

**Fire Service**

**Application for Early Release of Deferred Benefits**

**HR Procedure**

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| Version Control | Changes made | Author  |
| V1 January 2019 | Fixing broken links and updating contact details  | People Management  |

**Introduction**

This document sets out the procedure to be followed when former employees apply for early release of their pension benefits on the grounds of ill health. . This procedure refers to Fire Service related pension schemes only (shown below), for other pensions schemes refer the scheme information for guidance on ill health retirement.

* Firefighters Pension Scheme (FPS or 1992 scheme)
* Firefighters 2006 Pension Scheme (NFPS or 2006 scheme)
* Firefighters 2015 Pension Scheme (2015 scheme)

Further information on each of the schemes is available at the ‘Your Pension Service’ website.

Link to: [Your Pension Service](https://www.yourpensionservice.org.uk/firefighters-scheme/)

**Application**

The former employee should write to:

Your Pension Service

PO Box 1382

Preston

Lancashire

PR2 0WQ

Requesting that deferred benefits be brought into payment and stating their reasons for the application.

YPS will send the request to the People Management and ask for a decision.

**Occupational Health**

Before an employer can make a decision regarding early release of pension benefits a medical report and certificate must be obtained from an independent qualified medical practitioner (IQMP) qualified in occupational health medicine and registered with the General Medical Council. To be able to provide a certificate for early release of pension benefits the medical practitioner must confirm they have neither:

* Previously advised, given an opinion or been otherwise involved with the case; or
* Be acting or have previously acted as the representative of the member, the employer or any other party.

People Management and the Fire Service Occupational Health Department will make a referral to the IQMP using the referral form and provide the relevant certificate for completion.

**Making the Decision**

The Chief Fire Officer will consider the application to determine if, after obtaining the medical report and certificate from the IQMP and considering any other relevant information, the conditions related to the particular pension scheme are met.

The Council is not bound by the IRMP’s opinion and is entitled to consider other evidence when arriving at the decision.

**Processing the Decision**

If the Chief Fire Officer decides not to agree to the early release of pension benefits, People Management will inform YPS and the employee of the decision and their rights of appeal.

If the Chief Fire Officer decides to allow early payment of pension benefits, People Management will:

1. Inform YPS and provide relevant information.
2. Inform the applicant
3. Ask YPS
	1. To provide details of the cost to the employer i.e. the amount which will be charged to the Council
4. Inform the relevant Finance Manager

**Notifying the employee of the Decision**

People managementwill notify the former employee in writing of their decision and include:

* The grounds upon which the decision has been taken;
* The address from which further information about the decision may be obtained;
* The right of appeal to an adjudicator against the decision (within 6 months of being notified of the initial decision, or such longer period as the adjudicator may allow);
* The job title and address of the adjudicator;
* The right to ask the administering authority, within 6 months of the adjudicator’s decision to undertake a further review of the decision if the former employee is still unhappy with the decision.

**Appeals**

The Procedure Guide “Fire Service Internal Dispute Resolution (Appeal)” sets out the process for handling pension appeals.

**YPS responsibilities**

* Where the decision is made to agree to the early release of deferred pension benefits YPS will write to the former employee to give them their retirement payment options and then process the pension.

**Review**

This guidance will be reviewed periodically in the light of developments in the law, pension’s regulations, and changes in the needs of the organisation in order to ensure continuing effectiveness and relevance.

**Appendix**

Appendix 1 – Process Map

