

# Ill-health toolkit – pre 1 April 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 3A.

Choose carefully – if in doubt please get in touch.

## Letter chooser

|  |  |
| --- | --- |
| [**Tier 3 – Re-instatement requested IHRC3 required**](#ReinstIHRC3) | Letter to send to a member who requests that their discontinued tier 3 pension be paid early on health grounds. Includes request to complete IHRC3 form.The enclosures mentioned are available from the [Ill-health retirement Tier 3 ill-health pension reviews](https://pensions.cambridgeshire.gov.uk/lgps/my-responsibility/my-responsibilities-ill-health-retirement/tier-3-reviews/) page of our website. |
| **Tier 3 – Re-instatement on health grounds granted**  | Letter to send to member confirming re-instatement of discontinued tier 3 pension due to health.[Cambridgeshire Pension Fund version](#ReinstGrantedCPF)[Northamptonshire Pension Fund version](#ReinstGrantedNPF)The enclosures mentioned are available from the [Pensioner newsletters, forms and factsheets](https://lgssmember.pensiondetails.co.uk/home/members/lgps/pensioner-members/pensioner-newsletters-forms-and-factsheets.html) page of our website:* The **Checking and disputing your employer’s pension decision** leafletcan be found in the ‘Disputing an employer decision’ section.
* The **Change of bank details form** can be found in the ‘Useful forms’ section.
 |
| **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)The enclosure mentioned, **Checking and disputing your employer’s pension decision** leaflet, can be found in the ‘Disputing an employer decision’ section of the [Pensioner newsletters, forms and factsheets](https://lgssmember.pensiondetails.co.uk/home/members/lgps/pensioner-members/pensioner-newsletters-forms-and-factsheets.html) page of our website. |

## Instructions for setting letters up

The following is the suggested text for the full range of current 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 what West Northamptonshire Council’s Pensions Service considers 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 – Re-instatement requested IHRC3 required**  | Letter to send to a member who requests that their discontinued 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 discontinued Tier 3 ill health pension reinstated on health grounds.

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

Will 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.

I enclose a leaflet called “Understanding the tier 3 ill-health pension review” this explains the whole process.

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

Leaflet “Understanding the tier 3 ill-health pension review”

|  |  |
| --- | --- |
| **Tier 3 – Re-instatement on health grounds granted** (Cambridgeshire Pension Fund version) | Letter to send to member confirming re-instatement of discontinued 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 discontinued 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# has decided that your pension will be reinstated from #date#, the date that it has been determined that you first became permanently incapable of any gainful employment before your normal retirement age.

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 paying your reinstated pension, West Northamptonshire Council’s Pensions Service needs 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 (Benefits, Membership and Contributions) Regulations, 2007, the Local Government Pension Scheme (Administration) Regulations, 2008 and Local Government Pension Scheme (Transitional Provisions) Regulations, 2008.**

**Right of appeal**

If you are not satisfied 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 satisfied 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 satisfied with their decision you can then appeal to a separate person nominated by Cambridgeshire County 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 discontinued 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 discontinued 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# has decided that your pension will be reinstated from #date#, the date that it has been determined that you first became permanently incapable of any gainful employment before your normal retirement age.

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 paying your reinstated pension, West Northamptonshire Council’s Pensions Service needs 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 (Benefits, Membership and Contributions) Regulations, 2007, the Local Government Pension Scheme (Administration) Regulations, 2008 and Local Government Pension Scheme (Transitional Provisions) Regulations, 2008.**

**Right of appeal**

If you are not satisfied 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 satisfied 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 satisfied 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 discontinued 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 permanently incapable of undertaking any gainful employment before your normal retirement date 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 pensioner member with deferred benefits. 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 at the age of 65 unless you choose to defer payment until a later date (no later than the age of 75).
* You can apply to have your pension paid again before the age of 65, voluntarily, at or after the age of 55. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* If at some point in the future, before your pension has been brought back into payment and before the age of 65, you become permanently incapable of undertaking any gainful employment you may request that payment of your pension recommence.

This decision has been made in accordance with the **Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations, 2007, the Local Government Pension Scheme (Administration) Regulations, 2008 and Local Government Pension Scheme (Transitional Provisions) Regulations, 2008.**

**Right of appeal**

If you are not satisfied 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 satisfied 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 satisfied with their decision you can then appeal to a separate person nominated by Cambridgeshire County 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 discontinued 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 permanently incapable of undertaking any gainful employment before your normal retirement date 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 pensioner member with deferred benefits. 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 at the age of 65 unless you choose to defer payment until a later date (no later than the age of 75).
* You can apply to have your pension paid again before the age of 65, voluntarily, at or after the age of 55. It may be permanently reduced for early payment, unless #employer name# were to determine, on compassionate grounds, that the reduction should not apply.
* If at some point in the future, before your pension has been brought back into payment and before the age of 65, you become permanently incapable of undertaking any gainful employment you may request that payment of your pension recommence.

This decision has been made in accordance with the **Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations, 2007, the Local Government Pension Scheme (Administration) Regulations, 2008 and Local Government Pension Scheme (Transitional Provisions) Regulations, 2008.**

**Right of appeal**

If you are not satisfied 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 satisfied 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 satisfied 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