

## **NPPS Ill-Health Benefits**

An ill-health pension is paid if and when the police authority decides to retire you on grounds of ill-health. You must be permanently disabled for the ordinary duties of a member of the force. Ill-health retirement is possible at any age.

An ill-health pension will be paid if you have two years' qualifying service or at any time if your disablement is due to an injury without your default in the execution of your duty. An ill-health pension may be reduced by up to a half if the disablement was substantially due to your own default.

There are two tiers of ill-health pension depending on the degree of your disablement:

- A **standard ill-health pension**, payable if you are disabled for the ordinary duties of a member of the police force. This is an immediate payment of the pension benefits which you have built up at the date of your ill-health retirement.
- An **enhanced top-up ill-health pension**, payable in addition to a standard ill-health pension if you are disabled for any regular employment (meaning employment for an annual average of at least 30 hours per week). This is also an immediate payment of pension benefits, but the top-up has the effect that the pensionable service is enhanced by up to 50% of your prospective service to age 55. For example, if the officer is aged 35, the enhancement of service is up to 10 years.

The maximum possible ill-health pension is half your pay and there is an associated lump sum of four times the pension.

Illustrations of ill-health pensions are given in Examples 9, 10 and 11 of the *NPPS Members' Guide*. Both types of pension will be increased for inflation throughout their payment.

## **Determining Ill-Health**

The level of disability is determined by a doctor who will consider such issues as your ability to:

- run, walk reasonable distances, and stand for reasonable periods;
- exercise reasonable physical force in restraint and retention in custody;
- sit for reasonable periods, to write, read, use the telephone and use (or learn to use) IT;
- make decisions and report situations to others;
- evaluate information and to record details;
- understand, retain and explain facts and precedures.

Even if you are judged to be disabled, it does not automatically follow that you will be granted ill-health retirement. The police force will consider whether there are alternative duties that you could perform and still remain in the service (taking account of your overall capabilities). Police authorities have discretion to review the payment of ill-health awards at intervals. There are appeal rights against medical decisions.

If, when you joined or re-joined NPPS, you were designated by the police authority (following a medical examination) as being ineligible for ill-health benefits, you cannot

receive an ill-health pension although you might still be required to retire on ill-health grounds. If so, you would be entitled to an ordinary pension if you were age 55 or over or, if you were under 55, to a deferred pension payable at age 65.

There are separate arrangements for the payment of injury awards to officers who suffer injury on duty, which are outside the pension scheme.