

## NHS Pensions - Retire and return after ill health retirement video transcript

Are you retiring due to ill health or are you already in receipt of an NHS ill health pension and returning to work?

If so, there are certain rules that may apply to you which could affect your pension.

**Important:** If you are returning to work following other types of retirement, please watch our video 'Retire and return' for more information.

You may not be able to re-join the NHS Pension Scheme following Ill Health Retirement.

This would depend on:

- The Section or Scheme you were last a member of
- The date you retired
- The type of ill health pension you are receiving (Tier 1 or Tier 2)
- Your age when you want to return

**You cannot re-join the NHS Pension Scheme if you are taking or have taken your pension as a serious ill health one off lump sum payment.**

### 24 hour break

Regardless of which Scheme you are in, if you are intending to return to work following your retirement you will need to take a 24 hour break.

Under Scheme rules you may not be eligible to go back into the Section or Scheme you were in previously.

### Reduction of Pension

If you are receiving a Tier 2 pension, and you return to work your Tier 2 pension may be substituted with a Tier 1.

Your pension may also be reduced. This will depend upon your earnings whilst re-employed.

In all circumstances you must remember to:

- Tell your employer that you were in the NHS Pension Scheme and are in receipt of your NHS pension.
- Contact us to let us know your return to work plans

Remember your NHS pension may be reduced if you return to work.

**Important:** For more information please read the factsheet about the rules and eligibility around returning to work after ill health retirement and the Retirement Guide. They are both available on our website.

The information in this video was correct at the time of publication (April 2018).