**Appendix E**

**Pensions implications for those taking prolonged periods of unpaid leave**

Please note the specific pension rules which apply to unpaid leave:

* Superannuation Arrangement for the University of London (SAUL)

SAUL provides death and ill health cover during periods of unpaid leave. No pensionable service credit will be provided to a SAUL member for the unpaid leave period.

* Universities Pension Scheme (USS)

USS members may voluntarily maintain death and ill health retirement cover within USS by electing to pay a Special Contribution during an unpaid leave period. No pensionable service credit will be provided to a USS member for the unpaid leave period.

If USS members are interested in paying a special contribution to maintain death and ill health retirement cover, the DA should be informed of this and ensure it is appropriately indicated on the leave of absence form. Pension Services will forward the employee a USS Special Contribution application form.

* National Health Service Pension Scheme (NHSPS)

NHSPS Regulations allow a member who commences a period of authorised leave (including a career break where the contract of employment is retained), to choose to remain pensionable for a period of up to 6 months. Where the authorised leave is to be pensionable UCL will treat you as an active member of the Scheme and ensure that employee and employer pension contributions are paid continuously throughout the 6-month period. If you decide not to pay pension contributions your last day of Scheme membership will be recorded as the day before the leave commences.

If you pay contributions continuously during the first six months you may continue to pension the leave for a further period of up to 18 months. Should you wish to continue contributing to the Scheme during the additional period you will be responsible for both the employee and employer pension contributions.

Additional Voluntary Contributions (AVCs)

AVCs will be suspended during periods of unpaid leave.