# UNIVERSITY OF EXETER RETIREMENT SAVINGS SCHEME

**PROCEDURE FOR APPLICATION FOR RETIREMENT ON THE GROUNDS OF ILL HEALTH: INFORMATION FOR MEMBER**

This procedure applies where:

* the employee is an active member of the University of Exeter Retirement Savings Scheme (ERSS); and
* a decision has been taken that their employment with the University will be terminated on the grounds of ill health

ERSS members may be eligible for the following benefits.

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| Early Payment of ERSS Benefits on the Grounds of Ill Health | Additional benefit for ERBS members who were active members of the closed University of Exeter Retirement Benefits Scheme (ERBS) at 30 November 2016 | Illl health benefits for ERBS members with deferred benefits in the Exeter Retirement Benefits Scheme (ERBS) which closed on 30 November 2016 |
| **Qualifying criteria and benefit** |
| Scottish Widows have two separate parts to ill health retirement.Scottish Widows ’s medical advisers must be satisfied that: 1) You have predicted life expectancy of less than a year – you will be permitted to take your ERSS savings in full as a tax free lump sum. This rule has no age restriction for taking your benefits 2) You have a serious ill health and a diagnosis that you have more than a year to live – you will be permitted to take your ERSS savings on the same terms as if age 55 . The tax limits that would apply to members taking their benefits at age 55 or over would apply. | If:* you were an active contributing member of the closed University of Exeter Retirement Benefits Scheme (ERBS) at 30 November 2016;
* it has been agreed that your employment with the University will terminate on the grounds of Ill Health
* the University’s Occupational Health Physician has agreed that you meet the definition of ill health below

then the University will (no later than your final day of employment) pay to your ERSS account with Scottish Widows a lump sum equal to your annual pensionable salary at the date your employment ends Your employment with the University must end for benefits to be paid.University of Exeter Definitions for Ill Health RetirementTo qualify for the ill health benefit of once times your annual salary to be paid to the ERSS you must be deemed, in the long term, to be unable to discharge the duties of your own job or any other office/post or employment. | If you have deferred benefits in the closed ERBS you may be able to eligible for these to be paid early on the grounds of Ill Health. Payment of any deferred benefits due to ill health from the closed ERBS is subject to the approval of the ERBS Trustee. The ERBS Trustee has their own medical advisors which they will use when reviewing any application for Ill Health. |
| **Process** |
| The University of Exeter Retirement Savings Scheme is administered by Scottish Widows and an application for early payment of pension benefits on the grounds of ill health must be made by the member directly to Scottish Widows. Whilst the University will make a decision on whether employment will be terminated on the grounds of ill health, decisions on early payment of the ERSS benefits will be made by Scottish Widows, In all cases, Scottish Widows will require medical confirmation from their medical advisers.Scottish Widows will require their own documents to be completed and signed by the member including a form giving their consent for their doctor to provide information. | The University will make a decision on whether to pay to your ERSS account with Scottish Widows a lump sum equal to your annual pensionable salary following consideration of medical reports by the University’s Occupational Health Physician, who will have also considered medical evidence submitted by your own doctor(s). To enable the University to make a decision on your case, you will be asked to complete a consent form, giving permission to the University to access medical reports about you. You have the right to withhold this consent, but if you do the University may make a decision on the evidence provided by the University’s Occupational Health Physician. (The University can require an employee to be examined by the University’s Occupational Health Physician.) | Before making a decision, the Trustees may ask that you be examined by the independent Medical Adviser appointed by the Trustees.Please note any decision reached by the ERBS trustee with regard to your application is not binding on the UniversityTo support an application made by the member to the ERBS Trustee, the ERBS Trustee can accept a medical report from the University’s occupational health physician and other documents submitted by the University, but this will require the written consent of the member. The member will be asked to complete the IH2 consent form and return this to the University. |

People Services 02 October 2018