

## Leave of absence and the LGPS

Where pension terms are used, they appear in ***bold italic*** type. These terms are defined in the [Some terms we use](#) booklet.

There are many reasons for absence and each has a different effect on the pension you build up in the LGPS.

### What happens if I am on sick leave?

If you are off work due to sickness or injury and your contractual pay is reduced or you don't receive any pay then the ***pensionable pay*** figure used to work out your pension for this period is your ***assumed pensionable pay***. Using your ***assumed pensionable pay***, rather than the amount of ***pensionable pay*** you actually receive when on sick leave, means that you will continue to build up a pension in the section of the LGPS you are in, as if you were working normally and receiving pay.

You will continue to pay your basic LGPS contributions on any pay that you receive while you are off sick (before any reduction on account of Statutory Sick Pay or Incapacity Benefit). If you are on unpaid sick leave, you will not pay any contributions.

If you are in the 50/50 section and go on to unpaid sick leave, you will automatically be moved to the main section of the Scheme from the beginning of the next pay period if you are still on no pay at that time. This means from that point forward you will build up full pension benefits in the LGPS even though you are not paying pension contributions.

### What happens if I am on maternity, adoption or paternity leave or shared parental leave?

During any period of ***relevant child related leave*** the ***pensionable pay*** figure used to work out your pension is your ***assumed pensionable pay***<sup>1</sup>. Using your ***assumed pensionable pay*** (if this is higher than your actual ***pensionable pay*** received), rather than the amount of ***pensionable pay*** you actually receive when on ***relevant child related leave***, means that you will continue to build up a pension in the section of the LGPS you are in, as if you were working normally and receiving pay.

You will continue to pay your basic LGPS contributions on any pay that you receive while you are off on ***relevant child related leave***.

If you are in the 50/50 section and go on to no pay during ordinary maternity, paternity or adoption leave you will automatically be moved to the main section of the Scheme from the beginning of the next pay period. This means from that point forward you will build up full pension benefits in the LGPS even though you are not paying pension contributions.

Any period of unpaid additional maternity or adoption leave or unpaid shared parental

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<sup>1</sup> Unless the value of your pensionable pay received is greater than the value of your assumed pensionable pay. In such cases the value of the pensionable pay you received is used to work out your benefits as it would be higher than the value of your assumed pensionable pay.

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leave will not count for pension purposes unless you elect to pay Additional Pension Contributions (APCs) to purchase the amount of pension lost during that period of unpaid absence.

The amount of pension lost is calculated as the appropriate fraction of your lost **pensionable pay** for that period of absence (ie 1/49<sup>th</sup> of your lost **pensionable pay** if you were in the main section of the Scheme or 1/98<sup>th</sup> if you were in the 50/50 section).

If you wish to purchase the amount of lost pension and make the election within 30 days of returning to work (or such longer period as your employer allows) then the cost of the APC is split between you and your employer. You will pay one third of the cost and your employer will pay the rest. This is known as a Shared Cost Additional Pension Contract (SCAPC). You can pay these additional contributions in a one-off lump sum or through regular payments from your wages.

The maximum period of absence you can elect to buy back by a SCAPC is three years.

You can obtain a quote and print off an application form to buy **lost** pension at [www.lgpsmember.org](http://www.lgpsmember.org)

**If you have membership of the LGPS before 1 April 2014** you will have built up benefits in the final salary scheme. If you choose to pay for the lost pension in the Scheme the amount you pay will go towards covering any protections associated with your pre 1 April 2014 membership. To find out more, see the booklet **If you joined the LGPS before 1 April 2014**.

If you have Keep in Touch (KIT) day(s) or Shared Parental Leave in Touch (SPLIT) day(s) during a period of unpaid additional maternity or adoption leave or unpaid shared parental leave you will build up a pension (based on the section of the Scheme you are in) for the day(s) you are paid.

You can contact the Pensions Helpline for further information on paying Additional Pension Contributions.

### What happens if I am granted unpaid leave of absence?

If you are granted unpaid leave of absence, including jury service, the period will not count for pension purposes unless you elect to pay Additional Pension Contributions (APCs) to purchase the amount of pension lost during that period of absence. The amount of pension lost is calculated as the appropriate fraction of your lost **pensionable pay** for that period of absence (ie 1/49<sup>th</sup> of your lost **pensionable pay** if you were in the main section of the Scheme or 1/98<sup>th</sup> if you were in the 50/50 section).

If you wish to purchase the amount of lost pension and make the election within 30 days of returning to work (or such longer period as your employer allows) then the cost of the APC is split between you and your employer. You will pay one third of the cost and your employer will pay the rest. This is known as a Shared Cost Additional Pension Contributions (SCAPC). You can pay these additional contributions in a one-off lump sum or through regular payments from your wages.

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The maximum period of absence you can elect to buy back by a SCAPC is a period of three years.

You can obtain a quote and print off an application form to buy **lost** pension at [www.lgpsmember.org](http://www.lgpsmember.org).

**If you have membership of the LGPS before 1 April 2014** you will have built up benefits in the final salary scheme. If you choose to pay for the lost pension in the Scheme the amount you pay will go towards covering any protections associated with your pre 1 April 2014 membership. To find out more, see the booklet **If you joined the LGPS before 1 April 2014**.

You can contact the Pensions Helpline for further information on paying Additional Pension Contributions.

### What happens if I am on strike?

If you are absent for a day or more due to a trade dispute the period will not count for pension purposes unless you elect to pay Additional Pension Contributions (APCs) to purchase the amount of pension lost during that period of absence. The amount of pension lost is calculated as the appropriate fraction of your lost **pensionable pay** for that period of absence (ie 1/49<sup>th</sup> of your lost **pensionable pay** if you were in the main section of the Scheme or 1/98<sup>th</sup> if you were in the 50/50 section).

The cost of purchasing the amount of lost pension for the period of absence would be met fully by you (unless your employer voluntarily chooses to pay part of the cost of the APC).

You can obtain a quote and print off an application form to buy **lost** pension at [www.lgpsmember.org](http://www.lgpsmember.org).

**If you have membership of the LGPS before 1 April 2014** you will have built up benefits in the final salary scheme. If you choose to pay for the lost pension in the Scheme the amount you pay will go towards covering any protections associated with your pre 1 April 2014 membership. To find out more, see the booklet **If you joined the LGPS before 1 April 2014**.

You can contact the Pensions Helpline for further information on paying Additional Pension Contributions.

### What happens if I am on reserve forces service leave?

If you are on **reserve forces service leave** and elect to remain in the LGPS your pension in the Scheme will be worked out using your **assumed pensionable pay**. Using your **assumed pensionable pay** ensures that you will continue to build up pension as if you were in work rather than on **reserve forces service leave**. Any pay you do receive from your employer will not have pension contributions deducted from it.

If you go on **reserve forces service leave** and elect to stay in the LGPS your employer needs to tell you the amount of basic pension contributions you and the Ministry of Defence (MoD) must pay, the amount of any additional contributions you are paying in

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the LGPS, and the amount of **assumed pensionable pay** those contributions must be collected on. You will need to pass this information on to the MoD. Your employee contributions (and any additional contributions you are paying in the LGPS) will be deducted by the MoD and paid across to your administering authority together with the employer contributions due.

### What if I am paying extra?

If you have:

- before 1 April 2014 entered into a contract to buy extra pension (ARCs) or,
- before 1 April 2014 entered into a contract to count pre 6 April 1988 membership for a surviving **eligible cohabiting partner's** pension or,
- before 1 April 2008 entered into a contract to buy extra LGPS membership (added years),

by paying extra pension contributions and you are absent from work due to:

- sickness or injury on full or reduced pay
- **relevant child related leave**
- authorised leave of absence
- a trade dispute or
- **reserve forces service leave** where your reserve forces leave pay is equal to or greater than your normal pay,

you must continue to pay the extra pension contributions you had contracted to pay as if you were not on leave. Where necessary, these can be collected from your pay when you return to work. If you are absent from work due to sickness or injury on no pay, or are on **reserve forces service leave** where your reserve forces leave pay is less than your normal pay, the extra contributions are deemed to have been paid.

If you have:

- entered into a contract to buy-back some previous part-time service by paying extra pension contributions

and you are absent from work due to:

- sickness or injury on full, reduced or no pay
- **relevant child related leave**
- authorised leave of absence
- a trade dispute or
- reserve forces service leave

you must continue to pay the extra pension contributions you had contracted to pay as if you were not on leave. Where necessary, these can be collected from your pay when you return to work.

If you have:

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- entered into a contract to pay Additional Pension Contributions (APCs) or to pay Shared Cost APCs,

and you are absent from work due to:

- sickness or injury on full or reduced pay
- **relevant child related leave**
- authorised leave of absence
- a trade dispute or
- **reserve forces service leave**

you **must** continue to pay the extra pension contributions you had contracted to pay as if you were not on leave. Where necessary, these can be collected from your pay when you return to work. If you are absent from work due to sickness or injury on no pay the extra contributions are deemed to have been paid.

If you are:

- paying **Additional Voluntary Contributions** (AVCs) or Shared Cost AVCs (SCAVCs) which commenced on or after 1 April 2014,

and you are absent from work due to sickness or injury on reduced contractual or no pay, **relevant child related leave** or **reserve forces service leave** then you can continue to make payments in respect of any such AVC or SCAVC contracts.

If you are paying AVCs for extra life cover you should arrange to continue with these payments throughout your leave or cover may cease.

Where necessary, your employer will contact you about making the relevant contributions.

### More information

For more information or if you have a problem or question about your LGPS benefits, please contact the Pensions Office. Contact details can be found at the back of this booklet.

The national website for members of the LGPS is [www.lgpsmember.org](http://www.lgpsmember.org).

You can find out about what you can do if you are not happy about a decision made about your LGPS pension position from the booklet [Help with pension problems](#).

## How to Contact Us

### **mypension Online Member Service**

You can access your pension record online, securely change your personal details and raise a query with the Fund by registering for a **mypension** account.

Please register or login to use this service at:

<http://www.twpf.info/mypension>

When contacting the Pensions Office, you will need to provide three forms of identification before we can give you any personal details.

### **Pensions Helpline**

Telephone - 0191 424 4141

We will not be able to provide information to anyone else on your behalf unless you are present during the call and authorise us to do so.

### **Office Hours**

Monday to Thursday 8.30am to 5.00pm

Friday 8.30am to 4.30pm

### **Postal Address**

Pensions Office  
PO Box 212  
South Shields  
NE33 9ER

### **Full Address for recorded delivery**

Pensions Office  
Town hall and Civic Offices  
Westoe Road  
South Shields  
NE33 2RL

Our information is available in other ways on request. Please let us know if we can help in any way.

### **Privacy Notices – How we use Your Personal Information**

South Tyneside Council holds information for the Tyne and Wear Pension Fund and Northumberland County Council Pension Fund about you that is used for pension processing. Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if we are required by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact **the Pensions Helpline** on **0191 424 4141**, write to the Pensions Office,  
PO Box 212, South Shields, NE33 9ER or view the website at  
[www.twpf.info/article/28815/Privacy-Notices](http://www.twpf.info/article/28815/Privacy-Notices)