

## **NHS Pensions - Returning to the NHS after retirement**

This factsheet provides answers to some of the questions that you might have if you decide to return to NHS employment after retiring and claiming your pension benefits.

If you retired on ill health grounds please read the returning to work following ill health retirement factsheet on our website.

### **I am considering returning to NHS employment after retirement. Can I re-join one of the Schemes?**

This depends on which Section/Scheme you are in receipt of pension benefits from.

#### **1995 Section:**

Pensionable re-employment is not permitted except for members who retired on ill health grounds and return to employment before reaching age 50. These members may join the 2015 Scheme.

A further exception applies to members who retired between 1 April 2008 and 30 September 2009 prior to the 'Choice' exercise. These members may, after a waiting period, join the 2008 Section if they satisfy the 2008 Section 'Protection' conditions; otherwise they may join the 2015 Scheme.

#### **2008 Section:**

Pensionable re-employment is permitted, if the 2008 Section 'Protection' conditions are satisfied, up to the maximum membership limits of age 75 and 45 years' calendar length membership. If the Protection conditions are not satisfied the member may join the 2015 Scheme.

#### **2015 Scheme:**

Pensionable re-employment is permitted up to age 75 without any limits on years of membership.

### **Do I need to take a break in NHS employment before returning back to NHS employment to avoid my pension being suspended?**

#### **1995 Section:**

If you are a member of the 1995 Section you will need to take a 24 hour break before returning back to employment and work no more than 16 hours per week in the first calendar month to avoid your pension being suspended.

#### **2008 Section:**

If you are a member of the 2008 Section (or moved to this Section under the Choice exercises) and you have taken all of your pension entitlement, i.e. not taken 'draw down', you will need to take a 24 hour break before returning to NHS employment.

## 2015 Scheme:

If you are a member of the 2015 Scheme and have taken all your pension entitlement, ie not taken 'draw down', you will need to take a 24 hour break before returning to NHS employment.

## Important

Members of the 2015 Scheme who also have membership in the 1995/2008 Scheme should read the Scheme protection information available on our website.

### **If I return to NHS employment after retirement will my benefits be affected?**

If you are over the normal pension age (60 for 1995 Section members, 65 for 2008 Section members and State Pension Age or age 65, if later, for 2015 Scheme members) then your pension will not be affected if you return to work in the NHS.

Your benefits will also not be affected if you retired before the normal pension age and:

- you are in receipt of redundancy benefits and retired on or after 1 October 2011. This is because the unreduced element of your pension has been funded using some or all of your redundancy compensation lump sum.
- you are in receipt of actuarially reduced early retirement benefits. This is because you have funded the early payment of your benefits by the actuarial reduction.

In all other types of early retirement, including 'retirement in the interest of efficiency of the service', your pension may be affected.

If you return to NHS employment or re-employment that is in respect of the provision of NHS services or in respect of the delivery of NHS funded services before your normal pension age your pension may be subject to a reduction. This is known as "abatement". Whether your pension is reduced or not will depend on the level of your earnings whilst re-employed. This will also depend upon when you left the Scheme, when you claimed your pension benefits and the type of pension benefits claimed.

Abatement rules cease once you have reached your normal pension age of the Section or Scheme from which you have claimed your pension benefits.

In all circumstances you must remember to tell your new employer that you are in receipt of NHS Pension Scheme benefits and also notify us that you have returned to NHS employment.