

# Absence

***This leaflet outlines the effect on your pension should you have a period of absence from work, it also talks how you may buy back any pension lost following a period of unpaid absence.***

## **Paid Maternity, Paternity, shared parental and adoption leave**

If you have a period of relevant child related leave the amount of pension you build up for that period won't be affected.

Relevant child related leave covers all periods of:

Ordinary Maternity Leave	Paid Additional Maternity Leave
Ordinary Adoption Leave	Paid Additional Adoption Leave
Ordinary Paternity Leave	Paid Additional Shared Parental Leave

This means that during the relevant child related leave the pension you build up is calculated based on the average pay you received before the leave began.

You will only pay pension contributions on the pay that you receive, not on the pay that will be used to calculate your pension even though this may be higher.

## **Unpaid Maternity, Shared Parental and Adoption Leave**

If you decide to take a period of unpaid Additional Maternity, Adoption (usually from week 39 to week 52) Leave or unpaid Shared Parental Leave you will not build up pension benefits. You can elect to cover the period of pension "lost" by taking out an Additional Pension Contribution (APC) contract. More information overleaf.

## **Sick Leave**

If you are on sick leave the amount of pension you build up won't be affected. If you are in receipt of full sick pay your pension builds up as normal using the pensionable pay you receive. If you have a period of reduced contractual pay or no pay due to sickness or injury, then your pension is worked out using an average of your usual pensionable pay (before the reduction in pay took place). This cover means that when the pay you receive is less than your normal pay (because of sickness or injury), the pension you build up won't be affected.

You will only pay your contributions on any pay that you receive, not on the pay that will be used to calculate your pension even though this may be higher.

## **Strikes**

If you have a day or more on strike from work will not build up pension for that period. You can elect to buy back the pension lost by taking out an Additional Pension Contract (APC). More information overleaf.

## **Leave on Reduced or No Pay**

If you are granted a period of leave on reduced or no pay you will not build up pension benefits. You can elect to buy back the pension "lost" by taking out a Shared Cost Additional Pension Contribution (SCAPC) contract.

## **Reserve Forces Service Leave**

If you are on reserve forces service leave and you elect to remain in the Scheme, you will continue to build up pension benefits. For that period, both the pension and the contributions payable will be based on the average pay you received in the period shortly before the leave commenced.

## **Additional Pension Contributions (APC)**

During the following periods, as you will not receive pay, you will not build up any pension.

- Unpaid additional maternity leave
- Unpaid additional adoption leave
- Unpaid shared parental leave
- Unpaid authorised leave
- Strike leave

You may be able to take out an Additional Pension Contributions (APC) contract to buy back the pension you have lost.

Other than in respect of strike leave, should you make your election within 30 days of returning, your employer will share the cost (they will fund 2/3rds, subject to an overall maximum). Your employer may extend the 30-day deadline.

In respect of strike leave, your employer does not have to share the cost. So, in most cases, you will fund the full cost of buying back the lost pension.

You can buy back the lost pension by paying a lump sum or, unless we have decided that it would be impractical to allow you to do so, by making regular additional payments.

You can find more information about this, including a self-service calculator, on our website.

**Please note if you are ever absent without permission you cannot pay contributions, so you will not build up any pension for this period, and this will affect your pension benefits.**

This sheet is for general use and cannot cover every personal circumstance as its contents are based on our understanding of the legislation and events at the time. In the event of any dispute over your pension benefits, the appropriate legislation will prevail as this sheet does not confer any contractual or statutory rights and is provided for information purposes only.