



Factsheet

For members with mental health officer status

Introduction

This factsheet explains the implications of the NHS Pension Choice Exercise for members with mental health officer (MHO) status who are considering transferring to the 2008 Section.

Who is eligible for MHO status?

MHO status is applicable to members of the 1995 Section who spend the whole or nearly the whole of their time in the direct care and treatment of people suffering from mental or physical disorders.

To qualify you must have been awarded MHO status on or before 6 March 1995 and at no time since have had a break in pensionable employment of 5 years or more.

What is the benefit of having MHO status?

A member who has MHO status can retire once they have achieved 20 years as a MHO, as early as age 55, without having to have their pension benefits reduced.

Once a MHO achieves 20 years membership every further year as a MHO is doubled so it counts as two for pension purposes. So if by the time you reach age 55 you have worked as a MHO for 25 years then your pension will be worked out using 30 years and these will be paid in full without any reduction.

Can I transfer MHO status to the 2008 Section?

No. MHO status stopped in 1995 and now only applies to members with reserved rights before that date. The 2008 Section does not recognise MHO status.

What happens if I am a MHO and I transfer to the 2008 Section?

If you choose to transfer your 1995 Section membership to the 2008 Section you will be giving up all your rights to MHO status.

This will mean that you are subject to the same normal pension age of 65 as all other members of the 2008 Section. If you retire before age 65 you will have your pension benefits reduced in order to take account of them being in payment longer than expected.

If I transfer to the 2008 Section what happens to any doubled membership I have already built up?

Because MHO status is not recognised in the 2008 Section any doubled membership you have already built up will not transfer to the 2008 Section. Membership up to 31 March 2008 is transferred under the NHS Pension Choice Exercise and membership from 1 April 2008 is counted as if it were already part of the 2008 Section. This is so that all members choosing to move will have the same start date of 1 April 2008.

Any doubled membership you had built up by 31 March 2008 will not move across to the 2008 Section. So if on 31 March 2008 you had been working as a MHO for 25 years, these are the years which will be transferred to the 2008 Section and not the 30 years membership which would be used if you were to remain in the 1995 Section.