Retirement Policy
(HR-023)

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Executive Director (name & job title):	Karen Phillips, Associate Director of People and OD
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Policies should be accessed via the Trust intranet to ensure the current version is used

Contents

1.   INTRODUCTION

Humber Teaching NHS Foundation Trust (the Trust) values the contribution of all our employees, and this includes employees who may be considering their options in terms of retirement.

This document sets out the Trust's policy for employees who have chosen to retire. This policy should be read in conjunction with the Retirement guide for staff and managers.

2.   SCOPE

This policy and procedure apply to all employees of the Trust. It applies to both members and non - members of the NHS Pension Scheme.

3.   DUTIES AND RESPONSIBILITIES

Chief Executive
To provide assurance to the Board that this policy is acted upon through delegation to the appropriate areas of the Trust.

Executive Directors
To ensure that this policy is acted on through a policy dissemination and implementation in collaboration with senior managers.

Senior Managers, Managers and Clinicians
Ensure all employees within their area of responsibility are informed about the contents of this and associated policies and procedures.

Ensure that they are participating fully in pre-retirement planning with employees, ensuring that the principles and processes contained in this policy and procedure are adhered to in the required timescales. Line managers must ensure consistent application of the policy within their area of responsibility.

Ensure employees are made aware of the pension options and potential opportunities of remaining in Trust employment as an alternative to retirement.

Workforce and OD
The relevant Workforce and OD teams will provide appropriate technical advice and support.

Pension Officer
Responsible for providing:
- Information to managers
- Retirement packs to employees
- Processing retirement applications for submission to the NHS Pensions

By law, Pensions Officers may not offer financial advice to scheme members. Therefore, while they have a duty to provide information about the scheme and the options available, they may not advise employees.

Employees
All employees are expected to comply with this and any other associated policies and procedures.

All employees are responsible for fully engaging with their line manager in discussing pre-retirement options and/or raising their intention to retire as part of regular 1:1 meeting and/or during their annual appraisal.

4. FLEXIBLE RETIREMENT OPTIONS

The NHS Pension Scheme offers several options that allow changes to the way in which employees work without a major or negative impact on their future pension or the need to leave work and the NHS Pension Scheme completely. These are often referred to as 'flexible retirement options' and are defined as providing flexibility in respect of the age at which an employee retires, the length of time an employee takes to fully retire and/or the nature and intensity of work in the lead up to final retirement.

	1995 Section	2008 Section	2015 Scheme
Wind Down	✓	✓	✓
Step Down	✓	✓	✓
Retire and Return	✓	✓	✓
Partial Retirement	✓*	✓	✓
Late Retirement Enhancement	x	✓	✓
Early Retirement Reduction Buy Out	x	x	✓

* From the 1st October 2023.

From April 2015 employees may have membership in more than one section of the scheme and will need to ensure that if they wish to take up flexible retirement, the option chosen is applicable to all pensionable membership.

All information on the flexible retirement options available can be found by visiting the NHS Business Service Authority website: NHS Pensions | NHSBSA

4.1. Option 1 – Wind Down
Staff can 'wind down' to retirement by remaining in their current post but reduce the number of hours or days they work whilst not affecting already accrued pension.

For example, if an employee chooses to work half time hours, it will take two years to build up one year of pension benefits as opposed to working full-time to build up one year of pension. The advantage of this option over the retirement option is that you continue to increase your pension.

Further information about retirement flexibilities, including eligibility criteria and availability, can be found on: NHS Pensions | NHSBSA

4.2. Option 2 – Step Down
Staff may 'step-down' to a different role, whilst not affecting already accrued pension, for example, to reduce their level of responsibility while remaining in NHS Employment and making use of their individual skills and experience.

If the role that the employee wishes to step down to is on the 'hard to recruit to' list and the requirements of the person specification are met by the individual in full, then the step-down request can be actioned. If not on the 'hard to recruit to' list, then the individual would have to apply for the step-down role as per the usual recruitment process.

Further information about retirement flexibilities, including eligibility criteria and availability, can be found on: NHS Pensions | NHSBSA

4.3. Option 3 – Partial Retirement

This option allows members to take part of their NHS pension benefits whilst continuing in NHS employment. This means that staff can continue to work while benefitting from being able to partially draw down their pension benefits and supplement their income.

The member's pensionable pay must be reduced by at least 10 per cent for at least a year, or the member will cease to be eligible for the pension they have drawn down. Please contact the Pensions Team to ask how this reduction can be achieved.

Further information about retirement flexibilities, including eligibility criteria and availability, can be found on: NHS Pensions | NHSBSA

4.4. Option 4 – Late Retirement Enhancement

If a member of the 2008 or 2015 scheme chooses to retire later than their normal pension age (NPA), their pension benefits will be increased by the application of late retirement factors.

Further information about retirement flexibilities, including eligibility criteria and availability, can be found on: NHS Pensions | NHSBSA

4.5. Option 5 – Retire and Return

Members who have reached the minimum retirement age can also opt to retire, take all their pension benefits and return to NHS employment. Options available include returning to the Trust in a substantive role or registering for the staff Bank applicable to the role. Each case will be considered on its own merits and the Trust has clear procedures in place for doing this. Employees must take a break in employment of 24 hours to qualify for their NHS Pension Scheme benefits.

If employees wish to return to their **same** role (including same job banding) then a retire and return request can be actioned provided it has approval from the line manager. The line manager is not in any way obliged to accept the request, they must consider the needs of the service and communicate with the individual making the request. The line manager has the option not to support the request and to advertise the role as per recruitment procedures. This also applies where the individual wishes return to the same post but on alternative hours or with a flexible working pattern.

Where an individual wishes to return to a **different** post (including down-grading), they will only be able to do this through a retire and return request where the post that they wish to return to is deemed 'hard to recruit' as defined through Workforce and OD Committee (e.g., nursing, GP, or Consultant Psychiatrist role) and the line manager must approve this. In this case a selection process is not necessary. In all other scenarios, the individual would need to apply for an alternative role as per the usual recruitment process and is only able to return to that role if they are successful in the selection process.

You can access the Retire and Return Process Document on the Intranet. Please note someone cannot Retire and Return until Recruitment have confirmed the clearances on the relevant pre-employment checks which need to be undertaken for the employee.

Where an individual wishes to return to a **bank** post, please follow the Leaver and Return process.

Right to work will need to be reverified in person, this is a legal requirement when leaving employment. A new Occupational Health Pre-Employment Questionnaire will also be required to ensure health records up to date. There may be a requirement for other pre-employment checks to be carried out, depending on when they were last completed. The process and relevant forms can be found on the Intranet click here.

Further information about retirement flexibilities, including eligibility criteria and availability, can be found on: NHS Pensions | NHSBSA

4.6. Option 6 – Early Retirement Reduction Buy Out (ERRBO)
Members of the 2015 can pay additional contributions to buy out reduction that would be applied to their pension if they retired before their normal pension age.

Further information about retirement flexibilities, including eligibility criteria and availability, can be found on: NHS Pensions | NHSBSA

5. OPTIONS FOR EMPLOYEES WHO ARE NOT IN THE NHS PENSION SCHEME

For employees who are not members of any section of the NHS Pension Scheme, who wish to continue working and want to have a more flexible work life balance prior to retirement, can request to step down into a post with less responsibility or wind down by reducing their hours.

A request to step down can be made and there is no requirement for a break in service for colleagues who are not members of the NHS pension scheme.

6. PROCEDURES RELATING TO EMPLOYEE RETIREMENT

All guidance on the procedures relating to employee retirement including retire and return can be found on the Trust Intranet.

7. RETIREMENT GIFT

An employee must have a minimum of 15 years reckonable service* to receive a gift from the Trust. For every full year of eligible service employees will be entitled to a gift or alternative to the value of £10, to a maximum of £200.

Employees should not receive cash or cash equivalent, e.g., vouchers which can be redeemed for cash. Should employees wish to choose a gift in the form of a training course or something relevant to the start of a new hobby, then providing an invoice to the appropriate value can be raised by the organisation concerned, the Trust would be happy to deem it the same as a gift.

As a manager, to arrange a gift from the Trust for an employee, or in the case of a query you should contact the Procurement Department.

* Reckonable Service is total NHS service. If there has been a break in service, it must be for no more than 12 months continuous for service prior to the break to be counted. To be eligible for a retirement gift employees must be employed by the Trust on the date they retire. More information on Reckonable Service can be found within the Recruitment and Selection Policy.

8. IMPLEMENTATION AND MONITORING

Line managers will work with employees to ascertain their wishes in relation to retirement and approve or decline requests accordingly. Once agreed the line manager will notify the Workforce and OD team and Payroll of the agreed next steps for processing. Any instances of the policy not being following will be raised with the line manager.

9. TRAINING AND SUPPORT

For further guidance on NHS pensions, employees can contact the NHS Pensions Agency on 0300 330 1346 or visit the website at: www.nhsbsa.nhs.uk/pensions

More information on the flexible retirement options available can be found by visiting the NHS Business Service Authority website: NHS Pensions | NHSBSA

10. REFERENCE TO ANY SUPPORTING DOCUMENTATION

- NHS Employers
- Department of Health Guidance for Employers and Staff
- NHS Pension Authority
- NHSPensions_Employer_RetireandReturnGuide_(V3)_20230330.pdf (nhsbsa.nhs.uk)
- Retire and Return Process

APPENDIX 1: DOCUMENT CONTROL SHEET

This document control sheet, when presented to an approving committee must be completed in full to provide assurance to the committee.

Document Type	Policy		
Document Purpose	To define the policy whereby an Employee has expressed a wish to retire from their employment.		
Consultation:	Date:	Group / Individual	
list in right hand columns consultation groups and dates -	April 2024	P&OD Wider Management	
	March 2024	Recruitment Team	
	January 2024	Pensions Team	
	June 2024	TCNC	
	May 2024	EDI Steering Group	
	July 2024	ODG	
Approving Body:	EMT	Date of Approval:	23 July 2024
Date of Board Ratification:	25 September 2024		
Training Impact Analysis:	None [✓]	Minor [ ]	Significant [ ]
Financial Impact Analysis:	None [✓]	Minor [ ]	Significant [ ]
Capacity Impact Analysis:	None [✓]	Minor [ ]	Significant [ ]
Equality and Health Inequalities Impact Assessment (EHIIA) undertaken?	Yes [✓]	No [ ]	N/A [ ] Rationale:

Document Change History:			
Version Number	Type of Change (full/interim review, minor or significant change(s))	Date	Details of Change and approving group or Executive Director (if very minor changes as per the document control policy)
4.1	Full review/ rewrite	January 2020	
4.2	Review of rewrite	May 2020	Policy to include key principles and a separate document for procedure.
4.3	Review	August 2022	Minor amends made to section 4.5. Approved by Lead Director sign off (05/08/22).
4.4	Review	September 2024	• Updated to reflect changes to Partial Retirement. • Policy amended to include further links to the NHS Pensions site • Retire and Return section firmed up in relation to pre-employment checks, and the process for bank staff. • Addition of ERRBO section due to it not previously being included. • Retirement gift section firmed up following feedback from Pensions Team. *Approved at EMT (23 July 2024) and ratified at Board (25 September 2024).*

APPENDIX 2: EQUALITY IMPACT ASSESSMENT (EIA)

For strategies, policies, procedures, processes, guidelines, protocols, tenders and services

1. **Document or Process or Service Name:** Retirement Policy
2. **EIA Reviewer (name, job title, base and contact details**): Alison Meads, Medical Workforce Manager
3. **Is it a Policy, Strategy, Procedure, Process, Tender, Service or Other?** Policy

Main Aims of the Document, Process or Service
Please indicate in the table that follows whether the document or process has the potential to impact adversely, intentionally or unwittingly on the equality target groups contained in the pro forma

Equality Target Group 1. Age 2. Disability 3. Sex 4. Marriage/Civil Partnership 5. Pregnancy/Maternity 6. Race 7. Religion/Belief 8. Sexual Orientation 9. Gender Reassignment	Is the document or process likely to have a potential or actual differential impact with regards to the equality target groups listed? Equality Impact Score Low = Little or No evidence or concern (Green) Medium = some evidence or concern(Amber) High = significant evidence or concern (Red)	How have you arrived at the equality impact score? a) who have you consulted with b) what have they said c) what information or data have you used d) where are the gaps in your analysis e) how will your document/process or service promote equality and diversity good practice

Equality Target Group	Definitions	Equality Impact Score	Evidence to support Equality Impact Score
Age	Including specific ages and age groups: Older people Young people Children Early years	**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Disability	Where the impairment has a substantial and long term adverse effect on the ability of the person to carry out their day to day activities: Sensory Physical Learning Mental health (including cancer, HIV, multiple sclerosis)	**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Sex	Men/Male Women/Female	**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Marriage/Civil Partnership		**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Pregnancy/ Maternity		**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Race	Colour Nationality Ethnic/national origins	**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Religion or Belief	All religions Including lack of religion or belief and where belief includes any religious or philosophical belief	**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Sexual Orientation	Lesbian Gay Bisexual	**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy
Gender reassignment	Where people are proposing to undergo, or have undergone a process (or part of a process) for the purpose of reassigning the person's sex by changing physiological or other attribute of sex	**Low**	There is no evidence that this protected characteristic will be negatively affected by the implementation of this policy

Summary

Please describe the main points/actions arising from your assessment that supports your decision above. There is no evidence that implementation of this policy will negatively affect any of the protected characteristics.
EIA Reviewer: Alison Meads

Date completed: 5th August 2024	Signature: A. Meads