

NHS Pension Scheme:

Maternity leave, Paternity Leave, Parental Leave and Adoption Leave

Employee FAQs

Q. Can I return to work after a period of maternity leave, paternity leave, parental leave or adoption leave?

A. You will need to discuss your return to work with your employer

Q. If I return to work after my leave, do I have to stay on the same contract?

A. You will need to discuss the terms of your employment with your employer

Q. Can I pay pension contributions on my reduced earnings?

A. You will pay employee pension contributions based on the pay you actually receive. Added years contributions continue to be payable on the normal rate of pensionable pay before the leave commenced. Additional pension purchases continue at the normal rate.

Q. Can I pay pension contributions during a period of unpaid maternity, paternity, parental or adoption leave?

A. Yes. Pension contributions will be based on the rate of pay immediately before any period of unpaid leave begins.

Q. What happens if I change my mind whilst on leave and decide not to return to work?

A. You will need to discuss this with your employer, however, for pension purposes; your last day of membership will be the last day on which you pay pension contributions plus any annual leave entitlement.

Your employer should provide you with the [Leaving Early and Transferring Out factsheet](#) from our website, which gives you the necessary information about the choices available to you in respect of your pension.

Q. What if I cannot afford to pay pension contributions whilst I am on leave?

A. You can make arrangements with your employer to pay the arrears of contributions when you return to work. The arrears must be paid within a reasonable period of time agreed by you and your employer.

Q. Can I have a refund of any contributions paid during my leave?

A. No, if contributions have been correctly paid on any part of your leave, whether paid or unpaid, they cannot be refunded, (unless you subsequently leave NHS employment and the Scheme with entitlement to a refund of contributions)

Q. Is the percentage of contributions the same whilst I am on my leave?

A. Yes the percentage stays the same

Q. Can I join the NHS Pension Scheme during my leave?

A. No, an employee cannot join the NHS Pension Scheme during a period of maternity leave etc (this includes any employee who has opted out of the Scheme)

Q. Are Keep In Touch (KIT) day(s) counted for pension purposes?

A. For pension purposes the KIT day(s) do **not** break the period of leave. You will pay contributions on the pay received for the KIT day(s). After the KIT day(s), contributions are once more payable based on the amount immediately before the KIT day(s). Any part of a day worked is counted as a full day for pension purposes.