

## Joiner/Re-joiner for Pensions



If a member joins the University and is level 4 and above then they will be contractually enrolled into USS. The criteria is in the table below. An employee who is leaving the University and is retiring fully from the USS pension scheme cannot do so if they have the intention of returning to work in a USS eligible (level 4 and above) post at the University. The rules of the USS pension scheme state: You won't be classed as retired if you intend to start another role in which you can build a USS pension (with either your current or a new employer). However, if you're already retired and then offered another role at a later date (after a reasonable break, ie. Over one month), then USS will allow you to return to a USS eligible post. You'll need to speak to your employer about whether you can re-join USS.

	Automatic enrolment or opt in?	Age	Qualifying Earnings
Eligible Jobholder	Automatic	22 or over and under state pension age	More than £10,000
Non-eligible Jobholder	Opt in	16 to 21 or state pension age to 74	More than £6,136
		22 or over, but under state pension age	More than £6,136, but not more than £10,000
Entitled Worker	Opt in	16 to 74	£6,136 or less

The declaration below is attached to the USS members retirement forms.

I confirm that I am retiring from this institution, without taking any other post that would give entitlement to membership of USS, on the date shown and understand that benefits are being established according to the type of retirement as confirmed by my employer.





If a new employee has joined the University, is in a medical post and has previous service in the NHS pension scheme within the last year then they are entitled to join the NHS Pension Scheme. Please see criteria below:

## Rejoining the Scheme

If you are in NHS employment, you may rejoin the Scheme if you meet the eligibility conditions.

If you have returned to NHS employment and are taking your NHS pension, you may rejoin the Scheme if:

- you take a 1995 Section ill health pension and are under 50
- you take a 2008 Section or 2015 Scheme pension and are under 75

### — 1995 Section

If you leave pensionable employment with deferred benefits, you can only rejoin the 1995 Section if you meet this criteria:

1. You return before age 60.
2. You have not transferred your NHS pension to another provider.
3. The break is less than 5 years.
4. You are 'Fully Protected' or still within the 'Tapered Protection' period. Find out about 'Protection' on our [Membership page](#).

### — 2008 Section

If you leave pensionable employment and take benefits from the scheme, you can only rejoin the 2008 Section if you meet this criteria:

1. You return before age 75.
2. You have not transferred your NHS Pension to another provider.
3. You have not received a refund of your contributions.
4. The break is less than 5 years.
5. You are 'Fully Protected' or still within the 'Tapered Protection' period. Find out about 'Protection' on our [Membership page](#).

### — 2015 Scheme

If you leave pensionable employment or have taken benefits from this Scheme, you can rejoin up to age 75.

If the member is in the NHS scheme and leaves the University due to retirement, they are allowed back to work for the University. The member however has to have at least a 24 hour break before returning to work. If the member was in the 1995 section of the scheme, they can only work 16 hours per week for the first month. There are no restrictions for the 2008 scheme and 2015 scheme.



If a member joins the University they would be contractually enrolled into USRF if:

- They are employed at Levels 1-3; and
- They are employed on a permanent or fixed term contract of at least 6 months; and
- They are aged 18 or over and up to state pension age
- There is no restriction on rejoining University apart from if they are over state pension age, there only option for a pension scheme is NEST

## PASNAS

The only time a member would be able to join PASNAS is if they have been seconded to a level 4 or above and then re-commence their substantive post. If a member is acting up, the member should continue paying PASNAS contributions against their PASNAS salary only. There are no rules on members retiring from PASNAS and returning to work.



If a member joins the University and has a UWF post or do not fit any of the criteria for the above scheme's then they would be automatically enrolled into NEST if:

- They earn over £10,000 a year
- They are aged over 22 and under State Pension Age

There is no restriction on rejoining University if they have retired from NEST and can re-join the scheme. If they are over state pension age they would need to elect to join NEST.