

# Ill-health toolkit – post 31 March 2014 tier 3 retirements review letters and forms

The following letter chooser gives access to the suggested wording for letters to be used during the tier 3 review process as detailed in Ill-health Guidance Note 3B. Choose carefully – if in doubt please get in touch.

## Letter chooser

|  |  |
| --- | --- |
| [**Tier 3 – notification of employment TR3GE questionnaire**](#noeIHTR3GEquestionnaire) | Letter and questionnaire to send to pensioner following notification of employment if there’s not enough detail in their notification to determine if the employment is to be considered ‘gainful employment’. |
| **Tier 3 – notification of employment (gainful)** | Letter to send to pensioner confirming payment of pension is ceasing following notification of employmentthat has been considered as ‘gainful employment’.  [Cambridgeshire Pensions Fund version](#noegainfulCPF)  [Northamptonshire Pension Fund version](#noegainfulNPF) |
| **Tier 3 – notification of employment (not gainful)** | Letter to send to pensioner to confirm payment of pension will continue following notification of employment that has been considered as not being ‘gainful employment’.  [Cambridgeshire Pension Fund version](#noenotgainfulCPF)  [Northamptonshire Pension Fund version](#noenotgainfulNPF) |
| **Tier 3 – not Tier 2** | Letter to send to pensioner to confirm does not meet criteria for uprating to tier 2 pension.  [Cambridgeshire Pension Fund version](#notTier2CPF)  [Northamptonshire Pension Fund version](#notTier2NPF) |
| **Tier 3 – Tier 2 decision + BENDEC3** | Letter to send to pensioner confirming uprating of pension to tier 2 following request.  [Cambridgeshire Pension Fund version](#Tier2decisionPENDECCPF)  [Northamptonshire Pension Fund version](#Tier2decisionPENDECNPF) |
| [**Tier 3 – 18 month review + TR3REQ questionnaire**](#rev18IHTR3REquestionnnaire) | Initial letter and questionnaire to send to pensioner for 18 month review. To be accompanied by IHRC3. |
| **Tier 3 – 18 month review (gainful)** | Letter to send to pensioner confirming payment of pension is ceasing as they are considered as being in ‘gainful employment’ at the 18 month review**.**  [Cambridgeshire Pension Fund version](#rev18gainfulCPF)  [Northamptonshire Pension Fund version](#rev18gainfulNPF) |
| **Tier 3 – 18 month review (capable of gainful)** | Letter to send to pensioner confirming payment of pension is ceasing as they are considered as being capable of undertaking ‘gainful employment’ at the 18 month review**.**  [Cambridgeshire Pension Fund version](#rev18capableofgainfulCPF)  [Northamptonshire Pension Fund version](#rev18capableofgainfulNPF) |
| **Tier 3 – 18 month review (continue to 3rd anniversary)** | Letter to send to pensioner to confirm payment of their tier 3 pension will continue to 3rd anniversary unless gainful employment obtained.  [Cambridgeshire Pension Fund version](#rev18continueto3rdanniversaryCPF)  [Northamptonshire Pension Fund version](#rev18continueto3rdanniversaryNPF) |
| **Tier 3 – 18 month review (continue to likely capable date)** | Letter to send to pensioner to confirm payment of their tier 3 pension will continue to 3rd anniversary unless gainful employment obtained.  [Cambridgeshire Pension Fund version](#Rev18continuetoIDdateCPF)  [Northamptonshire Pension Fund version](#Rev18continuetoIDdateNPF) |
| **Tier 3 – 18 month review (tier 2 decision + BENDEC3)** | Letter to send to pensioner confirming uprating of pension to Tier 2 as a result of 18 month review**.**  [Cambridgeshire Pension Fund version](#rev18Tier2decisionPENDECCPF)  [Northamptonshire Pension Fund version](#rev18Tier2decisionPENDECNPF) |
| **Tier 3 – 18 month review IHRC3 required** | Letter to send to pensioner requesting IHRC3 – includes information on what will happen if IHRC3 not returned.  [Cambridgeshire Pension Fund version](#rev18IHRCrequiredCPF)  [Northamptonshire Pension Fund version](#rev18IHRCrequiredNPF) |
| [**Tier 3 – Re-instatement requested IHRC3 required**](#ReinstIHRC3) | Letter to send to a member who requests that their ceased tier 3 pension be brought back into payment early on health grounds. Includes request to complete IHRC3 form. |
| **Tier 3 – Re-instatement on health grounds granted** | Letter to send to member confirming re-instatement of ceased tier 3 pension due to health.  [Cambridgeshire Pension Fund version](#ReinstGrantedCPF)  [Northamptonshire Pension Fund version](#ReinstGrantedNPF) |
| **Tier 3 – Re-instatement on health grounds refused** | Letter to send to member confirming decision not to re-instate payment of tier 3 pension due to health.  [Cambridgeshire Pension Fund version](#ReinstRefusedCPF)  [Northamptonshire Pension Fund version](#ReinstRefusedNPF) |

## Instructions for setting letters up

The following is the suggested text for the full range of scenarios that could be encountered when dealing with tier 3 reviews for pre 1 April 2014 leavers. The text is not mandatory, and you may wish to tailor it to a house style and/or incorporate it into other letters you are using. However, it is based on we consider best practice, so you are advised to take care when amending.

Most employers will rarely need to use these letters. It is suggested that you always use this document from our website, so you have the most up to date wording for the letters.

The following protocol is used throughout the letters – follow the instructions to get letters fit for individuals:

#instruction on what to insert# - each time the text is used these sections need to be tailored for the individual concerned according to the instructions. Once done remember to then remove the #, the instruction and highlight.

***<instruction on what to do>* Optional information *-*** each time the text is used you will need to choose which of two or more paragraphs to include. The red text tells you what to do the text highlighted in yellow gives you the options.Once done remember to remove the red instruction, delete the unneeded paragraph and remove the yellow highlight on the remaining paragraph.

|  |  |
| --- | --- |
| **Tier 3 –** **notification of employment TR3GE questionnaire** | Letter to send to pensioner with questionnaire following notification of employment.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for letting me know that you have a job. As explained when your pension was paid, I now need to decide whether your employment meets the definition of “Gainful Employment” as set out in the Local Government Pension Scheme Regulations 2013, i.e. is it “paid employment for not less than 30 hours in each week for a period of not less than 12 months”.

There was not sufficient information in your letter for me to decide if you are in gainful employment. Will you please complete and return the enclosed ‘Tier 3 ill-health pension – gainful employment questionnaire’ to me at the address above as soon as possible, and no later than #Reasonable Period, preferably no more than a month#. If you think there is anything else about your employment I would find helpful please let me have the information in a covering letter.

What happens next depends on whether it is decided that you are in gainful employment.

If it is considered that you are, your pension will stop immediately, and a decision made whether to recover any pension paid since you entered gainful employment.

If your employment is not considered to be gainful employment, your pension will continue to be paid until the earliest of:

* your employment changing and meeting the definition of gainful employment
* the 18 month review determining you are capable of undertaking gainful employment
* your pension being suspended on the third anniversary of your dismissal if this is before the date you attain your normal pension age.

If the questionnaire is not returned by the above date I will arrange for your pension to stop being paid with immediate effect, as I will assume you are in gainful employment.

I enclose a leaflet called “Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver” this explains the whole process.

If there is anything you do not understand, or you have any queries about completing the questionnaire, please do not hesitate to contact me on the number given above.

Yours sincerely,

#Name of Authorised Officer#

#Job Title#

Enc:

TR3GE

Leaflet : Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver



TR3GE (May 22)

## Local Government Pension Scheme - tier 3 ill-health pension – gainful employment questionnaire

Your personal details (please use block letters)

| **Question** | **Answer** |
| --- | --- |
| Full name: |  |
| Title: |  |
| Address: |  |
| Postcode: |  |
| Mobile number: |  |
| Email: |  |
| Date of birth: |  |
| National Insurance number: |  |

About your current employment

| **Question** | **Answer** |
| --- | --- |
| Employers name: |  |
| Employers address: |  |
| Employers postcode: |  |
| Date your job started: |  |
| Number of hours worked per week? |  |
| Amount you’re paid: | £ ……………….. per year/week/day/hour (delete as relevant) |
| Permanent/continuing contract: | Yes/No (delete as relevant) |
| Fixed period contract: | Yes/No (delete as relevant) |
| If fixed when’s it due to end? |  |

Section C: Declaration

I understand that the Local Government Pension Scheme Regulations:

* require me to let my ex-employer know whenever I get a job
* require me to answer any enquiries made by my ex-employer about my employment status
* require that if I am currently considered to be in gainful employment, payment of my tier 3 pension will cease
* provide that if I have been in gainful employment, pension paid to me after I entered gainful employment may be recovered by my employer.

I confirm that the information I have given on this form is correct at the date of signature.

Signed ………………………………………………………………………………..

Date …………………………………………………………………………………

|  |  |
| --- | --- |
| **Tier 3 – notification of employment (gainful)**  (Cambridgeshire Pension Fund Version) | Letter to send to pensioner to cease payment of pension following notification of employment**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for letting me know that you have a job. Based on the information you have provided #employer name# has decided that your new job is to be considered as being gainful employment - this means you are in paid employment (whether in local government or elsewhere) for not less than 30 hours in each week for a period of not less than 12 months.

Your tier 3 pension therefore stops from #date# which is #explain how date has been chosen#. Pension payroll changes will be made at the first available opportunity by Cambridgeshire Pension Fund.

<If an overpayment has/will occur choose relevant paragraph (and add payment details if necessary) and delete other, if suspension is in the future there is no need to include paragraph>

Your pension will have been overpaid by #£figure from us# which represents the payments from #date of suspension# to #date of last payment#. You are required to pay this back. You will be able to reclaim income tax paid on this sum from HM Revenue and Customs once you have made the payment. #give information on how to pay e.g. I enclose an invoice or please send a cheque to ….#

Your pension will have been overpaid by #£figure from us which represents the payments from #date of suspension# to #date of last payment#. #employer name# has decided not to recover this overpayment.

Your pension will have been overpaid because you have received payments after the date of suspension of your pension. You are required to pay this back. As soon as I have details of the overpayment from Cambridgeshire Pension Fund I will contact you again about paying this back.

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver’ this explains the whole process.

Following stopping the payment of your tier 3 pension you become a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you reach your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension ceasing, so long as this is before the date you reach your normal pension age and before payment has restarted.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may ask that payment of your pension restarts.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council as the administering authority in partnership with West Northamptonshire Council of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – notification of employment (gainful)**  (Northamptonshire Pension Fund Version) | Letter to send to pensioner to cease payment of pension following notification of employment**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for letting me know that you have a job. Based on the information you have provided #employer name# has decided that your new job is to be considered as being gainful employment - this means you are in paid employment (whether in local government or elsewhere) for not less than 30 hours in each week for a period of not less than 12 months.

Your tier 3 pension therefore stops from #date# which is #explain how date has been chosen#. Pension payroll changes will be made at the first available opportunity by Northamptonshire Pension Fund.

<If an overpayment has/will occur choose relevant paragraph (and add payment details if necessary) and delete other, if suspension is in the future there is no need to include paragraph>

Your pension will have been overpaid by #£figure from us# which represents the payments from #date of suspension# to #date of last payment#. You are required to pay this back. You will be able to reclaim income tax paid on this sum from HM Revenue and Customs once you have made the payment. #give information on how to pay e.g. I enclose an invoice or please send a cheque to ….#

Your pension will have been overpaid by #£figure from us which represents the payments from #date of suspension# to #date of last payment#. #employer name# has decided not to recover this overpayment.

Your pension will have been overpaid because you have received payments after the date of suspension of your pension. You are required to pay this back. As soon as I have details of the overpayment from Northamptonshire Pension Fund I will contact you again regarding paying this back.

I enclose a leaflet called “Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver” this explains the whole process.

Following the cessation of payment of your tier 3 pension you become a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you attain your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to decide, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension ceasing, so long as this is before the date you reach your normal pension age and before payment has restarted.
* If at some point in the future, before your pension has been restarted, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may ask for payment of your pension to restart.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – notification of employment (not gainful)**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner to confirm pension will continue following notification of employment  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for letting me know that you have a job. Based on the information you have provided #employer name# has decided that your new job is not considered as being gainful employment - this means you are not considered to be in paid employment (whether in local government or elsewhere) for 30 hours or more in each week for a period of not less than 12 months.

Your tier 3 pension will therefore continue being paid.

If you get a new job or your current job changes (for example your hours increase or a temporary contract is extended), you must again tell me so I can assess if you are then considered to be in gainful employment.

<Include if not yet past the 18 month point>

As previously explained there will be a formal review of your tier 3 pension 18 months after your dismissal date. I will be in touch approximately 2 months before that date to organise this.

Payment of your tier 3 pension will stop on the third anniversary of your dismissal if it has not stopped before then.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

I enclose a leaflet called “Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver” this explains the whole process.

**Right of appeal**

If you are not happy with this pensions decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council as administering authority in partnership with West Northamptonshire Council of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – notification of employment (not gainful)**  (Northamptonshire Pension Fund version) | Letter to send to pensioner to confirm pension will continue following notification of employment  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for letting me know that you have a job. Based on the information you have provided #employer name# has decided that your new job is not considered as being gainful employment - this means you are not considered to be in paid employment (whether in local government or elsewhere) for 30 hours or more in each week for a period of not less than 12 months.

Your tier 3 pension will therefore continue to be paid.

If you get a new job or your current job changes (for example your hours increase or a temporary contract is extended), you must again tell me so I can assess if you are then considered to be in gainful employment.

<Include if not yet past the 18 month point>

As previously explained there will be a formal review of your tier 3 pension 18 months after your dismissal date. I will be in touch approximately 2 months before that date to organise this.

Payment of your tier 3 pension will stop on the third anniversary of your dismissal if it has not stopped before then.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver’ this explains the whole process.

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – not tier 2**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner to confirm does not meet criteria for uprating to tier 2 pension  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for your application to have your tier 3 pension reviewed and uprated to a tier 2 one. I have now received sufficient information to make a decision. I am sorry to let you know that there is not enough evidence to indicate that you were or will not be capable of undertaking gainful employment before the third anniversary of your dismissal. #employer name# has therefore decided that you do not meet the criteria for a tier 2 pension.

<Include if tier 3 pension still in payment and not yet past the 18 month point>

As previously explained there will be a formal review of your tier 3 pension 18 months after your dismissal date. I will be in touch approximately 2 months before that date to organise this. In the meantime, payment of your tier 3 pension will continue as before.

<Include if Tier 3 pension still in payment>

If you get a job you must tell me so I can assess whether you are considered to then be in gainful employment.

Your tier 3 pension will stop on the third anniversary of your dismissal if it is not suspended before then.

<Include if tier 3 pension already ceased>

You will remain a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you reach your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to decide, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension stopping, so long as this is before the date you reach your normal pension age and before payment has restarted.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may request that payment of your pension is restarted.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver’ this explains the whole process.

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council as administering authority in partnership with West Northamptonshire Council of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – not tier 2**  (Northamptonshire Pension Fund version) | Letter to send to pensioner to confirm does not meet criteria for uprating to tier 2 pension  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for your application to have your tier 3 pension reviewed and uprated to a tier 2 one. I have now received sufficient information to make a decision. I am sorry to let you know that there is insufficient evidence to indicate that you were or will not be capable of undertaking gainful employment before the third anniversary of your dismissal. #employer name# has therefore decided that you do not meet the criteria for a tier 2 pension.

<Include if tier 3 pension still in payment and not yet past the 18 month point>

As previously explained there will be a formal review of your tier 3 pension 18 months after your dismissal date. I will be in touch approximately 2 months before that date to organise this. In the meantime, payment of your tier 3 pension will continue as before.

<Include if tier 3 pension still in payment>

If you get a job you must tell me so I can assess whether you are considered to then be in gainful employment.

Your tier 3 pension will cease on the third anniversary of your dismissal if it is not suspended before then.

<Include if Tier 3 pension already ceased>

You will remain a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you attain your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to decide, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension stopping, so long as this is before the date you reach your normal pension age and before payment has restarted.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may request that payment of your pension is restarted.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver’ this explains the whole process.

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – tier 2 decision + BENDEC3**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner confirming uprating of pension to tier 2 following request.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for your application to have your tier 3 pension reviewed and uprated to a tier 2 one. I have now received sufficient information to make a decision. I am pleased to let you know that #employer name# has decided that your tier 3 pension should be uprated to a tier 2 pension from #date#, the date of the decision. This means:

* your pension will be increased from this date to take account of one quarter of the further membership that you would have counted to the date you reach your normal pension age.
* your pension will now become permanent and therefore not subject to review should you start a new job.

<if tier 3 pension was still in payment>

So they can process the uprating of your pension to tier 2, Cambridgeshire Pension Fund need you to complete the enclosed BENDEC3 form and send it to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

When ‘Due date’ is mentioned on the BENDEC3 and accompanying notes, it means the date given above as to when your tier 3 pension is being uprated to a tier 2 pension.

Once the completed form is received you will be written to with details of your revised pension.

<if payment of tier 3 pension had stopped>

So they can start paying your uprated tier 2 pension, Cambridgeshire Pension Fund need you to complete the enclosed BENDEC3 form, enter your new bank details on the ‘Change of bank details form’, and send both forms to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

When ‘Due date’ is mentioned on the BENDEC3 and accompanying notes, it means the date given above as to when your tier 3 pension is being uprated to a tier 2 pension. Once the completed forms are received you will be written to with details of your revised pension.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council as administering authority in partnership with West Northamptonshire Council of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc. Leaflet: Checking and disputing your employer’s pension decision

BENDEC3 Form

<if payment of tier 3 pension had stopped>

Change of bank details form

|  |  |
| --- | --- |
| **Tier 3 – tier 2 decision + BENDEC3**  (Northamptonshire Pension Fund version) | Letter to send to pensioner confirming uprating of pension to tier 2 following request.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for your application to have your tier 3 pension reviewed and uprated to a tier 2 one. I have now received sufficient information to make a decision. I am pleased to let you know that #employer name# has decided that your tier 3 pension should be uprated to a tier 2 pension from #date#, the date of the decision. This means:

* your pension will be increased from this date to take account of one quarter of the further membership that you would have counted to the date you reach your normal pension age.
* your pension will now become permanent and therefore not subject to review should you get a new job.

<if tier 3 pension was still being paid>

So they can uprate your pension to tier 2, Northamptonshire Pension Fund need you to complete the enclosed BENDEC3 form and send it to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

When “Due date” is mentioned on the BENDEC3 and accompanying notes, it means the date given above as to when your tier 3 pension is being uprated to a tier 2 pension. Once the completed form is received you will be written to with details of your revised pension.

<if payment of tier 3 pension had stopped>

So they can start paying your uprated tier 2 pension, Northamptonshire Pension Fund need you to complete the enclosed BENDEC3 form, enter your new bank details on the ‘Change of bank details form’, and send both forms to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

When “Due date” is mentioned on the BENDEC3 and accompanying notes, it means the date given above as to when your tier 3 pension is being uprated to a tier 2 pension. Once the completed forms are received you will be written to with details of your revised pension.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc. Leaflet: Checking and disputing your employer’s pension decision

BENDEC3 Form

<if payment of tier 3 pension had stopped>

Change of bank details form

|  |  |
| --- | --- |
| **Tier 3 – 18 month review + TR3REQ questionnaire** | Letter to send to pensioner with questionnaire for 18 month review. To be sent approx. 16 months after dismissal with form IHRC3.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

On # last day of employment + 18 Months# your tier 3 ill health pension will have been in payment for 18 months. As was explained at the time we are required to review this pension at this time and determine whether you continue to be entitled to payment.

The enclosed leaflet ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver”, provides full details of the process that will be followed. As the first step in the process I need information from you about your current employment circumstances.

Please complete and return the enclosed ‘Tier 3 ill-health pension - 18 month review questionnaire’ (TR3REQ) and IHRC3 to me at the address above as soon as possible and no later than #Reasonable Period, preferably no later than the 17 month point#. If you think there is anything else about any employment you hold that I would find helpful please let me have the information in a covering letter.

If the questionnaire and forms are not returned by this date your pension will be suspended on #18 month point date# until I have sufficient information to make a decision.

Please note the questionnaire refers to ‘Gainful employment’. This means paid employment (whether in local government or elsewhere) for not less than 30 hours in each week for a period of not less than 12 months.

What happens next depends on whether #employer name# consider you to be in gainful employment. If you are not, or do not believe you are, you **must** also complete the enclosed IHRC3. The IHRC3 is the medical consent form that will be required for the independent doctor to review your case and offer an opinion on whether you are now, or when you may be, capable of undertaking gainful employment.

If there is anything you do not understand, or you have any queries about completing the questionnaire or form, please do not hesitate to contact me on the number given above.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

## Enc:

## TR3REQ Form

IHRC3 Form

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver



TR3REQ (Jan 15)

## Local Government Pension Scheme tier 3 ill-health pension - 18 month review questionnaire

Your personal details (please use block letters)

| **Question** | **Answer** |
| --- | --- |
| Full name: |  |
| Title: |  |
| Address: |  |
| Postcode: |  |
| Mobile number: |  |
| Email: |  |
| Date of birth: |  |
| National Insurance number: |  |

Section A: Choose one option:

|  |  |  |
| --- | --- | --- |
| A | I am currently in employment which I believe meets the definition of gainful employment given in the letter. Now go to section B. |  |
| B | I am currently in employment, *but* I do not believe it meets the definition of gainful employment given in the letter. Now complete the IHRC3 and then go to section B. |  |
| C | I am not currently in employment. Now complete the IHRC3 and then go to section C |  |

Section B: About your current employment

| **Question** | **Answer** |
| --- | --- |
| Employers name: |  |
| Employers address: |  |
| Employers postcode: |  |
| Date your job started: |  |
| Number of hours worked per week? |  |
| Amount you’re paid: | £ ……………….. per year/week/day/hour (delete as relevant) |
| Permanent/continuing contract: | Yes/No (delete as relevant) |
| Fixed period contract: | Yes/No (delete as relevant) |
| If fixed when’s it due to end? |  |

**Section C: Declaration**

I understand that the Local Government Pension Scheme regulations:

* require me to let my ex-employer know whenever I get a job
* require me to answer any enquiries made by my ex-employer about my employment status
* require that if I am currently considered to be in gainful employment, payment of my tier 3 pension will stop
* provide that if I have been in gainful employment, pension paid to me after I entered gainful employment may be recovered by my employer.

I confirm that the information I have given on this form is correct at the date of signature.

Signed …………………………………….......... Date ……………………………………

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (gainful)**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner who has gainful employment to cease pension following 18 month review**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for completing the employment questionnaire. Based on the information you have provided #employer name# has decided that your current job is to be considered as being gainful employment - this means you are in paid employment (whether in local government or elsewhere) for not less than 30 hours in each week for a period of not less than 12 months.

Your tier 3 pension therefore stops from #date# which is #explain how date has been chosen#. Pension payroll changes will be made at the first available opportunity by Cambridgeshire Pension Fund.

<If an overpayment has/will occur choose relevant paragraph (and add payment details if necessary) and delete other, if suspension is in the future there is no need to include paragraph>

Your pension will have been overpaid by #£figure from us# which represents the payments from #date of suspension# to #date of last payment#. You are required to pay this back. You will be able to reclaim income tax paid on this sum from HM Revenue and Customs once you have made the payment. #give information on how to pay e.g. I enclose an invoice or please send a cheque to ….#

Your pension will have been overpaid by #£figure from us which represents the payments from #date of suspension# to #date of last payment#. #employer name# has decided not to recover this overpayment.

Your pension will have been overpaid because you have received payments after the date of suspension of your pension. You are required to pay this back. As soon as I have details of the overpayment from Cambridgeshire Pension Fund I will contact you again regarding paying this back.

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver’ this explains the whole process.

Once your tier 3 pension stops being paid, you become a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you reach your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension ending, so long as this is before the date you reach your normal pension age and before payment has restarted.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may request that your pension is paid again.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council as administering authority in partnership with West Northamptonshire Council of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (gainful)**  (Northamptonshire Pension Fund version) | Letter to send to pensioner who has gainful employment to cease pension following 18 month review**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for completing the employment questionnaire. Based on the information you have provided #employer name# has decided that your current job is to be considered as being gainful employment - this means you are in paid employment (whether in local government or elsewhere) for not less than 30 hours in each week for a period of not less than 12 months.

Your tier 3 pension therefore stops from #date# which is #explain how date has been chosen#. Pension payroll changes will be made at the first available opportunity by Northamptonshire Pension Fund.

<If an overpayment has/will occur choose relevant paragraph (and add payment details if necessary) and delete other, if suspension is in the future there is no need to include paragraph>

Your pension will have been overpaid by #£figure from us# which represents the payments from #date of suspension# to #date of last payment#. You are required to pay this back. You will be able to reclaim income tax paid on this sum from HM Revenue and Customs once you have made the payment. #give information on how to pay e.g. I enclose an invoice or please send a cheque to ….#

Your pension will have been overpaid by #£figure from us which represents the payments from #date of suspension# to #date of last payment#. #employer name# has decided not to recover this overpayment.

Your pension will have been overpaid because you have received payments after the date of suspension of your pension. You are required to pay this back. As soon as I have details of the overpayment from Northamptonshire Pension Fund I will contact you again regarding paying this back.

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver’ this explains the whole process.

Once your tier 3 pension stops being paid, you become a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you reach your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension ceasing, so long as this is before the date you attain your normal pension age and before payment has recommenced.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may request that your pension is paid again.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (capable of gainful)**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner who is capable of gainful employment to cease pension following 18 month review**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are now capable of undertaking gainful employment. Based on this assessment #employer name# has decided to stop payment of your tier 3 pension from #date# which is #explain how date has been chosen (normally 18 month point)#. Pension payroll changes will be made at the first available opportunity by Cambridgeshire Pension Fund.

<If an overpayment has/will occur choose relevant paragraph (and add payment details if necessary) and delete other, if suspension is in the future there is no need to include paragraph>

Your pension will have been overpaid by #£figure from us# which represents the payments from #date of suspension# to #date of last payment#. You are required to pay this back. You will be able to reclaim income tax paid on this sum from HM Revenue and Customs once you have made the payment. #give information on how to pay e.g. I enclose an invoice or please send a cheque to ….#

Your pension will have been overpaid by #£figure from us which represents the payments from #date of suspension# to #date of last payment#. #employer name# has decided not to recover this overpayment.

Your pension will have been overpaid because you have received payments after the date of suspension of your pension. You are required to pay this back. As soon as I have details of the overpayment from Cambridgeshire Pension Fund I will contact you again regarding paying this back.

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver’ this explains the whole process.

Once your tier 3 pension stops being paid, you become a deferred pensioner member. This means:

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* Your pension automatically comes back into payment from the date you reach your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension stopping, so long as this is before the date you reach your normal pension age and before payment has restarted.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may request that your pension is paid again.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

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Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (capable of gainful)**  (Northamptonshire Pension Fund version) | Letter to send to pensioner who is capable of gainful employment to cease pension following 18 month review**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are now capable of undertaking gainful employment. Based on this assessment #employer name# has decided to stop payment of your tier 3 pension from #date# which is #explain how date has been chosen (normally 18 month point)#. Pension payroll changes will be made at the first available opportunity by Northamptonshire Pension Fund.

<If an overpayment has/will occur choose relevant paragraph (and add payment details if necessary) and delete other, if suspension is in the future there is no need to include paragraph>

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* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may request that your pension is paid again.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

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Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: Post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (continue to 3rd anniversary)**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner to inform that pension will continue to 3rd anniversary unless gainful employment obtained.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are not yet capable of undertaking gainful employment but are still likely to be before the third anniversary of your dismissal. Based on this assessment #employer name# has decided that your tier 3 pension should continue being paid.

If you do enter employment or any current employment you hold changes (for example your hours increase or a temporary contract is extended), you must tell me so I can assess if you are then considered to be in gainful employment.

Payment of your tier 3 pension will stop on the third anniversary of your dismissal if it has not stopped before then.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

I enclose a leaflet called ‘Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver this explains the whole process.

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council in partnership with West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

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|  |  |
| --- | --- |
| **Tier 3 – 18 month review (continue to 3rd anniversary)**  (Northamptonshire Pension Fund version) | Letter to send to pensioner to inform that pension will continue to 3rd anniversary unless gainful employment obtained.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are not yet capable of undertaking gainful employment but are still likely to be before the third anniversary of your dismissal. Based on this assessment #employer name# has decided that your tier 3 pension should continue being paid.

If you do enter employment or any current employment you hold changes (for example your hours increase or a temporary contract is extended), you must tell me so I can assess if you are then considered to be in gainful employment.

Payment of your tier 3 pension will stop on the third anniversary of your dismissal if it has not stopped before then.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

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Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (continue to likely capable date)**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner to inform that pension will continue to the ‘likely to be capable’ date indicated by the independent doctor unless gainful employment obtained.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are not yet capable of undertaking gainful employment, however you are likely to be capable of undertaking gainful employment on #Date#, which is less than 3 years after your dismissal. Based on this assessment #employer name# has decided that your tier 3 pension should continue to be paid until the day before this date and payment would then stop.

If, before this date, you do enter employment or any current employment you hold changes (for example your hours increase or a temporary contract is extended), you must tell me so I can assess if you are then considered to be in gainful employment.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

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Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (continue to likely capable date)**  (Northamptonshire Pension Fund version) | Letter to send to pensioner to inform that pension will continue to the ‘likely to be capable’ date indicated by the independent doctor unless gainful employment obtained.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are not yet capable of undertaking gainful employment, however you are likely to be capable of undertaking gainful employment on #Date#, which is less than 3 years after your dismissal. Based on this assessment #employer name# has decided that your tier 3 pension should continue to be paid until the day before this date and payment would then stop.

If, before this date, you do enter employment or any current employment you hold changes (for example your hours increase or a temporary contract is extended), you must tell me so I can assess if you are then considered to be in gainful employment.

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Enc:

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 –** **18 month review (tier 2 decision + BENDEC3)**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner confirming uprating of pension to tier 2 following 18 month review**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are not capable of undertaking gainful employment and will not be capable before the third anniversary of your dismissal.

Based on this assessment #employer name# has decided that your tier 3 pension should be uprated to a Tier 2 pension from #date#. This means:

* your pension will be increased from this date to take account of one quarter of the further membership that you would have counted to the date you reach your normal pension age.
* your pension will now become permanent and therefore not subject to review should you get a job.

So they can process the uprating of your pension to tier 2, Cambridgeshire Pension Fund need you to complete the enclosed BENDEC3 form and send it to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

When ‘Due date’ is mentioned on the BENDEC3 and accompanying notes, it means the date given above as to when your tier 3 pension is being uprated to a tier 2 pension. Once the completed form is received you will be written to with details of your revised pension.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council in partnership with West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc.

Leaflet: Checking and disputing your employer’s pension decision

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

BENDEC3 Form

|  |  |
| --- | --- |
| **Tier 3 – 18 month review (tier 2 decision + BENDEC3)**  (Northamptonshire Pension Fund version) | Letter to send to pensioner confirming uprating of pension to tier 2 following 18 month review**.**  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

I have now had the results of your referral to the independent doctor back. The independent doctor is of the opinion that you are not capable of undertaking gainful employment and will not be capable before the third anniversary of your dismissal.

Based on this assessment #employer name# has decided that your tier 3 pension should be uprated to a tier 2 pension from #date#. This means:

* your pension will be increased from this date to take account of one quarter of the further membership that you would have counted to the date you reach your normal pension age.

your pension will now become permanent and therefore not subject to review should you get a job.

So they can process the uprating of your pension to tier 2, Northamptonshire Pension Fund need you to complete the enclosed BENDEC3 form and send it to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

When ‘Due date’ is mentioned on the BENDEC3 and accompanying notes, it means the date given above as to when your tier 3 pension is being uprated to a tier 2 pension. Once the completed form is received you will be written to with details of your revised pension.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc.

Leaflet: Checking and disputing your employer’s pension decision

Leaflet: Understanding the tier 3 ill-health pension review: post 31 March 2014 leaver

BENDEC3 Form

|  |  |
| --- | --- |
| **Tier 3 – 18 month review IHRC3 required**  (Cambridgeshire Pension Fund version) | Letter to send to pensioner requesting IHRC3 – includes information on what will happen if IHRC3 not returned.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for completing the employment questionnaire. Based on the information you have provided #employer name# has decided that you are not currently in gainful employment. Given this, we now need to assess whether you are capable of undertaking gainful employment. This requires referral to the independent doctor.

Could you please complete the attached IHRC3 form and return it to me by #Reasonable Period, preferably no later than the 17 month point#. The IHRC3 form is the medical consent form that will be required for the independent doctor to review your case to assess whether you are now capable of undertaking gainful employment.

If the IHRC3 form is not returned by the above date, your pension will be suspended on #18 month point date# until I have sufficient information to make a decision.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to #enter job title and contact details of specified person#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council in partnership with West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

If there is anything you do not understand, or you have any queries about completing the IHRC3, please do not hesitate to contact me on the number given above.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc: IHRC3 form

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – 18 month review IHRC3 required**  (Northamptonshire Pension Fund version) | Letter to send to pensioner requesting IHRC3 – includes information on what will happen if IHRC3 not returned  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for completing the employment questionnaire. Based on the information you have provided #employer name# has decided that you are not currently in gainful employment. Given this, we now need to assess whether you are capable of undertaking gainful employment. This requires referral to the independent doctor.

Could you please complete the attached IHRC3 form and return it to me by #Reasonable Period, preferably no later than the 17 month point#. The IHRC3 form is the medical consent form that will be required for the independent doctor to review your case to assess whether you are now capable of undertaking gainful employment.

If the IHRC3 form is not returned by the above date, your pension will be suspended on #18 month point date# until I have sufficient information to make a decision.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to #enter job title and contact details of specified person#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

If there is anything you do not understand, or you have any queries about completing the IHRC3, please do not hesitate to contact me on the number given above.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc: IHRC3 form

Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – Re-instatement requested IHRC3 required** | Letter to send to a member who requests that their ceased tier 3 pension be brought back into payment early on health grounds. Includes request to complete IHRC3 form  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Thank you for your request to have payment of your Tier 3 ill health pension reinstated on health grounds.

The criteria for determining if payment may be reinstated is whether you are incapable of undertaking gainful employment until the date that you reach your normal pension age. In order that #employer name# may make the decision on reinstatement I must seek the opinion of an independent doctor.

Could you please complete the attached IHRC3 form and return it to me so that the appropriate referral can be made to the independent doctor. The IHRC3 form is the medical consent form that will be required for the independent doctor to review your case.

No further action will be taken on your request until the completed IHRC3 form is received from you.

If there is anything you do not understand, or you have any queries about completing the IHRC3 form, please do not hesitate to contact me on the number given above.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc: IHRC3 form

|  |  |
| --- | --- |
| **Tier 3 – Re-instatement on health grounds granted**  (Cambridgeshire Pension Fund version) | Letter to send to member confirming re-instatement of ceased tier 3 pension due to health.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Further to your application to have payment of your tier 3 ill health pension reinstated, I have now received sufficient information from the independent doctor to make a decision.

I am pleased to let you know that #employer name# decided on #date# that your pension will be reinstated, and payment will be made from that date.

This means that your pension will now become permanent and will not be subject to any further review should you get a job.

So they can start paying your reinstated pension, Cambridgeshire Pension Fund need you to enter your new bank details on the ‘Change of bank details’ form enclosed, and send it to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

Once the completed form is received you will be written to with details of your reinstated pension.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council in partnership with West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc. Leaflet: Checking and disputing your employer’s pension decision

Change of bank details form

|  |  |
| --- | --- |
| **Tier 3 – Re-instatement on health grounds granted** (Northamptonshire Pension Fund version) | Letter to send to member confirming re-instatement of ceased tier 3 pension due to health.  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Further to your application to have payment of your tier 3 ill health pension reinstated, I have now received sufficient information from the independent doctor to make a decision.

I am pleased to let you know that #employer name# decided on #date# that your pension will be reinstated, and payment will be made from that date.

This means that your pension will now become permanent and will not be subject to any further review should you enter employment.

So they can start payment of your reinstated pension, Northamptonshire Pension Fund need you to enter your new bank details on the ‘Change of bank details’ form enclosed, and send it to them at the following address:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

Once the completed form is received you will be written to with details of your reinstated pension.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage 1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc. Leaflet: Checking and disputing your employer’s pension decision

Change of bank details form

|  |  |
| --- | --- |
| **Tier 3 – Re-instatement on health grounds refused**  (Cambridgeshire Pension Fund version) | Letter to send to member confirming decision not to re-instate payment of tier 3 pension due to health  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Further to your application to have payment of your tier 3 ill health pension reinstated, I have now received sufficient information from the independent doctor to make a decision.

The independent doctor is of the opinion that you are not incapable of undertaking gainful employment before your normal pension age and, therefore, based on this assessment #employer name# has decided that you do not meet the criteria for early reinstatement of your tier 3 ill health pension.

You will therefore remain a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you reach your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension ceasing, so long as this is before the date you attain your normal pension age and before payment has recommenced.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you attain your normal pension age, you may request that payment of your pension recommence.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by Cambridgeshire County Council in partnership with West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc: Leaflet: Checking and disputing your employer’s pension decision

|  |  |
| --- | --- |
| **Tier 3 – Re-instatement on health grounds refused**  (Northamptonshire Pension Fund version) | Letter to send to member confirming decision not to re-instate payment of tier 3 pension due to health  [Return to letter chooser](#LetterChooser) |

Dear #Name of Member#

**Local Government Pension Scheme (LGPS) tier 3 ill-health pension review**

Further to your application to have payment of your tier 3 ill health pension reinstated, I have now received sufficient information from the independent doctor to make a decision.

The independent doctor is of the opinion that you are not incapable of undertaking gainful employment before your normal pension age and, therefore, based on this assessment #employer name# has decided that you do not meet the criteria for early reinstatement of your tier 3 ill health pension.

You will therefore remain a deferred pensioner member. This means:

* If you start another pension arrangement – including future LGPS membership – you will not be able to transfer your tier 3 pension to the future arrangement.
* Your pension automatically comes back into payment from the date you reach your normal pension age.
* You can apply to have your pension paid again from the age of 55 voluntarily. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* You may ask to have your case reconsidered to establish whether a tier 2 pension is appropriate if the condition for which you were dismissed becomes worse. If the outcome is a tier 2 pension, the increased rate will be payable from the date of the decision that a tier 2 award is appropriate. This decision must be made within 3 years of your pension ending, so long as this is before the date you reach your normal pension age and before payment has restarted.
* If at some point in the future, before your pension has been brought back into payment, you become incapable of undertaking gainful employment until the date that you reach your normal pension age, you may request that your pension be paid again.

This decision has been made in accordance with the **Local Government Pension Scheme Regulations 2013.**

**Right of appeal**

If you are not happy with this pensions decision you should contact me for an explanation. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not happy with the decision you have the right of appeal, within specified time limits, to the adjudicator, #enter job title and contact details of your adjudicator for IDRP Stage1 purposes#. If you are not happy with their decision you can then appeal to a separate person nominated by West Northamptonshire Council as administering authority of the Pension Fund. A leaflet on the appeals procedure is enclosed.

Yours sincerely

#Name of Authorised Officer#

#Job Title#

Enc: Leaflet: Checking and disputing your employer’s pension decision