



UODSS & Your Pension Benefits

University of Dundee Superannuation and Life Assurance Scheme (UODSS)

Factsheet 14 – Incapacity Retirement

If you are unable to work due to ill health or incapacity, you may be able to take your benefits early. This factsheet provides details of the benefits payable and the circumstances under which members can retire due to ill health or incapacity.

ELIGIBILITY FOR BENEFIT

Ill health or incapacity benefits are payable if you retire from Service with your Employer because you are unable to carry out your job due to ill health and this is expected to be permanent until Normal Pension Age.

Provided that you are under age 65 and you have completed at least 5 years' Pensionable Service, incapacity benefits are payable if the Trustees are satisfied that you are suffering from ill health, or another disability, which means you are totally incapable of carrying out any kind of work with your Employer or taking up any other employment or occupation.

Medical evidence

Before any ill health or incapacity benefits can be paid, the Trustees will require medical evidence of your condition.

In addition, if your health improves to the extent that you are no longer eligible for an incapacity benefit then the Trustees may reduce the pension paid to you. However, such action would not be taken unless this was supported by medical evidence.

On the other hand, if the medical condition which led to your retirement worsens, the Trustee may increase your pension payments.

WHAT BENEFITS WILL I RECEIVE?

Ill-health

If you retire early on the grounds of ill-health you will receive an immediate unreduced pension and a cash lump sum. This is calculated in the same way as your deferred benefits. Unlike the benefits you would receive if you took regular early retirement, these benefits will not be reduced.

For more information on your deferred benefits please see [Factsheet 13 – Leaving Service](#).

Full Incapacity

If you retire early on the grounds of incapacity you will receive an immediate unreduced pension and a cash lump sum. This is calculated in the same way as your deferred benefits but includes a service enhancement on top of the Pensionable Service you have already completed. Your additional Pensionable Service will be used to calculate extra blocks of CARE pension.

For more information on your deferred benefits please see [Factsheet 13- Leaving Service](#).

Service enhancement on incapacity retirement

If you retire due to incapacity then your Pensionable Service used to calculate your pension will be enhanced as follows:

Pensionable completed	Service	Enhancement
5 to 10 years		Pensionable Service is doubled
Over 10 years		Pensionable Service increased by 10 years

Your total Pensionable service will be limited to the total Pensionable Service which you would have completed had you remained in service until your Normal Pension Date.

IMPORTANT NOTE

This factsheet provides a summary of your ill-health and incapacity benefits. However, your legal rights are governed by the Trust Deed and Rules of UODSS. If there are any differences between the Scheme Rules and this factsheet, the Rules will override the factsheet.

A copy of the rules can be obtained from the Pensions Office.

