



# ABSENCE FROM WORK FACTSHEET

## WHO IS THIS FACTSHEET FOR?

This factsheet provides information for members of the SCPF on the effect of various types of absence from work on SCPF pension benefits.

Certain breaks from employment may only be granted at your Employing Company's discretion. Therefore, it is important that you read the relevant policy on 'HR online' in conjunction with this factsheet.

## SHORT TERM BREAKS

### **Pensionable Service**

Pensionable service will continue to accrue during your Short Term Break. You will be covered for Death in Service benefit throughout your break.

### **Pension Contributions**

Missed employee contributions can be made up on your return to work if you wish. However, note that these contributions cannot be made under a salary sacrifice arrangement. If you choose not to make up missed employee contributions, there will be an offset deducted from your eventual pension

### **Additional Voluntary Contributions (AVCs)**

AVCs will be suspended during the break.

On return to work, AVCs will recommence from the month following return at the rate in place when contributions were suspended. If you wish to vary the amount of AVCs, or cease contributions, you should contact the Pensions Administration Team. In most cases AVCs can be adjusted on your return to offset the months when no contributions were made.

## LONG TERM BREAKS

### **Pensionable Service**

You will not accrue pensionable service during your Long Term Break, except for any days worked. However, you will remain a member of the SCPF and will be covered for Death in Service benefit throughout your break. If you return to work as agreed there will be a break in pensionable service, but you will remain a member of the section of the SCPF that you were a member of at the date your break commenced.

This factsheet provides a summary of the benefits available from the SCPF. Benefits can only be paid in accordance with the Trust Deed and Regulations and relevant law at that time.

## LONG TERM BREAKS (CONT...)

### Pension Contributions

No contributions will be recovered on your return to work, as you will not accrue pensionable service during the period of the break. Contributions will be deducted from pay for any days worked during your break based on pay received.

### Additional Voluntary Contributions (AVCs)

AVCs will be suspended during the break.

On return to work, AVCs will recommence from the month following return at the rate in place when contributions were suspended. If you wish to vary the amount of AVC, or cease contributions, you should contact the Pensions Administration Team. In most cases AVCs can be adjusted on your return to offset the months when no contributions were made.

## MATERNITY/ADOPTION/SHARED PARENTAL LEAVE

### Pensionable Service

You will continue to be a member of the SCPF and to accrue pensionable service. You will also continue be covered for benefits such as Death in Service throughout your maternity/adoption/shared parental leave.

### Pension Contributions

During any **paid** period of your maternity/adoption/shared parental leave (i.e. whilst you are eligible for and in receipt of CMP/CAP/CSPP and/or SMP/SAP/SSPP):

- You will continue to pay SCPF contributions. Your contributions will depend on the actual pay you receive (whether this is CMP/CAP/CSPP or SMP/SAP/SSPP only).

During any **unpaid** period of your maternity/adoption/shared parental leave:

- You will not be required to make any contributions.
- You will still accrue pensionable service.
- There will be no offset from the final pension for any periods of unpaid leave nor will you be required to make up any employee contributions for the unpaid part of the maternity/adoption/shared parental leave.

### Additional Voluntary Contributions (AVCs)

If you are eligible and in receipt of CMP/CAP/CSPP and/or SMP/SAP/SSPP:

You can continue to contribute towards AVCs so long as your remuneration (i.e. CMP/CAP/CSPP and/or SMP/SAP/SSPP) enables you to have sufficient funds to make AVC contributions.

- If you do not have sufficient funds to make AVC contributions, then the below (*"For unpaid periods of maternity/adoption/shared parental leave"*) applies to you.

For unpaid periods of maternity/adoption/shared parental leave:

- Contributions will be suspended during any unpaid maternity/adoption/shared parental leave.
- AVC contributions will recommence from the month following your return at the rate in place when contributions were suspended. If you wish to vary the amount of AVC contribution, or cease contributions, you should contact the Pensions Administration Team.

Contributions can be adjusted on your return to offset the months when no contributions were made.

## PATERNITY LEAVE

### **Pensionable Service**

Pensionable service continues to accrue throughout your Paternity Leave.

### **Pension Contributions**

You will continue to make pension contributions from your salary in the usual way.

### **Additional Voluntary Contributions**

You can continue to make AVCs from salary during your Paternity Leave.

## MILITARY LEAVE

### *Compulsory Military Service*

#### **Pensionable Service**

You will remain an active member of the SCPF and to accrue pensionable service. You will also continue to be covered for Death in Service and eligible for consideration for Incapacity pension

#### **Pension Contributions**

Employee contributions will cease at the start of your break. Missed employee contributions can be made up on your return to work if you wish (but not via a salary sacrifice arrangement). If you choose not to make up missed employee contributions, there will be an offset deducted from your eventual pension.

Employer contributions will continue to be made for the period of the break based on a full month's salary.

#### **Additional Voluntary Contributions (AVCs)**

AVCs will be suspended during unpaid Military Service Leave.

On return to work, AVCs will recommence from the month following return at the rate in place when contributions were suspended. If you wish to vary the amount of AVCs, or cease contributions, you should contact the Pensions Administration Team. In most cases AVCs can be adjusted on your return to offset the months when no contributions were made.

### *Voluntary Military Service*

#### **Pensionable Service**

You will remain an active member of the SCPF. You will also continue to be covered for Death in Service and eligible for consideration for Incapacity pension.

#### **Pension Contributions**

Both employee and employer contributions will cease at the start of your break. Missed employee contributions can be made up on your return to work if you wish (but not via a salary sacrifice arrangement). If you choose not to make up missed employee contributions, there will be an offset deducted from your eventual pension.

#### **Additional Voluntary Contributions (AVCs)**

AVCs will be suspended during unpaid Military Service Leave.

On return to work, AVCs will recommence from the month following return at the rate in place when contributions were suspended. If you wish to vary the amount of AVCs, or cease contributions, you should contact the Pensions Administration Team. In most cases AVCs can be adjusted on your return to offset the months when no contributions were made.

## UNPAID SICKNESS LEAVE

### Pensionable Service

You will remain an active member of the SCPF and to accrue pensionable service. You will also continue to be covered for Death in Service and eligible for consideration for Incapacity pension.

### Pension Contributions

Employee contributions will cease at the start of your unpaid sickness leave. Employer contributions will continue to be made for the period of the break based on a full month's salary.

### Additional Voluntary Contributions (AVCs)

You can continue to contribute towards AVCs while you are on paid leave. Contributions will be suspended during any unpaid leave.

On return to work, AVCs will recommence from the month following return at the rate in place when contributions were suspended. If you wish to vary the amount of AVCs, or cease contributions, you should contact the Pensions Administration Team. In most cases AVCs can be adjusted on your return to offset the months when no contributions were made.

## CONTACT DETAILS

If you have any queries about the information in this factsheet, please contact the Pensions Administration Team.

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