

Sickness Absence Factsheet – Pension Contributions

Full pay sickness absence – You would be required to pay the employee pension contribution during periods of sickness absence where there is an entitlement to full pay. Employer contributions will be maintained in full.

Half pay sickness absence – You would be required to pay the full employee pension contribution at the full time rate during a period of half pay sickness absence. Employer contributions will be maintained in full.

Statutory and nil pay sickness absence

USS and SAUL – Maintaining employee contributions to USS and SAUL is optional during periods of statutory and nil pay sickness absence. By default, UCL will continue to deduct contributions on a full pay basis unless you confirm to [UCL Pension Services](#) that you do not wish to continue to contribute. Employer contributions would also cease if you decide to discontinue.

Maintaining contributions – will secure your pensionable service, bereavement and incapacity retirement cover in full. UCL will pay the employee contributions to USS or SAUL on your behalf and will make arrangements to collect the employee contributions back from you when you return to work.

Added year AVC contracts would continue to be paid to USS and SAUL and you would be required to pay the contributions back to UCL when you return to work.

Ceasing contributions – will result in a break of pensionable accrual during the nil pay period. Enhancements for bereavement cover and incapacity retirement would remain in place but would be calculated on pensionable earnings at the point of the cessation of contributions. Contributions to USS or SAUL would recommence when you return to UCL.

Contributions to added year AVC arrangements would also cease and you would not accrue service during the period of non-payment. A SAUL AVC would recommence when you return to work. A USS added year contract would discontinue.

Further information – Factsheets on bereavement benefits and incapacity retirement are available on the USS [website](#). The benefits guide to SAUL is available on their [website](#)

NHSPS – You would be required to pay contributions based on your actual earnings during a statutory only period of sickness. The employer would pay contributions based on your full pay (prior to your sickness absence).

All contributions to the NHSPS would cease during a nil pay sickness period. As a result, you would not accrue pensionable service during this period.

An NHSPS AVC would recommence when you return to work provided that the period of nil pay is for less than 12 months.

Further information on the Pension Schemes that apply to UCL can be found on the Pension Services website: <http://www.ucl.ac.uk/hr/pensions/>