



ILL-HEALTH GUIDANCE FOR CLERGY

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If you are permanently unable to work due to health problems, you might be able to take your pension early. This is commonly known as an “ill-health pension”.

This leaflet explains how this works for Clergy and other ministers who have a Clergy pension.

 THE CHURCH
OF ENGLAND

PENSIONS BOARD

Ill-health guidance for Clergy

Facing the possibility of stopping work due to health problems can be difficult.

To help with life after work, you can take your pension early.

It can take time to approve ill-health pensions, often up to 6 months. Some cases are straightforward, but some are complex, and we might need independent medical advice.

We will try and keep you informed as much as we can throughout the process.

What should I do if my health is affecting my work?

First, talk to your Archdeacon, Bishop, Responsible Body or employer about your concerns.

They will try to find ways of helping you continue your duties. They'll usually refer you to an occupational health adviser who will offer advice and guidance on how your condition can be managed.

If it is clear you cannot carry out your duties and your condition is likely to be permanent, you can apply for an ill-health pension.

At this point, contact us and we'll explain your options, how we assess your application and the retirement process.

Do I qualify for an ill health pension?

Before we approve ill-health pensions, we need to assess you qualify". The definition is set by legislation or General Synod. We don't have any discretion over this.

There are different definitions depending on when you joined the Clergy pension scheme. If you're unsure which definition you need to meet, please get in touch.

Clergy - who have pensionable service before 1998

"You have a medical condition that prevents you from performing the duties of your Office and this is likely to be permanent."

Clergy - who only have pensionable service after 1998

"You have a medical condition that prevents you from performing the duties of your Office, or any other work or service, and this is likely to be permanent."

How do I apply for an ill-health pension?

The first step is to contact us and ask for an "ill-health pension pack".

You can do this, or your Bishop, Archdeacon, Responsible Body or employer can contact us for you.

Your pack will include:

- how much your pension and lump sum might be
- authority forms to contact your GP or medical specialist
- a form for your Archdeacon or Bishop to sign with their comments on your situation

When you return your forms to us, please remember to include a copy of your Occupational Health report and any medical reports that support your application.

What if I can't fill out my forms?

If you are unable to fill out your forms, someone can fill these out for you. The person needs to have a Lasting Power of Attorney for you. When you return the forms, please include a copy of your Power of Attorney.

What if there are medical fees?

Once we receive all your forms, we ask your GP or medical specialist to send us more information. They usually charge for this. We will pay any fees.

How am I assessed against "incapacity"?

Once we receive your application and medical reports, we review all of this against the "incapacity" definition.

If your situation is not straightforward, we might need help from our independent medical advisers.

They might need to talk to your medical adviser or sometimes they may need to meet you to carry out an examination.

They will only do this if they need more information to give their opinion. The examination should be local to you.

What if my ill-health is serious and my life expectancy is short?

If your life expectancy is less than 12 months, get in touch with us immediately. We might be able to pay the full value of your pension as a lump sum. This is called a 'serious ill health' pension.

Alternatively, you may want to consider transferring some or all your benefits to another pension scheme and take advantage of more flexible options. If you want to do this, you will need to take financial advice first.

We will let you know how you can do this in your ill-health pension pack.

How do I pick a retirement date?

If we approve your ill-health pension you can then discuss a retirement date with your Archdeacon, Bishop, Responsible Body or employer.

Your retirement date needs to be within 6 months of the date we approve your application, otherwise you need to apply again.

We can extend this if you are waiting for retirement housing with the Pensions Board.

Once you have picked a retirement date, let us know and we will send you final pension and lump sum figures, plus a few extra forms.

I don't have anywhere to live in retirement, what can I do?

If you need help with retirement housing, speak to our Housing team as soon as you can. You can do this while you are applying for an ill-health pension.

They will try and help you find retirement housing through our Charitable Housing Assistance for Retired Ministry (CHARM) scheme.

If you qualify for CHARM, someone from our Housing team will come and meet you either at your home, or a venue local to you. They will talk to you about your housing needs, where you would like to live and what we can do to help you find a suitable retirement property.

If you retire due to ill health, you usually need 5 years' service with the Church to qualify for CHARM help. Find out more about our CHARM scheme at:



[churchofengland.org/housing](https://www.churchofengland.org/housing)

What will my pension and lump sum be?

If we approve your ill-health pension, we'll recalculate your pension and lump sum once we know your retirement date.

We will pay your pension for life plus a tax-free lump sum. You have the option of giving up part of your pension for an extra tax-free lump sum.

Will my health be reviewed?

In most cases, yes. We'll contact you every 3 years to ask whether you are able to do any remunerated work.

We might contact you more regularly, depending on the nature of your situation. Once you reach 'normal pension age' we will stop reviewing your health.

What if I can work again?

If your condition improves and you can work again, full-time or part-time, and within the Church or not, we will ask how much remuneration you are receiving.

If your income (your pension plus any earnings) exceeds a limit, we'll reduce your pension by 50p for every £1 you earn above this. We may also take a Housing allowance into account.

What can I do if my application is unsuccessful?

We will keep you up to date with how your application is progressing as much as we can.

From time to time applications do not meet the definition of incapacity and we cannot approve an ill-health pension. If this happens to you, you can:

- appeal to us to review our decision - we have dispute process you can use
- appeal to the Pensions Ombudsman to review our decision
- reapply if your condition changes in the future

Application timeline

Here is how a typical application process goes.

We will keep you updated as much as we can during each stage. You can always ask us for an update.



This reflects our understanding of current legislation and practice. You should talk to a financial or legal adviser if you need specific guidance or advice.