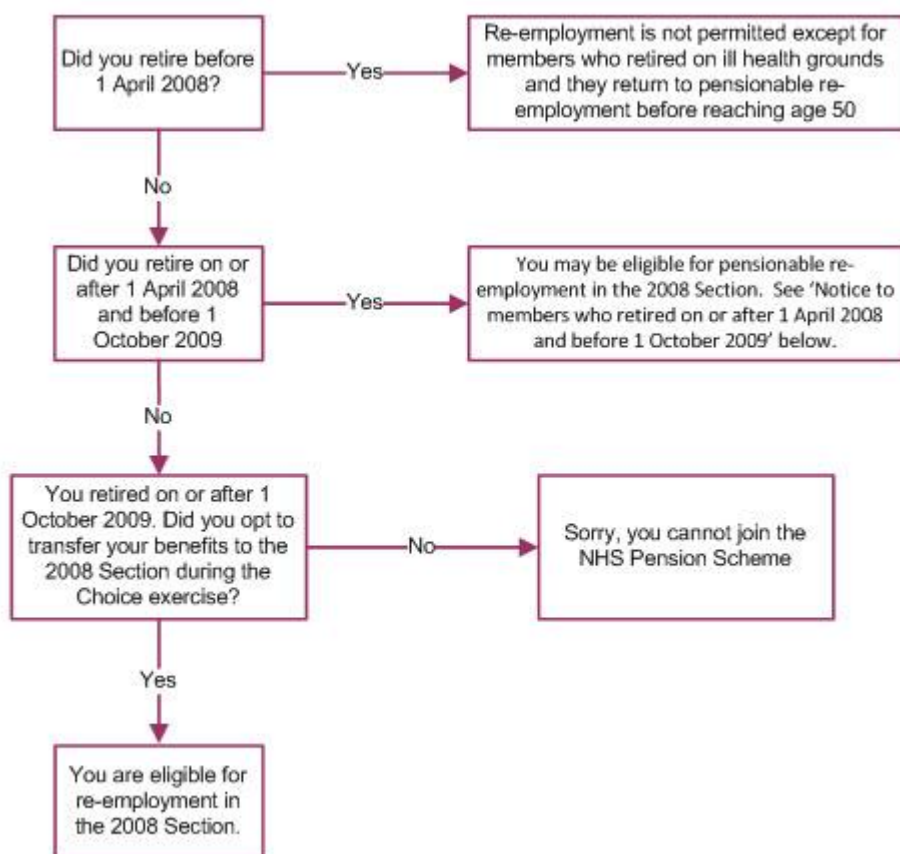


## Returning to the NHS after retirement

This section provides answers to some of the questions that you might have if you decide to return to NHS Employment after retiring and claiming your pension benefits.

If you retired on Ill Health grounds please read the '**Returning to work following Ill Health Retirement Factsheet**'.

**I am considering returning to NHS employment after retirement. Can I rejoin the scheme?**



**Do I need to take a break in NHS employment before returning back to NHS employment to avoid my pension being suspended?**

### 1995 section:

If you are a member of the 1995 Section you will need to take a 24 hours break before returning back to employment and work 16 hours or less per week in the first calendar month to avoid your pension being suspended.

**2008 section:**

If you are a member of the 2008 Section (or transferred to this Section at the time of the Choice exercise) and you have taken all of your pension entitlement, i.e not taken draw down, you will need to take a 24 hours break before returning back to NHS employment.

**If I return to NHS employment after retirement will my benefits be affected?**

A. In the NHS Pension Scheme if you are over the normal retirement age (60 for 1995 Section members and 65 for 2008 Section members), then your pension will not be affected if you return to work in the NHS.

Your benefits will also not be affected if you are in receipt of benefits under the 'new style' redundancy arrangements. The rationale behind this exception is that;

1. there are no increases to pensionable service through the new style redundancy arrangements and,
2. you will have funded the unreduced element of your pension using some or all of your redundancy compensation lump sum.

In all other types of retirement your pension may be affected. More information and worked examples can be found in the Retirement Booklet available in the [Pension Scheme forms section](#).

**Notice to members who retired on or after 1 April 2008 and before 1 October 2009**

If you retired between 1 April 2008 and 30 September 2009 you may be able to rejoin the 2008 Section of the NHS Pension Scheme. The ability to build more pension benefits after retirement, is not normally available to those who take pension benefits from the 1995 Section of the Scheme and return to work\*. However:

- there must be a break of at least **two years** in pensionable employment between taking pension benefits from the 1995 Section of the Scheme and joining the 2008 Section.
- if you retired because of ill health or redundancy, you may have to wait longer than two years before re-joining the 2008 Section of the Scheme.
- if you had reached maximum service or age limits when you retired, you might not be able to join the 2008 Section.

A break of two years will apply to most members, but because of the exceptions explained earlier, we strongly encourage you to read the [Pensioners Factsheet](#), which is available to download now by clicking the link or telephone the Choice Helpline on 0300 123 1601.

\* These changes have been agreed as part of the Pension Choice Exercise. Eligible members of the 1995 Section of the NHS Pension Scheme, have the option to transfer all of their pension benefits to the 2008 Section or to remain a member of the 1995 Section.