





## Section A - continued

### Member's declaration

#### Alternative benefits (early retirement)

I understand that if my application for incapacity benefits is successful I will no longer have the right to apply for early retirement benefits which provide a lower level of benefits but cannot reduce or stop which may occur for incapacity benefits (see below).

#### Continuation of incapacity pension

I understand that if the Pensions Committee grant incapacity benefits they have the right to reduce or stop my incapacity pension before normal pension age (normally age 60\*\*) on any terms they decide relevant to assessing my continuing eligibility for incapacity benefits. This is most often done if:

- the Pensions Committee ask for a medical review after the pension is granted and the review finds that I have recovered sufficiently enough to be able to earn an income; or
- I return to work. In this situation I understand that a financial review will be carried out to assess my total earnings and if necessary, my incapacity pension will be reduced or stopped.

In both cases, I note that the full incapacity pension will be paid to me from my normal pension age. Before then, I understand that I will be expected to cooperate with any review when necessary and that my pension may be suspended if I do not cooperate.

#### Collection of evidence

I understand that in connection with my application for incapacity benefits, the Pensions Committee may wish to make enquiries about my health and ability to work, including any or all of the following actions:

- 1 To have access to my occupational health record held by my employer's occupational health adviser.
- \* 2 To correspond with my family doctor for the purpose of obtaining a medical report and/or have access to my medical record.
- \* 3 To correspond with any hospital or other specialist to whom I may have been referred, to get a medical report and/or have access to my medical record.
- 4 To refer me to a specialist by my employer's Medical Examiner and/or the Pensions Committee's Medical Adviser for the purpose of an independent medical assessment.
- 5 To refer me to my employer's Medical Examiner and/or the Pensions Committee's Medical Adviser for the purpose of medical assessment and production of a report on the medical aspects of my application to the Pensions Committee.
- 6 To correspond with my current employer to find out information concerning the nature of my employment.

I agree and consent to any or all of these actions and confirm that any medical report or other relevant medical information, obtained for the purpose of assessing my application, can be disclosed to the Pensions Committee and RPMI in order to help them assess my application.

\* If a report is requested you will be notified; please tell us if you require prior access to the report (Please tick): Yes  No

\*\* A higher age than 60 for normal retirement benefit applies for some members (please check with RPMI if you do not know your normal retirement age).

#### Data Protection

I understand that my personal and medical information will only be used for the purpose of assessing my application for incapacity benefits and any future review of my continuing eligibility for incapacity benefits.

Signature:

Date:  /  /

## Section B - Details of the member and declaration of the employer

To be filled in by the employer before a medical assessment is undertaken. (Please print.)

Title: Mr  Mrs  Miss  Other  \_\_\_\_\_ (please state)

First names:  Surname:

Date of birth:  /  /  Date entered service:  /  /

Employee payroll number:

**Note:** You can attach the following information to this form and sign it if this is easier.

Current job title and detailed description of duties including position within the company (for example, team member, supervisor, manager):

### Section B - continued

Previous job titles and description of duties within the company:

Please tell us if there is any type of work within your Company that the member could do and for which they would be suited (assuming a vacancy existed) and provide a description of the duties involved in this role.

Date last period of absence started:

Date sick pay stopped (or will stop):

Date member left service (or will leave):

Indicate the grounds on which the member has left (or will leave) your Company's service. (Please tick.)

Ill health severance:

Voluntary/compulsory redundancy:

Early retirement/resignation:

Place of employment:

HR contact:

Telephone no:

Employing company:

Address:

**Employer's declaration:**

I confirm that the information given above is correct and that arrangements have been made to fill in and send an Application for Payment of Benefits form.

Name (print):

Signature:

Position (print):

Date:

**Note:** Please send the Application for Payment of Benefits form to RPMI when you send this form to the medical examiner, so that payment of benefits can be made promptly if the Pensions Committee approve the application.

### Section C - Medical assessment and declaration of the Medical Examiner

To be filled in by the Medical Examiner undertaking the medical assessment and returned to RPMI, together with a supplementary report. The following questions should be answered with the qualifying criteria on the front page in mind. (Please print.)

1. Briefly describe the member's incapacities, including their duration.

2. In your opinion, is the member's incapacity more than a temporary condition? (please tick)       yes       no       currently uncertain prognosis
- 
3. In your opinion, is the member fit enough to perform his or her own duties? (please tick)       yes       yes (in the next year)       currently uncertain prognosis       no (never)
- 
4. In your opinion, is the member fit enough to perform any other duties? (please tick)       yes       yes (in the next year)       currently uncertain prognosis       no (never)

5. Please provide basic details of the member's current capabilities:

	yes	no	comments
Normal vision and not colour blind	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Normal hearing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Normal speech	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Normal balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Normal stamina	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Normal memory and concentration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Dominant hand fully functional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Able to read and write English	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Able to do basic arithmetic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Able to drive a car	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Able to work at heights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Able to work in confined spaces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Able to lift and carry, bend and kneel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Able to deal with public	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Fit for manual handling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Fit for safety critical work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Fit for work requiring mobility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Fit to travel to/from work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Other physical disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Other mental disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

**Section C - Medical assessment and declaration of the Medical Examiner**

6. Please tick category of illness (as set out in ICD10 - used for statistical analysis):

- |  |  |
|--|--|
| <input type="checkbox"/> Certain Infectious and parasitic diseases   | <input type="checkbox"/> Diseases of the digestive system  |
| <input type="checkbox"/> Neoplasms   | <input type="checkbox"/> Diseases of the skin and subcutaneous tissue  |
| <input type="checkbox"/> Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism | <input type="checkbox"/> Diseases of the musculoskeletal system and connective tissue                            |
| <input type="checkbox"/> Endocrine, nutritional and metabolic diseases   | <input type="checkbox"/> Diseases of the genitourinary system  |
| <input type="checkbox"/> Mental and behavioural disorders  | <input type="checkbox"/> Pregnancy, childbirth and the puerperium  |
| <input type="checkbox"/> Diseases of the nervous system  | <input type="checkbox"/> Certain conditions originating in the perinatal period                                  |
| <input type="checkbox"/> Diseases of the eye and adnexa  | <input type="checkbox"/> Congenital malformations, deformations and chromosomal abnormalities                    |
| <input type="checkbox"/> Diseases of the ear and mastoid process   | <input type="checkbox"/> Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified |
| <input type="checkbox"/> Diseases of the circulatory system  | <input type="checkbox"/> Injury, poisoning and certain other consequences of external causes                     |
| <input type="checkbox"/> Diseases of the respiratory system  |  |

**7. Please send this form to RPMI together with a supplementary report which gives full details of the member's incapacities; their duration and likely prognosis for a full or partial recovery. Please tell us if you believe there is any type of work (inside or outside of the railway industry) that the member would now, or in the future, be capable and suited to doing and describe it with as much detail as possible (taking account of information contained in Sections A and B of this form) and noting that a member who was in full-time employment would need to be able to return to full-time employment. If you don't think that there are any types of work that would be suitable for the member now, or in the future, please explain in detail why you think this is the case.**

**Signature of Medical Examiner**

Name:

Name and address stamp:

Signature:

Date:

# A guide for members

applying for incapacity benefits

**Please read this leaflet carefully before applying for incapacity benefits and keep it safe for your future reference.**

## Do you have to give up work because of illness or incapacity?

When members become too ill to carry on working, the Railways Pension Scheme may be able to provide an incapacity pension to help make up for the loss of income. The pension is paid to those who meet the Scheme's requirements, which includes the need for the Pensions Committee to be satisfied that your medical condition meets the definition of 'incapacity' in the rules which govern the operation of the Scheme.

Because of this it can take some time for enough information about your medical condition to be gathered together. So please be prepared for this. In some cases decisions on applications can be made quickly, but in others **it can take some months**, especially if a doctor or specialist needs to wait to see how your condition progresses, or responds to treatment.

Please note that, even if your employer releases you on ill health grounds, this is no guarantee that you will receive an incapacity pension from the Scheme.

### Your questions answered

- Q** What does 'incapacity' mean in the Scheme's rules?
- A** The rules are part of the legal documents which govern the Scheme so the Trustee Company must stick to them. In the Railways Pension Scheme rules 'incapacity' is defined as "bodily or mental incapacity or physical infirmity which, in the opinion of the Trustee Company on such evidence as it may require, shall prevent, otherwise than temporarily, the member carrying out their duties, or any other duties which in the opinion of the Trustee Company are suitable for them." The definition of 'incapacity' is different in the rules of the British Railways Superannuation Fund and can be provided on request where applicable.
- Q** So who decides whether my condition meets the criteria of the rules?
- A** The Trustee Company does this through a Pensions Committee which will consider all the information available to it when making a decision. For the British Railways Superannuation Fund, the Trustee Company does this through the Fund's Management Committee.
- Q** Can you explain what things the Pensions Committee will consider in making their decision?
- A** To award an incapacity pension the Pensions Committee must be satisfied that you are incapacitated and that is why you left your employment. Also they must be satisfied that your incapacity is:
- more than a temporary condition;
  - sufficient to prevent you from carrying out your duties; *and*
  - sufficient to prevent you from carrying out any other duties that the Pensions Committee believes are suitable for you (such duties not being confined to railway duties).
- The Pensions Committee will review the medical evidence and reports from the Medical Examiner and its Medical Adviser to help make this decision.
- Q** Can anyone apply for incapacity benefits?
- A** To apply you must be under age 60\*\* and have at least five years' Scheme membership in your current section and have left employment with ill health. (If you have transferred benefits from another scheme or another section of the Railways Pension Scheme, the membership, or transferred railway pensionable service, for these benefits also counts.)

## Our promise to you

However long it takes to consider your application, we promise that the aim is only to be sure that the Pensions Committee has enough information to decide if you are entitled to an incapacity pension under the rules of the Scheme.

We promise to keep you up to date with the progress of your application.

*In this leaflet we answer the questions which you are likely to ask. Keep the leaflet handy as you may want to refer to it whilst your application is being processed. If you have any further questions regarding your incapacity benefits application or need further assistance on completing this form, please ring the Helpline on 0800 2 343434.*

## Your questions answered continued...

**Q** How do I apply for incapacity benefits?

**A** You need an Application for Incapacity Benefits form (PM30) which both you and your employer should complete. There should be a form attached to this leaflet or you can get one from your employer or RPMI.

**Q** Will I have to have a medical examination?

**A** Yes. This will be done by your employer's Medical Examiner. Further specialist advice may be sought which can take considerable time in some cases.

**Q** Will my application be accepted automatically?

**A** The Pensions Committee is responsible for deciding if you meet the criteria set out in the rules. Incapacity pension applications can only be accepted if you meet those criteria. If they are not met, the Pensions Committee will be unable to approve your application.

**Q** What happens if a decision can't be made immediately?

**A** The Pensions Committee may be unable to make a decision based on the medical report provided. If this happens then we will pass your application to the Pensions Committee's Medical Adviser and write to you. It may take some months before the Medical Adviser is able to provide a report as he may need to obtain further reports from your own doctor or your specialist, or refer you for a specialist's opinion. The Medical Adviser may also need to examine you. When the Medical Adviser replies, the Pensions Committee will consider your application again.

**Q** It sounds as if it could be a very long time before I find out if my application has been accepted. Will anyone tell me about the progress?

**A** If a decision on your application cannot be made quickly we will write to you about this. We will keep you advised on the progress of your application and you should contact us with any queries. You should expect to hear about the progress of your application about one month after your employer's Medical Examiner sees you.

**Q** When a decision has been made how will I find out?

**A** We will write to you soon after the decision has been made.

**Q** If my application is accepted is there anything else I have to do?

**A** You need to complete an application for payment of benefits form to receive payment of your benefits from the date of leaving your employment. Your employer will arrange this at the appropriate time. We recommend that this is done at the same time as your incapacity application so that payment of benefits is not delayed.

**Q** If my application is accepted how are my incapacity benefits worked out?

**A** Please refer to your Scheme booklet 'A guide for members'. This tells you how incapacity benefits are worked out. If you want to know what your benefits might be we can give you an estimate. Full details of your benefits will be provided if your application is approved.

**Q** If my application is approved when will my benefits be paid and for how long?

**A** Your benefits will be paid when:

- your application has been approved by the Pensions Committee; and
- we have received a correctly completed application for payment of benefits form; and
- you have left employment.

In most cases the decision will not be made until you have left employment.

If this happens your benefits will be paid as soon as possible and the first pension payment will include any back payments (to the date you left employment) which are owed to you.

The continuation of your incapacity pension may be reviewed to ensure that you still meet the conditions.

If the Pensions Committee have medical evidence that you have recovered sufficiently to be able to earn a living, or are receiving earnings from employment, they can decide to reduce or suspend your incapacity pension. If this happens you will receive your full incapacity pension again when you reach age 60\*\* and for the rest of your life.

**Q** If my application is turned down what benefits can I have?

**A** You will be able to have the same benefits as someone who has left employment. If you are under age 50\* you can only have preserved benefits. Once you are

50\* you may apply for early payment of your benefits subject to the approval of the Pensions Committee.

If you are aged 50\* to 59 you may be able to ask for your benefits to be paid immediately (early retirement) otherwise they will be preserved.

Your benefits will be reduced because they are being paid early and can only be paid if they are at least as much as the minimum amounts required by the Department for Work and Pensions. From age 60\*\*, normal retirement benefits will be paid if you have not taken them early.

We will send you details of the benefits available if your application is turned down.

**Q** I will have no income, can I receive any of my benefits now?

**A** Yes, if you are over age 50\*, you can apply to receive early retirement benefits whilst your incapacity application is considered. If your application is successful your benefits will be adjusted to take into account the payments you have already received. If your application is declined you will continue to receive early retirement benefits.

**Q** How do I apply for early retirement benefits?

**A** When RPMI are advised that you are leaving due to ill health you will be sent a letter, an estimate of your benefits based on early retirement and an option form to return. If you have not completed an Application for Benefits form, your employer will be asked to send one as we cannot pay any benefits without it.

**Q** How soon will I receive the pension?

**A** Your application for benefits will be processed as soon as we receive a completed Application for Benefits form and your option form.

\* Age 55 for some members (please check with RPMI if you do not know the earliest date from which you are eligible to apply for your benefits).

\*\* A higher age than 60 for normal retirement benefit applies for some members (please check with RPMI if you do not know your normal retirement age).