

BTRSS policy provisions

III health retirement

- Must be an “active” member of BTRSS
 - i.e. not opted out or receiving a pension
- No minimum age or service requirement
- Enhancement provided by BT *not* rules of scheme or BTRSS insurance policy
- Certified by employer as having been retired under the Employer’s medical retirement procedure

Criteria for Medical Retirement Pension Benefits

- BTRSS (BT Retirement Savings Scheme) – Medical Retirement benefits are set at two levels
 - **Standard level:** permanently incapable of giving regular and effective service in the duties of his/her position by virtue of ill health (interpretation identical to BTPS)

Or

- **Enhanced level:** permanently incapable of giving regular and effective service in any capacity by virtue of ill health.
- **In any capacity:** any paid work (BT or elsewhere)

Permanently incapable of giving regular and effective service in the duties of his/her position by virtue of ill health

- **Permanently:** to Normal Pension Age – 65
Incapable: unable to work despite individual's best efforts
- **Regular and effective service:** acceptable standards of attendance & performance
- **Duties of his or her position:** substantive post, reasonably adjusted, suitable alternative work
- **By virtue of ill health:** a direct consequence of a recognised clinical illness, disability or injury with objective medical evidence
- Judgement applied on a “**balance of probabilities**”

BTRSS Benefit

BT pays a single contribution into employee's BTRSS fund equivalent to:

Standard Level

15% of salary for each year of future service to age 65

Advanced Level

20% of salary for each year of future service to age 65

BTRSS Policy Provisions

Serious ill health

- Expectation of life – less than 12 months
- Determined by Standard Life doctor
- Full value of fund paid as tax free cash
- Normally no dependants' benefits payable

BTRSS

Retirement in the interests of efficiency

Retirement in the interests of efficiency does not exist in BTRSS. Therefore:

- Standard termination of employment
- No payment into BTRSS made by BT
- Pension cannot be paid before age 55

Appeal process

- Appeal against refusal to grant Medical Retirement
- BTRSS members can also appeal against level of award
- Notice of intention to appeal within five working days
- Individual must indicate if appealing through the Union
- Further ten working days for Union confirmation of involvement
- New written medical evidence must be submitted within 12 weeks – no extension.
- Supporting personal statement encouraged
- Submit to OHS core specialist to forward with all relevant documents to BT Chief Medical Officer (CMO).
- BT CMO makes final determination on application of Medical Retirement Criteria
- BT CMO advises the Appeal Authority (3rd LM) of the outcome
- Appeal decision is final.