



Retirement Policy

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Author:	I Wilson (Model Retirement PIN (Jul 2015) / Previous versions)		
Reviewers	V Douglas, J Inglis, I Wilson		
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Title: Retirement Policy

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The only current version of this policy is on the intranet

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1.0 PURPOSE AND SCOPE

- 1.1 The Board at NHS Dumfries and Galloway ('the Board') recognises that the change from work to retirement is one of the most significant events encountered during a person's life. This policy aims to provide the best support and practical information to enable employees to experience as smooth a transition from work to retirement as possible.

The purpose of this policy is to set out the Board's approach to the retirement of employees and to provide employees with general guidance when considering retirement.

- 1.2 All employees for whom this policy applies will be given the opportunity to access the benefits detailed in this policy. There is now no compulsory retirement age.

As well as complying with employment legislation, the Board is committed to equal opportunities for all its employees and recognises the contributions of a diverse workforce, including the skills and experience of older employees. The Board believes that employees shall, wherever possible, be permitted to continue working for as long as they wish to do so. The Board operates a flexible retirement policy and employees can voluntarily retire at a time of their choosing.

- 1.3 The scope of this policy is Board wide.

2.0 POLICY AIMS

- 2.1 The Board recognises that retiring is not just about reaching a certain age or working until pension benefits become available. Management and individuals need to plan the retirement process in order to:-

- manage the **spread of skills** throughout the organisation;
- develop **mentoring or coaching** roles for experienced workers so that expertise is not lost;
- ensure workers have a planned progression from their life at work into their life after work.

3.0 RESPONSIBILITIES AND ORGANISATIONAL ARRANGEMENTS

- 3.1 The Chief Executive has overall strategic responsibility for ensuring that Board policies comply with legal, statutory and good practice guidance. The Chief Executive also has overall responsibility to ensure workforce plans are in place for the organisation that implement strategies for providing high-quality safe and effective care through an empowered and flexible workforce which understands the diverse needs of the population and which chooses to work for and remains committed to NHS Scotland.

- 3.2 In relation to this policy, it is the responsibility of the Workforce Directorate to lead on staff governance, training and succession planning. This includes ensuring a Retirement Policy is in place that has been agreed in Partnership and that this Policy is available to all employees in the organisation who wish to access it.
- 3.3 It is the responsibility of Executive Directors, Associate Directors, General and Nurse Managers, Clinical Leads, Department Heads and all other line managers to be aware of and comply with this policy.

4.0 PREPARATION FOR RETIREMENT

- 4.1 Employees should consider their pension provision and take independent financial advice before making any decision in relation to retirement.
- 4.2 Employees will be given the opportunity to attend a pre-retirement course arranged by the organisation where they will have access to a wide range of information.
- 4.3 The retiring employee also has the opportunity to access a health check and advice, if required, from the Occupational Health Department. This assessment will include:
- Blood Pressure
 - Cholesterol
 - Height
 - Weight
 - BMI
 - and Address any health or lifestyle concerns the employee may have.
- Onward referrals will be made, if appropriate, and with the consent of the employee.
 - In addition, if the employee was subject to statutory health surveillance, for example lung function testing, this appointment also offers the opportunity to complete and record respiratory function prior to leaving.

5.0 RETIREMENT PROCEDURE

5.1 Up to 13 months before Retirement

Ideally employees should contact the HR department 13 months before they wish to retire to state their intent in regard to retirement. The HR department will then arrange an individual meeting with the member of staff, as required, up to 9 months before the proposed date of retirement in order that a plan for retirement may be drawn up.

5.1.1 To assist employees and management to plan for retirement a 'Retirement Planning Form' has been developed. (Please see appendix 1).

This form can be used, (regardless of whether the employee is a member of the NHS Superannuation Scheme (Pension Scheme), for employees to set out their 'request' or 'plan' and provide up to 13 months' notice, without committing themselves to a particular course of action.

5.2 At least six months before Retirement

To benefit from the Working Hours Reduction/Phased Retirement arrangements in Section 6.0 of this Policy, an employee needs to provide at least 6 months notice of their intention to retire. The Retirement Planning Form should be completed by the employee to record the date this request was made.

5.2.1 Employees who have previously retired utilising the phased retirement or previous additional leave options will not be entitled to take these options again.

5.3 Four to six months before Retirement

Employees who are in the NHS Pension Scheme need to complete the NHS Superannuation Scheme Application Form' 4 to 6 months prior to their retirement date for their payments to be processed in time for the date of retirement.

5.3.1 To claim the NHS pension the employee must retire from all NHS jobs from which pension contributions are paid.

5.4 Three months or less before Retirement

When an employee is definite that he/she is going to retire from work, (regardless of whether he/she is a member of the NHS Superannuation (Pension Scheme), he/she must inform his/her line manager in writing.

Notification must be in accordance with his/her notice period as set out in the contract of employment. For example, Agenda for Change monthly paid employees are required to give one months' notice; for medical staff and senior managers the period of notice is normally a minimum of 3 months; for weekly paid staff the period of notice will be one week.

Please note that any employee eligible to retire can provide only his/her contractual notice, but if they are in the NHS Superannuation Scheme (Pension Scheme), their NHS Pension payments are unlikely to be processed on time for the start of their retirement.

5.5 Before Retirement

Every employee **must** ensure that his/her full leave entitlement is taken prior to their retirement date.

5.7 When an employee retires, his/her contract of employment will be terminated. If he/she wishes to return to NHS employment the employee will be required to apply for an advertised position.

5.7.1 An employee can withdraw his/her Retirement Planning Form, or revise his/her retirement plan providing this is done prior to the contractual notice date. (Please see 5.4)

5.7.2 The letter required to confirm the retirement date (as per 5.4) is a legally binding document that will terminate the contract of employment and this can only be withdrawn with management agreement.

6.0 WORKING HOURS REDUCTION / PHASED RETIREMENT

6.1 This part of the policy applies to employees with a confirmed retirement date who have given at least 6 months' notice of their intention to retire.

In exceptional circumstances where the notice period is less than 6 months the phased retirement may be applied with mutual agreement between employer and employee.

To qualify for phased retirement, employees must have a minimum of two years of continuous service with NHS Dumfries & Galloway.

6.2 In order that an employee can adjust to the prospect of retirement, a gradual reduction in working hours may be introduced three months prior to retirement.

- Third month before retiral – 80% of contracted hours
- Second month before retiral – 60% of contracted hours
- Last month before retiral – 40% of contracted hours

During this time employees will be paid as if at work. The specific starts and finish times and days of the week the employee is required to work are as per the needs of the service and must be agreed in advance with their line manager.

The pattern of reduced hours can only be permitted on the basis shown, i.e. the paid time off cannot be aggregated over a longer or shorter period.

6.3 The Retirement Planning Form should be completed by the employee to request a phased retirement and to record the date this request was made. Line management must retain a copy of this form in the employee file and provide a copy to the payroll department.

As detailed in point 5.2.1, employees who have previously utilised a phased retirement will not be entitled to take this again. This means that any employee who returns to employment with the NHS after taking phased retirement will not be entitled to this again at a later date.

As stated in point 5.7.1, an employee can withdraw his/her intention to retire providing this is done prior to the contractual notice date. Where this occurs and the employee has benefitted from part or all of a phased retirement, the individual will be required to repay any overpayment made.

7.0 WORKPLACE DISCUSSIONS

7.1 During performance appraisal and development review discussions, the relevant line manager will discuss the employee's performance, developmental or training needs and the organisation's and employee's future plans and expectations in the short-, medium- and long-term. During those meetings, employees may be asked about or discuss their future plans or proposals for retirement to aid planning within the department.

7.2 A discussion about possible retirement will not result in the line manager making any assumptions about the employee's commitment to the organisation. The Board aims to retain the best talent, including older employees. Workplace discussions are an informal opportunity for both the line manager and employee to plan jointly for the future.

8.0 ALTERNATIVE WORKING ARRANGEMENTS

8.1 The Board also operates a Flexible Working Policy. This allows any employee to request a change of working pattern(s).

9.0 SUCCESSION PLANNING

9.1 An employee who is shortly to retire will often have considerable knowledge in relation to his/her role and responsibilities. The line manager may require the employee's assistance and cooperation for succession planning. Prior to retirement, employees should cooperate with management, if requested to do so, by:

- providing full written details of the status of work projects and future steps;
- developing a job description, including key competencies and skills required for the role;
- ensuring a smooth handover of work; and
- assisting in training any successor.

10.0 THE NHS SUPERANNUATION (PENSION) SCHEME

- 10.1 The Scottish Public Pensions Agency (SPPA) is responsible for the administration of the NHS Superannuation Scheme.

Pension applications should be completed four to six months before the date of retirement in order to ensure that pensions are paid timeously. If an employee is considering any return to work options following receipt of their Scottish Public Pensions Agency (SPPA) retirement benefits they are advised to check the implications of this on the benefits already in payment with SPPA.

Full details of pensionable benefits for health retirement, early retirement and special classes, are available from the Scottish Public Pensions Agency. NHS Superannuation Scheme, 7 Tweedside Park, Tweedbank, Galashiels, TD1 3TE. Employees are reminded to quote their superannuation number and National Insurance Number in any correspondence.

As pension rules are subject to change, all employees are strongly advised to obtain a pension forecast and check the latest regulations before making any final decisions about retirement. The NHS will not be held liable for financial decisions made on the basis of this Policy.

Please note that pension forecasts and additional information is available from the SPPA (www.sppa.gov.uk)

11.0 PENSION BENEFITS

11.1 The State Pension

Reaching state pension age does not mean employees have to give up work, paid or voluntary. They can choose to keep on working while taking a State Pension entitlement, or put off claiming and get paid more later on. Staff should seek further advice from their Local Pension Centre or on the internet at www.direct.gov.uk if this is something they want to consider.

12.0 AUTOMATIC ENROLMENT

- 12.1 The UK Government has introduced Workplace Pension Reforms to increase the number of individuals contributing to pension schemes through their work.

It requires NHS Dumfries and Galloway (NHS D&G), to auto enrol all employees into a workplace pension scheme providing they meet certain criteria based on their age and earnings.

Those staff not eligible to join the NHS Scheme will be auto enrolled into a National Employment Savings Trust (NEST) Scheme instead. NHS D&G is required to repeat this exercise every three years for existing employees who are not in a pension scheme.

12.1.1 Employees may choose not to become a member of a pension scheme.

Instruction to opt out of the NHS pension scheme can only be accepted on the official 'opt out form' which is issued by the NHS Scheme administrators – The Scottish Public Pensions Agency (SPPA). This opt out form is available to download from the Agency's website at www.sppa.gov.uk If employees do not have access to the internet, they can phone the SPPA on 01896 893 000 and a form will be posted out.

Where an employee has been auto enrolled into the National Employment Savings Trust (NEST) Scheme they will send out a Welcome Pack. If an employee does not wish to become a member of this scheme, they need to contact NEST to opt out within 1 month by going to their website at Nestpensions.org.uk/member-hub, or telephone 0300 020 0090.

13.0 MONITORING

- 13.1 The Workforce Directorate will be responsible for monitoring and reviewing the effectiveness of this policy and its implementation across the Board.

Monitoring will include the review of workforce planning data and how accurate retirement projections are over time, as well as the effectiveness of retirement procedures and the timely completion of pensions application forms.

14.0 EQUALITY AND DIVERSITY

- 14.1 NHS Dumfries and Galloway is committed to 'equality and diversity' in respect of the 'protected characteristics' covered by the Equality Act 2010. These protected characteristics are age, disability (which includes mental health and people diagnosed as clinically obese), race, religion or belief, sex, sexual orientation, gender reassignment (people who are having or who have had a sex change, transvestites and transgender people), marriage and civil partnership, and pregnancy and maternity.

14.1.1 Equality

This is about creating a fairer society where everyone can participate and has the opportunity to fulfil their potential. It is mostly backed by legislation designed to address unfair discrimination based on membership of a particular group.

14.1.2 Diversity

This is about recognising and valuing difference in its broadest sense. It is about creating a culture and practices that recognise, respect, value and harness difference for the benefit of the patients, carers, members of the public and members of staff.

This policy has been equality and diversity impact assessed.

15.0 POLICY REVIEW

15.1 This policy will be subject to review.

16.0 EXCEPTIONAL CIRCUMSTANCES

16.1 During extended periods of national emergency such as a flu pandemic, applications for phased retirement and actual retirement may need to be postponed. Where such circumstances occur, management are required to agree such action with the individual employee involved and ensure they are not disadvantaged in the long term.



NHS DUMFRIES & GALLOWAY
RETIREMENT PLANNING FORM

Please complete this form using block capitals

1. Name:	2. Job Title:
3. Home Address:	4. Place of Work:
5. Date of Birth:	6. Pay Number(s):
7. Are you superannuated (i.e. in the NHS pension scheme)? Yes/No	
8. To claim your NHS pension scheme benefits you must complete the appropriate form <i>specifically</i> for the NHS Superannuation Scheme at least 4-6 months prior to your retirement date. This is a separate form that is available from the SPPA website at www.sppa.gov.uk or from the Workforce Directorate.	
9. What date do you wish to retire?	
10. Do you wish to be nominated for a 1-day pre-retirement course? Yes/No	
11. Would you like a phased reduction in working hours three months prior to retirement. Yes/No N.B. The specific start and finish times and days of the week you are required to work during your phased return are as per the needs of the service and must be agreed in advance with your line manager.	
Employee Signature to Confirm Completion of this Form	
Signed:..... Date..... (Employee)	

NHS DUMFRIES & GALLOWAY

RETIREMENT PLANNING FORM (Page 2)

PLEASE READ

Please note that this form is for NHS planning purpose only. If you have an NHS pension you must complete the appropriate forms specifically for the NHS Superannuation Scheme at least 4-6 months prior to your retirement date **and** submit a formal letter to end your employment as per your contractual notice period.

Management Signature to Confirm Receipt of this Form

Form signed by line manager: Date Received.....

Name in Capitals: Tel:

Line managers are required to confirm receipt of this form and provide a copy to the employee within 10 working days.

Please read the Retirement Policy or contact your Workforce Business Partner if you require further advice regarding the retirement arrangements. There is also a 'How to Guide' on HIPPO.

**FOR MANAGER'S USE ONLY
PLEASE SCAN THIS DOCUMENT:**

Original:- Personnel File []

Copied to:- Applicant []

Head of Department []

Pay Office [] dumf.uhb.payrollservices@nhs.net

Organisational Development [] dumf-uhb.learninganddevelopment@nhs.net
(For pre-retirement course applications)

Workforce Directorate [] dumf-uhb.hrenquiries@nhs.net

17.0 DOCUMENT CONTROL SHEET

1. Document Status

Title	Retirement Policy
Author	Model Retirement Policy / Previous Retirement Policy
Approver	Area Partnership Forum
Document reference	031
Version number	10.0

2. Document Amendment History

Version	Section(s)	Reason for update
1.0	Policy	Original Policy March 2002
2.0 – 7.0	Policy	Review of Policy Nov 2003 (2.0) Dec 2005 (3.0), Apr 2008 (4.0) Jan 2009 (5.0), Apr 2011 (6.0), Jun 2012 (7.0)
8.0	Policy	Process moved to a separate document and Auto Enrolment Information added – Aug 2013
9.0	Form	Form updated to make it clear separate SPPA form required to apply for NHS pension entitlement. – Sept 2014
10.0	Policy & Form	Updated in line with Model Retirement Policy (PIN) July 2015. (Current Version)

3. Distribution

Name	Responsibility	Version No.
Board Secretary	Place on policy register	10.0
Communications Team	Place on intranet and in 'Latest News'	10.0
Board Management G	Dissemination to all staff through line management	10.0
Workforce Directorate	Include paragraph in the WD Update Paper Talk through the Policy at Meetings Provide How to Guide for management	10.0
APF	Included in APF minutes	10.0

4. Associated documents

Employment Rights Act 1996

Equality Act 2010

Employment Equality (Repeal of Retirement Age Provisions) Regulations 2011 (SI 2011/1069)

5. Action Plan for Implementation

Action	Lead Officer	Timeframe
Agree Draft with Union Rep	Ingrid Wilson	19 Jul 2016
Approved at Board of Mgmt Group	Linda Davidson	26 Jul 2016
Approve at APF	Caroline Sharp	25 Aug 2016
Place on policy register	Board Secretary	27 Aug 2016
Place on intranet	Communications Team	27 Aug 2016
Raise awareness and inform staff	All line managers	Sep 2016
Use Policy	All staff	Sep 2016

Title: Retirement Policy

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Authors: Model Retirement PIN Jul 2015

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