

## Ill Health Retirement Referrals

Occasionally an employee may no longer be able to work due to health problems. Where your organisation has a pension scheme that allows a member to take an early retirement pension in the event of incapacity and in consultation with appropriate parties, our Consultant OH Physician can undertake an ill-health retirement review. This is a specialist service that involves reviewing all the medical information available and providing an opinion on the individuals eligibility for ill health retirement.

Precise grounds for ill-health retirement should be provided within the pension policy. The definition of incapacity will differ from scheme to scheme but generally it will require an inability to carry out one's own job due to physical or mental illness. Some schemes will require the individual to be incapable not only of performing their own normal employment but to be incapable of carrying out any occupation at all. Another criteria is that the medical condition is permanent i.e. the condition is likely to last until the person dies or reaches the normal retirement age of the scheme.

A decision to grant an ill-health pension must be supported by medical evidence. A high level of expertise is required to provide a medical opinion and InterHealth's Consultant OH Physician can provide this service. Pension schemes have different rules and documentation but the usual process is that the Pension Trustees send a referral form to InterHealth. This form is completed by the employees GP and any other supporting evidence is provided as appropriate. The Consultant OH Physician is either able to provide an opinion based on the information provided or will request additional information from the employees doctors. The certificate signed by the OH Physician confirms whether the employee fulfils the medical criteria for ill health retirement and whether a review is required.