A Guide to Claiming Ill Health Retirement with Standard Life

Please find below a guide to claiming ill health retirement if you have a Standard Life pension.

The guide is in two sections the first section focuses on those who are currently employed by the University and are a member of the University of Warwick Defined Contribution Plan (DCP) and the second section is for those that have left employment with the University of Warwick.

Section 1: If You Are Still in Employment

If you are currently employed and wish to pursue ill health retirement, follow these steps:

Step-by-Step Process

1. **Contact Standard Life**
   - Call 0345 60 60 027 and inform them you wish to claim your pension on the grounds of ill health.

2. **Receive and Complete the Questionnaire**
   - Standard Life will send you an Ill Health Questionnaire.
   - A doctor must complete the form, specifying your illness.
   - The form will ask the doctor to confirm:
     - Whether you are likely to return to employment before minimum pension age.
     - Whether your life expectancy is under 12 months, which may qualify you for Serious Ill Health retirement.

3. **University Support Required**
   - As an active employee, the University must support your ill-health retirement.
   - You must be assessed by Occupational Health.

4. **Occupational Health Assessment**
   - Occupational Health will determine:
     - Whether they agree to ill health retirement.
     - Whether you meet partial or total incapacity (for discretionary augmentation in the Heritage Section).
     - Ask you to complete the Consent Form for Sharing Occupational Health Assessment Outcome

5. **Submit Documentation**
   - If Occupational Health agrees, submit the following to Standard Life:
     - Completed questionnaire
     - Medical evidence
     - Occupational Health correspondence
     - Consent form

6. **If Occupational Health Disagrees**
   - The process will end.

7. **Trustee Review**
   - The Standard Life Master Trust Trustees will assess your submission.
   - They will decide whether to grant or decline ill health retirement.

8. If Declined

- You will receive a letter from Standard Life.
  - You may choose to obtain additional medical evidence and resubmit the questionnaire.
  - The process will restart from Step 5.

9. If Granted

- Inform your University People Partner and Pensions Team.

10. Agree Leave Date

- The People Partner will agree a leave date with you and notify the Pensions Team.

11. Calculate Augmentation

- The Pensions Team will calculate any discretionary augmentation based on:
  - Your leave date
  - Occupational Health's assessment of incapacity
  - Based on employer contributions of 6% of your salary. The assessment of incapacity, your age and length of time to your normal retirement age will determine the total amount to be paid as an augmentation

12. Employer Approval

- The employer must approve the augmentation and instruct the Pensions Team to:
  - Pay the augmentation to Standard Life
  - Include your final contributions

13. Claim Benefits

- You will proceed to claim your benefits through Standard Life's retirement claims department.
  1. As an active employee (prior to leaving date)
  2. As a deferred member (after leaving date)

Definitions of Incapacity

The Member must have been in the Plan for a minimum of 2 years to be considered for ill health retirement from active employment.

Partial Incapacity means, in relation to a Member for the purposes of Early Retirement from Service due to Partial or Total Incapacity, serious ill health or incapacity which is (in the opinion of the Principal Employer and Trustees and based on such medical evidence as the Trustees may require) such that the Member is permanently unable to perform his own job or comparable employment.

Total Incapacity means, in relation to a Member for the purposes of Early Retirement from Service due to Partial or Total Incapacity, such a physical or mental impairment, in the opinion of the Principal Employer and the Trustees, (based on such evidence the Trustees have received from a registered medical practitioner) that the member is (and will continue to be) permanently unable to do any job.

Discretionary Augmentation Basis

If you leave due to Partial Incapacity
Your employer will pay a **one off lump sum into your pension**.
They calculate it as if:

- they kept paying **6% of your salary**,
- for a short extra period after you left.
  That period is the **shorter of**:
- 5 years, or
- the time until your pension date age 65

They use your **full contractual salary** (not reduced pay) and assume you would **not have made any more contributions yourself**.

If you leave due to Total Incapacity

Your employer will also pay a **one off lump sum into your pension**, but it's more generous.

They calculate it as if:

- they kept paying **6% of your salary**
- **all the way until your pension date age 65**

Again:

- they use your **full contractual salary**
- they assume **no further contributions from you**

In short

- **Partial incapacity** → up to **5 years of extra employer contributions**
- **Total incapacity** → contributions covered **all the way to retirement**

Section 2: If You Have Left Employment

If you are no longer employed and wish to claim your pension due to ill health before reaching the minimum pension age, follow these steps:
Step-by-Step Process

1. **Contact Standard Life**

- Call 0345 60 60 027 and inform them you wish to claim your pension on the grounds of ill health.

2. **Receive and Complete the Questionnaire**

- Standard Life will send you an Ill Health Questionnaire.
- A doctor must complete the form, specifying your illness.
- The form will ask the doctor to confirm:
  - Whether you are likely to return to employment before minimum pension age.
  - Whether your life expectancy is under 12 months, which may qualify you for Serious Ill Health retirement.

3. **Submit Documentation**

- Return the completed questionnaire along with supporting medical evidence to Standard Life.

4. **Trustee Review**

- The Standard Life Master Trust Trustees will assess your submission.
- They will decide whether to grant or decline ill health retirement.

5. **Outcome**

- If granted: You will proceed to claim your benefits through Standard Life's retirement claims department.

- If declined: You will receive a letter from Standard Life.
  - You may choose to obtain additional medical evidence and resubmit the questionnaire.
  - The process will restart from Step 4.
  - Alternatively, you may choose to end the process.