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We're experiencing high levels of contact, we appreciate your patience at this time.

Ill Health Retirement



Ill- health Retirement can be taken if you become too ill to work during your teaching career. This can be taken before your Normal Pension Age (NPA) without the usual reduction applied to an early retirement pension.

Steps for Ill- health Retirement

- To be accepted for Ill-health Retirement you will need to provide medical evidence to support your application. (It is generally expected that those members who need to apply for Ill-health Retirement will have had the benefit of a specialist opinion with regard to their illness).
- You or your employer will have to pay any fees associated with obtaining and providing that evidence.
- You'll need to make sure you provide all necessary evidence to support your case and that the evidence is current, comprehensive and legible. **Please note that if your evidence is illegible, this may delay your application as we may need to return it to you for clarification.**
- Your evidence will be considered by the Scheme's Medical Advisers who'll make a recommendation as to whether, in their opinion, you meet the criteria for Ill-health Retirement based on the evidence provided.
- The Scheme's Medical Advisers won't seek extra medical evidence and will recommend rejection of any application that is not supported by evidence clearly showing that the Ill-health Retirement criteria are met.
- Where the Medical Advisers do recommend rejection of an application, they will provide a rationale for that advice which will be shared with you. This rationale may indicate further sources of evidence which the medical advisers consider may be useful to support an appeal or new application.
- You can download the [Ill-health Retirement forms](#) on our site.
- Please read our [Ill-health Retirement guide \(PDF, 13.7 MB\)](#) ([This link opens in a new window](#)).

What if I am diagnosed with a terminal illness?

You need to ascertain what your options are. If you're on a period of extended sick leave you need to clarify your status in the Scheme. Please note that if you go on to unpaid sick leave, for the purposes of the death grants payable by the Scheme you'll be considered as remaining "in-service" for a period of 12 months after this (even though you're in non-pensionable sick leave as you're receiving less than half your usual pay). But after 12 months have elapsed you'll be treated as "out-of-service".

This is important as there can be significant differences in your entitlement when comparing an "in-service" death grant to serious Ill-health lump sum (see below) to an "out-of-service" death grant. We recommend that you discuss this with your employer and / or an independent financial advisor before making a decision on what's best for you and your family.

If you've a life expectancy of less than a year (which will need to be certified by a 'registered medical practitioner' or 'someone with equivalent overseas qualifications' as part of the Ill-health application process), your Ill-health pension can be fully converted to a lump sum payment - known as a serious Ill-health lump sum. You must ask for this when you apply for Ill-health benefits, because a pension can't be converted to a lump sum once it has come into payment. The lump sum payment will be approximately five times the pension you would be due plus the maximum lump sum after commutation of your pension.

If you apply for and receive such a lump sum payment, then this extinguishes your pension in the Scheme. A pension would still be payable to a qualifying adult or child beneficiaries upon the event of your death.

What if I have left service when I become ill?

If you're no longer teaching [you can download the two application forms](#) you need. You should then return both forms to us along with the detailed medical evidence supporting your application.

If you left pensionable teaching within 2 years of submitting your application, the medical sections of your form still must be completed by your ex-employer.

If you're not in pensionable employment, you'll have to pay for any costs incurred in providing medical evidence yourself.

The short-service serious ill-health grant

If you've a life expectancy of less than a year but haven't been in service long enough to qualify for ill-health benefits (two years) you may receive a short service ill health grant. This is provided you've at least one year of pensionable employment. Please bear in mind you would need to apply within 6 months from leaving pensionable service.

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Forms

Ready to apply? Our forms page has everything you'll need to get started.

➤ [Forms](#)

Guide

Read our Ill-health retirement guide

➤ [Download guide \(PDF, 13.6 MB\) \(This link opens in a new window\)](#)

FAQ's

Find the answers with our range of Frequently Asked Questions.

➤ [FAQs](#)

Related Information

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