

Claiming ill health benefits: What you need to know

This guide is for all non-retired members of the LSC Pension Scheme and sets out what you need to know about claiming ill health benefits for you or on behalf of someone else.

Step 1 - Find out about your entitlement

Usually, you are not able to draw your pension and cash lump sum from the Scheme until you have reached age 55. However, if you are not retired and under age 55 **and you have become unfit for work due to ill health**, you can apply for early payment of your retirement benefits.

Details of the ill health benefits (and death benefits) provided by the Scheme can be found in the [member booklet](#). If you have any queries or uncertainties, or are worried about what to do, just contact the scheme administrator to discuss. (Contact details are included at the end of this note.)

Step 2 – Apply / Enquire about payment of pension due to ill health

If you think your circumstances are such that you may be entitled to an ill health benefit **and** would like to apply to receive your pension early; contact the scheme administrator straight away. You should be ready to provide details of your illness and any retirement date agreement with your employer.

Step 3 – Action by the scheme administrator

Any decision to grant ill health benefits requires agreement by the Trustees. So, on receipt of your request, the administrator will check all the information you have provided. Medical evidence and/or statements **are required** so they may have to contact you to request additional information.

The criteria used to decide ill health or serious ill health benefits are as follows:

Ill health - according to the Scheme Rules, the Trustees must be satisfied that:

- on the basis of evidence received from a registered medical practitioner, you are (and will continue to be) incapable of carrying on with your occupation because of physical or mental impairment; and
- you have in fact stopped work and have retired.

Serious ill health – according to the Scheme Rules, the Trustees should determine that:

- your ill-health is such that, on the advice of a registered medical practitioner, it gives a life expectancy of less than a year.

Evidence for all applications must be provided by your healthcare professional.

Step 4 – Trustees’ decision

Usually with 10-15 days of your application, and once the Trustees have received all of the required information, they will make a decision as to whether to grant the ill health benefit. The administration team will then contact you to inform you of the decision.

Step 5 – Pension Quotation and payments

If ill health benefits are approved, the administrator will also send you a retirement quotation showing your pension and lump sum entitlements. The documents you will need to complete so that your pension can be put into payment (in the same way as for any other retirement process) will also be enclosed. The earlier these are returned, the sooner your pension can be paid, especially as we always try to prioritise ill health cases.

If you are querying ill health benefits on behalf of someone else

Anyone can enquire about potential ill health benefits on behalf of someone else, as long as they have the relevant authority to do so. This could be a lasting power of attorney or a valid and up-to-date letter of authority. If you do have either of these, we’d suggest you inform the administrators at your earliest convenience.

Scheme administrator’s contact details:

Email: lscpensions@hymans.co.uk
Phone: 020 7082 6457
Address: LSC Pension Scheme
Hymans Robertson LLP
One London Wall
London, EC2Y 5EA
