

Mental Health Officer Status (MHO)

By Angela Williams



What is Mental Health Officer Status and who is entitled to it?

Mental Health Officer Status (MHO) applies to:

- Members who spend either the whole or most of their time in direct care and treatment of mental health patients where the patient is present
- Must have been granted MHO status on or before 6th March 1995
- Once a member achieves 20 years MHO membership, each complete year thereafter counts as 2 years membership

Mental Health Officer status was abolished from 6th March 1995 for any new members joining after that date and any members returning after a break in pensionable employment of more than 5 years.

Part-time (P/T MHO) reckonable & calendar length membership

- P/T MHO reckonable membership is used to calculate pension benefits by converting membership to its whole time equivalent length, based on the pensionable hours worked
- For part-time (P/T) members reaching 20 years calendar length membership, the doubled years are apportioned to reflect the P/T contract
- Calendar length membership is used to establish the doubling date and the date when a member has reached maximum membership. It is not used to calculate benefits
- Whole time membership counts at full length towards both reckonable and calendar membership

Doubling Date

Reg 3(6) and Reg 3(5) MHO membership is used to work out doubled years and the doubling date. Members may have both Reg 3(6) & Reg 3(5) membership.

- Reg 3 (6) membership is reckonable Mental Health Officer membership used to calculate doubled years and doubling date.
- Reg 3 (5) membership is qualifying Mental Health Officer membership which is used to work out the doubling date. It does not count towards reckonable doubled years. Doubling under Reg 3(5) cannot commence prior to age 50 or before entry into the NHS pension scheme.
- Reg 3(5) is usually MHO membership that has either been refunded, transferred in, or for qualifying work done outside the NHS.

Restricting MHO membership

Mental Health Officer membership (including doubling years) is restricted to a maximum 40 years at age 55 and 45 years overall

- Members who achieve 45 years before age 60 must continue to pay contributions, unless they opted out or claim their benefits. The scheme provides death in service cover whilst members continue in pensionable employment
- Members who achieve 45 years after age 60, but before age 65, must cease contributing
- All Mental Health Officers must cease contributing at age 65 regardless of membership

Restricted MHO membership - Alternative benefit calculation

In the 1995 section an alternative benefit calculation is offered to Mental Health Officers who have ceased to be pensionable but remained in NHS employment.

Where membership is restricted but member has to continue contributing to the scheme, we may do comparison calculations at retirement to ensure the member is not disadvantaged in anyway. This allows benefits to be calculated using straight membership (no doubling) and later pensionable pay.

The straight membership & later pay is assessed on whichever event happens first at awards stage.

- Reaching maximum pensionable age (65)
- Death
- Reaching 45 years actual membership (no doubling)

MHOs Transitioning to the 2015 Scheme

Mental Health Officer membership counting towards doubling will cease when a member moves to the 2015 scheme

Members holding MHO status who transition to the 2015 scheme, who have not had a break of 5 years or more will retain a final salary link for their 1995 section membership

If the final salary link is maintained and the criteria for MHO continues to be met, members can retire at age 55 from the 1995 section of the scheme providing all NHS employment ends

Any 2015 benefits would be actuarially reduced if taken earlier than the normal pension age.

Retention of Mental Health Officer Status for Nurses

Members may continue to maintain MHO status if all criteria is met and:

- They held MHO status in the post directly before the post in which they wish to retain the status
- Any investigations into retention are made before or at the time of commencing a potential MHO role

Members are encouraged to contact their employer in the first instance who may support the decision to retain MHO. In all cases the employer must inform NHS Pensions via form SMR and provide a copy of the formal job description, person specification and organisational structure for a decision.

NHS Pensions decision is final.

Deferred members who hold Mental Health Officer Status (MHO)

- Deferred members who held Mental Health Officer status (MHO) on 6th March 1995, may maintain MHO if they are eligible to re-join 1995 section (the break is less than 5 years) in a role which attracts the status.
- Mental Health Officer status does not apply to membership in the 2008 section or 2015 scheme

Uniform Accrual Formula (UAF)

The UAF calculation potentially increases members pension benefits by using the membership (including doubling) which the member could have achieved had they continued as a Mental Health Officer until age 55.

Subject to the criteria being met we may apply this calculation to members benefits at retirement who:

- Have deferred 1995 section MHO membership
- Have MHO membership with no protection and have transitioned to the 2015 scheme

Retirement at age 55

Members may retire and claim unreduced benefits at age 55 providing:

- They have achieved more than 20 years Mental Health Officer (MHO) membership on their retirement date
- In pensionable MHO employment on the day before they retire

Members with more than one post can retire at age 55, providing at least one post attracts MHO status and continues to fulfil the criteria

Members retiring before age 55 and those that have not achieved 20 years will have benefits reduced as if their normal pension is age 60 not age 55...

Quiz time



If the member has two posts and one is MHO
can they retire at age 55?

A. Yes

B. No



Answer A Yes

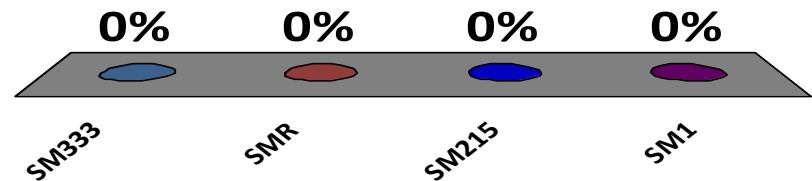
If a member holds two posts and one post is a Mental Health Officer (MHO) post, they can still retire (from both posts) at age 55 providing

- They have more than 20 years qualifying membership
- Hold MHO employment the day before their 55th birthday.
- Cease all NHS pensionable employments



What is the name of the form you need to complete for a nurse who is moving to a nurse managerial role and wants to retain MHO?

- A. SM333**
- B. SMR**
- C. SM215**
- D. SM1**



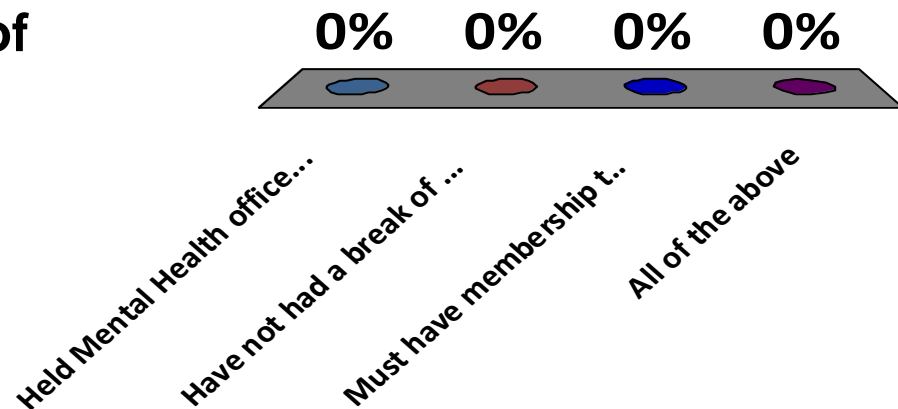
Answer B SMR Form

- SMR form is used for retention of Special Class & MHO managerial roles
- SM333 form is used for MHO automatic grades
- SM1 is used for MHO Status (non automatic grades)
- SM215 is used for the request for MHO Status for Clinical Psychologists



For MHO retention to be considered, what is the criteria?

- A. Held Mental Health officer status in the post directly before the post they wish to retain it in
- B. Have not had a break in pensionable employment of 5 years or more
- C. Must have membership of the 1995 section
- D. All of the above



Answer D All of the above

Held Mental Health officer status in the post directly before the post they wish to retain it in.

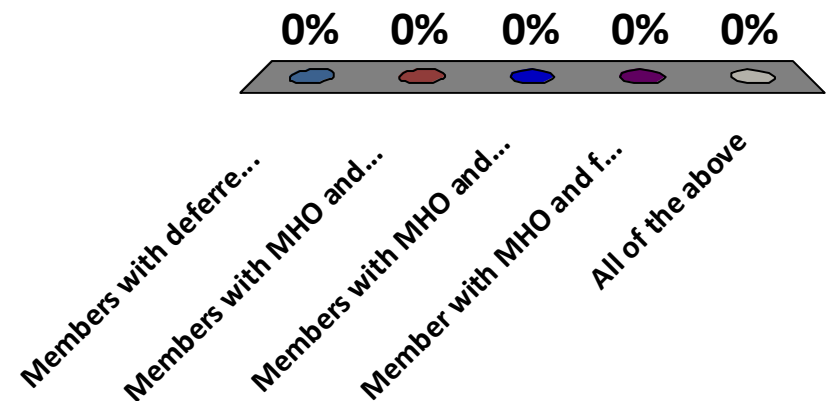
Have not has a break in pensionable employment of 5 years or more

Must have membership in the 1995 section



In what circumstances would the Uniform Accrual Formula (UAF) be considered?

- A. Members with deferred MHO membership
- B. Members with MHO and no protection in 1995 section
- C. Members with MHO and tapered protection in 1995 section
- D. Member with MHO and full protection
- E. All of the above



Answer E All of the above

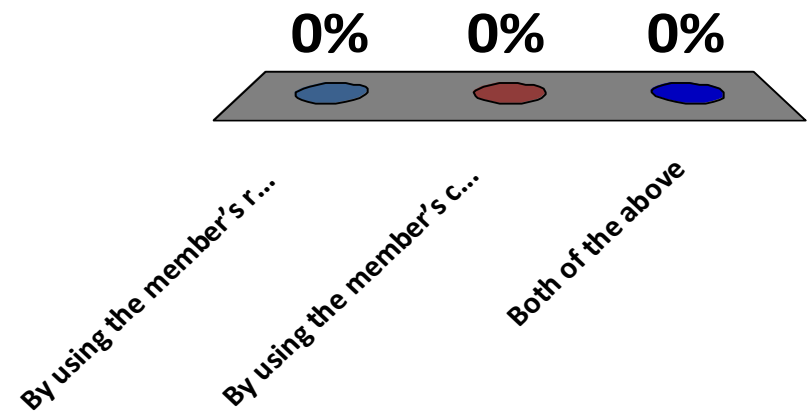
The UAF calculation potentially increases pension benefits by using the membership (including doubling) which the member could have achieved had if they continued as a MHO until age 55 and may be considered for;

- Members with no protection, tapered protection and full protection (those in a Non MHO role).
- Members who have deferred benefits in the 1995 section.



How would we work out the doubling date for a member who holds MHO status and has some P/T membership?

- A. By using the member's reckonable membership
- B. By using the member's calendar length membership
- C. Both of the above



Answer B The calendar length membership

- Calendar length membership is used to establish the doubling date and the date when a member has reached maximum membership. It is not used to calculate benefits.



If a member achieves 45 years membership before age 60, must they continue contributing to the scheme?

- A. Yes**
- B. No**



Answer A Yes

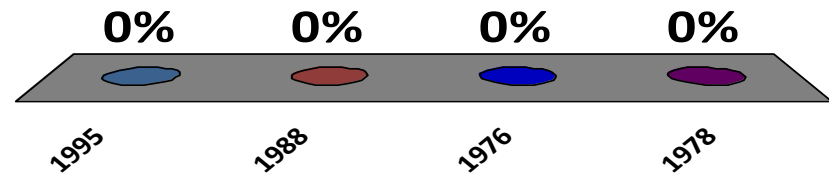
Members who achieve 45 years before age 60 must continue to pay contributions, unless they opted out or claim their benefits.

The scheme provides death in service cover whilst members continue in pensionable employment



Can you guess what year the youngest MHO member was born in?

- A. 1995
- B. 1988
- C. 1976
- D. 1978



Answer C

- The youngest Mental Health Officer member we have recorded was born in 1976.

