

# NHS Pension Scheme: Mental Health Officer (MHO) Status Factsheet 1995 Section Only

Certain groups of staff that were members of the NHS Pension Scheme before 6 March 1995 can be granted Mental Health Officer (MHO) status.

## Benefits

After 20 years MHO membership, each year in excess of 20 counts as 2 “or doubles” for benefit purposes and a member can retire without taking any reduction from age 55.

## Eligibility

To be granted MHO status a member must:

- Spend either the whole or almost the whole of their time in direct care and treatment of mentally ill patients. (Please note MHOs in the community can also have MHO status)
- Have been granted MHO status before 6 March 1995 and not had a break in pensionable membership of any one period of 5 years or more.

## Part time membership

MHO status used to apply to whole time members only. However part-time members can now be granted MHO status as long as they fulfil the other criteria.

MHO status can be backdated for part time membership to 8 April 1976 for those who made a valid application to an employment tribunal together with those who were in NHS employment and a contributing member of the Scheme on 14 January 1999.

Those who were not in NHS employment and a Scheme member on 14 January 1999 but who subsequently rejoined the Scheme after that date, are entitled to have MHO status considered for current and future periods of part-time membership subject to fulfilling the other criteria.

## MHO work done outside the NHS

Members who have worked with mentally ill patients outside the NHS, (including work abroad) or have MHO membership that is no longer reckonable in the NHS Pension Scheme, may be able to count this time towards the 20 years needed to double membership.

The period may only count towards establishing the 20 years required to double membership and is not reckonable towards the calculation of benefits. A member, including this time, cannot double membership before age 50. If you think this applies to a member please contact NHS Pensions for further advice.

## Retention of MHO Status

Members who move into management posts will be allowed to retain MHO status providing they have line management responsibility for staff responsible for the care and treatment of patients suffering from mental disorders. Entitlement to retain MHO status will be strengthened if the member's responsibilities include setting and monitoring standards of psychiatric nursing and development and training of staff -see SD letter 92 12. Should an employer be unsure about whether a member can retain MHO status they can ask NHS Pensions for advice. The member's current and former job descriptions should be provided.

## MHOs ceasing to be pensionable

- The maximum amount of pensionable membership an MHO can have at age 55 is 40 years and 45 years overall
- MHOs who achieve 45 years pensionable membership before age 60 must continue to pay contributions until they are 60, unless they retire before age 60 or choose to opt out of the scheme.
- MHOs who achieve 45 years pensionable membership after age 60, but before 65, must stop paying contributions when 45 years has been achieved.
- All MHOs must stop paying contributions at age 65.

## Alternative Benefit Calculation

Benefits are usually based on pensionable pay up to the date contributions stopped but the NHS Pension Scheme Regulations allow for an alternative calculation for MHOs who cease to be pensionable, but have continued to work in the NHS before taking retirement benefits. In these circumstances, and if this method would prove more beneficial, the regulations allow benefits to be calculated using straight membership (no doubled years) and a later pensionable pay figure.

The later pensionable pay figure and the straight membership total would be assessed at whichever of the following events happened first.

- Retirement
- Reaching upper pensionable age 65
- Death
- The achievement of 45 years actual membership (not including doubled years)

If benefits using this method are more beneficial, then the regulations also allow outstanding contributions to be deducted from the retirement or death benefits lump sum.