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

Ill-health



If, during your teaching career, you become ill and are unable to work you can [apply for Ill-health retirement](#). This allows you to access your pension benefits before your Normal Pension Age (NPA) without the usual reduction applied to an early retirement pension. You'll need to have qualified for benefits to be able to qualify for Ill - health retirement.

Watch our video to find out more about ill-health and your pension journey.



(This link opens in a new window)

When you're considering applying for Ill-health retirement you'll need to speak with your employer to arrange for occupational health support. They may be able to find a way to help you remain or return to work. This could either be through reducing your hours or responsibility.

If, after speaking with your employer, you still wish to apply for Ill-health retirement [you can apply online through our website](#).

There's a lot to consider when taking with this type of retirement and you need to make sure you're making the best decision for you and your family.

You can find more information on Ill-health retirement in our [Planning Retirement section](#). This includes the forms you'll need for your application.

Sick leave

- Pensionable sick leave - Should you become ill, you will remain in pensionable service if you are paid at least 50% of the salary you were paid prior to sickness absence, including any statutory sick pay you may receive.
- Non-pensionable sick leave- If you move in to non-pensionable sick leave, and have not reached your Normal Pension Age, you will cease to accrue pension benefits but you will:
 - remain eligible for the "in-service" death grant for **one year**, provided you left pensionable service because you were incapacitated (unfit to be in an eligible employment, despite appropriate medical treatment)
 - be treated as making "in-service" ill-health retirement application if it's made within **two years** of your leaving pensionable service, if you left due to being incapacitated and the reason for the application is the same or a connected injury or illness. In this situation, your application will be considered against the two-tier ill-health criteria. If you remain in a contractual relationship with your employer, even after 2 years, any application made while in the employee and employer relationship will be considered as "in service" if the individual left pensionable service due to incapacity.

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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](#)

Form

Apply for ill-health retirement.

➤ [Download form \(PDF, 955 KB\) \(This link opens in a new window\)](#)

Related Information

➤ [My Pension Online](#)

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