sign-the-pledge/

Information on Reach Out is being included in retirement packs as it may be that individuals will be looking to volunteer in the future for their own or other people's benefits. Volunteering could be an excellent way to combat personal loneliness and isolation or to be an opportunity to provide support to both young and old who may be themselves experiencing loneliness and social isolation.

www.reachout.scot.nhs.uk



@NHSH_ReachOut



NHSHighlandReachOut



NHSHReachOut

Useful Contact Information:

➤ **Occupational Health**

To encourage a long and healthy retirement, employees will have access to a health check from the occupational health department prior to their retirement date if they wish. Telephone Number: 01463 704499

➤ **Human Resources**

Human Resources will:

- Ensure that the manager is supported and the employee is made aware of their rights, responsibilities and entitlements
- Ensure that the retirement procedure is applied fairly and consistently

Any questions or queries on the Retirement Policy please contact HR Team.

➤ **Scottish Public Pensions Agency (SPPA)**

7 Tweedside Park, Tweedbank, Galashiels, TD1 3TE, Telephone: 01896 893000 or Website: <http://www.sppa.gov.uk/>

If you contact the SPPA you will be asked for your SPPA reference number (SB number), which can be found, on your payslip. If you do not have a reference number you will need both your Date of Birth and National Insurance number.

➤ **Highland Council**

Local Government Pension Scheme – Highland Council, Address: Payroll and Pension Manager, Glenurquhart Road, Inverness, IV3 5NX or telephone on 01463 702334 or by website <http://scotlgps2015.org/>

➤ **Citizens Advice Scotland**

Helps people resolve their legal, money and other problems by providing free, independent and confidential advice. Telephone: 0131 550 1000 [Email: info@cas.org.uk](mailto:info@cas.org.uk)

Website: <https://www.citizensadvice.org.uk/scotland/>

➤ **HM Revenue and Customs**

Telephone: 0300 200 3000 or Website: <https://www.gov.uk/government/organisations/hm-revenue-customs>

➤ **Department for Work and Pensions**

Telephone: 0845 6060 265 or Website: <https://www.gov.uk/government/organisations/department-for-work-pensions>

➤ **International Pension Centre**

The Pension Centre, Tyneview Park, Newcastle upon Tyne, NE98 18A

Telephone: 0191 218 7777 or [Email: typ.internationalqueries@thepensionservice.gsi.gov.uk](mailto:typ.internationalqueries@thepensionservice.gsi.gov.uk)

VOLUNTEERING INFORMATION

Volunteering is one of the most rewarding things you can do. Think about why you might want to volunteer.

- **Gain confidence.** Volunteering can help you gain confidence by giving you the chance to try something new and build a real sense of achievement.
- **Make a difference.** Volunteering can have a real and valuable positive affect on people, communities and society in general.
- **Meet people.** Volunteering can help you meet different kinds of people and make new friends.
- **Be part of a community.** Volunteering can help you feel part of something outside your friends and family.
- **Learn new skills.** Volunteering can help you learn new skills, gain experience and sometimes even qualifications.
- **Take on a challenge.** Through volunteering you can challenge yourself to try something different, achieve personal goals, practice using your skills and discover hidden talents.
- **Have fun!** Most volunteers have a great time, regardless of why they do it.

Search for local opportunities near you on the **National Volunteering Website:**

www.volunteerscotland.net/find-an-opportunity/opportunity-search/

or

To find out more about volunteering in the Highlands, visit **NHS Highlands Volunteer Page** (<http://www.nhshighland.scot.nhs.uk/Careers/Pages/Volunteer.aspx>) or one of the voluntary organisations near you to discover a whole range of different opportunities, from pet sitting to befriending.

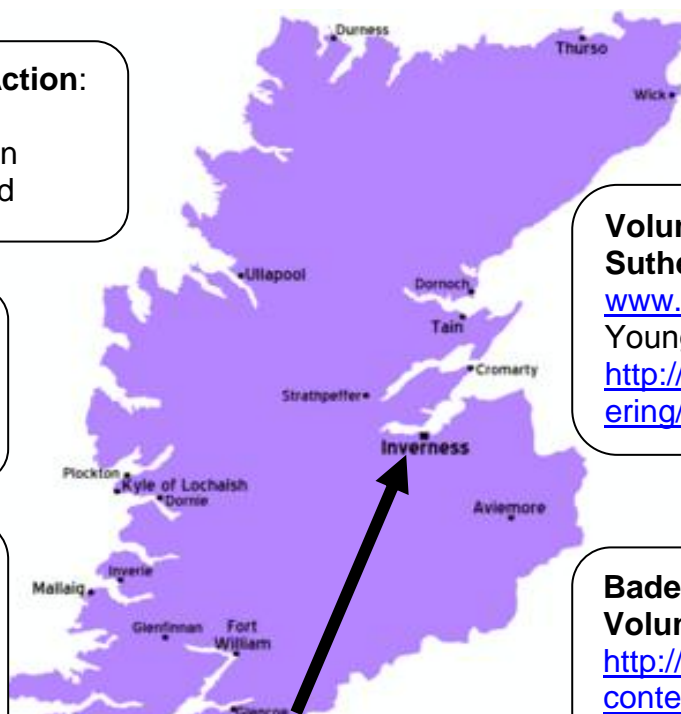
CVS North: www.cvsnorth.co.uk
Volunteering opportunities not yet listed

Caithness Volunteering info:
www.cvg.org.uk/volunteering/opportunities/
Includes a list of local opportunities

Ross-shire Voluntary Action:
www.rossvolact.org.uk
Local volunteering section currently being developed

Skye & Lochalsh:
<http://www.slcv.org.uk/volunteering.htm>

Lochaber Voluntary Action:
<http://valochaber.org/volunteering/volunteering-opportunities/>



Voluntary Groups East Sutherland:
www.vges.org.uk/Volunteering/
Young person's volunteering:
<http://www.vges.org.uk/Volunteering/Under25.html>

Badenoch & Strathspey Volunteering form:
<http://www.vabs.org.uk/wp-content/uploads/2015/10/Volunteer-Registration-Form.pdf>

Signpost Partners: -
<http://signpost-inc.org/volunteering/>