

# RETIREMENT AND RETIREMENT GIFT POLICY

## July 2016

HR Policy:	
Date Issued:	July 2016
Date to be reviewed:	3 years or if statutory changes are required



Policy Title:	Retirement and Retirement Gift Policy	
Supersedes:	All previous Retirement Policies	
Description of Amendment(s):	New Policy for CCG employees	
This policy will impact on:	All staff	
Financial Implications:	No change	
Policy Area:	HR	
Version No:	1	
Issued By:		
Author:	HR Policy Lead - adapted for local use by eMBED Health Consortium on behalf of Hull CCG	
Document Reference:		
Effective Date:	TBC	
Review Date:	2 years from implementation	
Impact Assessment Date:		
APPROVAL RECORD		
	JTUPF Policy Sub Group	2 <sup>nd</sup> March 2016
	JTUPF	30 <sup>th</sup> June 2016
	Governing Body	
Consultation:	All Staff via intranet	8 <sup>th</sup> July 2015
	Consultation: SLT Members	26 <sup>th</sup> June 2015

## Contents

1	POLICY STATEMENT	4
2	PRINCIPLES	4
3	IMPACT ANALYSES	4
	3.1 Equality	4
	3.2 Bribery Act 2010	4
4	POLICY PURPOSE & AIMS	5
5	ROLES / RESPONSIBILITIES / DUTIES	5
6	IMPLEMENTATION	6
7	TRAINING & AWARENESS	6
8	MONITORING & AUDIT	6
9	POLICY REVIEW	6
10	REFERENCES	6
11	ASSOCIATED DOCUMENTATION	6
12	PROCEDURE	6
13	NORMAL RETIREMENT AGE	6
14	FLEXIBLE RETIREMENT	6
15	GUARANTEED MINIMUM PENSION (GMP)	6
16	PRE-RETIREMENT WIND DOWN (EXISTING POST)	7
17	PRE-RETIREMENT STEP DOWN (LESS DEMANDING ROLE)	7
18	1995 AND 2008 NHS PENSION SCHEME MEMBERS	7
19	RETIRE AND COME BACK TO WORK	7
20	DRAW DOWN (PARTIAL RETIREMENT)	8
21	VOLUNTARY EARLY RETIREMENT (VER)	8
22	LATE RETIREMENT	9
23	2015 NHS PENSION SCHEME MEMBERS	9
24	NORMAL PENSION AGE	9
25	TAKING PENSION BENEFITS	9
26	BEFORE NORMAL PENSION AGE (DRAWDOWN)	9
27	AT NORMAL PENSION AGE	9
28	AFTER NORMAL PENSION AGE	9
29	EARLY RETIREMENT	10
30	RE-JOINING THE 2015 NHS PENSION SCHEME AFTER RETIREMENT	10
31	OTHER TYPES OF RETIREMENT – ALL NHS PENSION SCHEMES	10
32	ILL HEALTH RETIREMENT	10
33	PREMATURE RETIREMENT AND RETIREMENT IN THE INTERESTS OF EFFICIENCY	11
34	RETIREMENT GIFT	11
Appendix 1	Equality Impact Assessment	12

## **1. POLICY STATEMENT**

- 1.1 NHS Hull Clinical Commissioning Group (the CCG) is committed to assisting employees who are considering or have taken the decision to retire from service and this policy outlines the options available and support that can be expected from management.
- 1.2 The CCG also recognises that retirement is a life-changing event and wishes to facilitate a smooth retirement process for staff, whilst also recognising the commitment and loyal service they have provided.
- 1.3 This policy will apply to all CCG employees.

## **2. PRINCIPLES**

- 2.1 This policy will be communicated to staff via team meetings/team brief and will be available for staff on the Hull CCG website.
- 2.2 Training and support will be available to all Line Managers in the implementation and application of this policy

## **3. IMPACT ANALYSES**

### **3.1 Equality**

In applying this policy, the CCG will have due regard for the need to eliminate unlawful discrimination, promote equality of opportunity, and provide for good relations between people of diverse groups, in particular on the grounds of the following characteristics protected by the Equality Act (2010); age, disability, gender, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, and sexual orientation.

In developing this policy, an Equality Impact Analysis has been undertaken and is attached at Appendix 1. As a result of the initial screening, the policy does not appear to have any adverse effects on people who share protected characteristics and no further actions are required at this stage.

The application of this policy will be monitored to ensure fair application.

### **3.2 Bribery Act 2010**

The CCG follows good NHS business practice as outlined in the Standards of Business Conduct which is part of the CCG Constitution, and has robust controls in place to prevent bribery.

Under the Bribery Act 2010, it is a criminal offence to:

- Bribe another person by offering, promising or giving a financial or other advantage to induce them to perform improperly a relevant function or activity, or as a reward for already having done so; and
- Be bribed by another person by requesting, agreeing to receive or accepting a financial or other advantage with the intention that a relevant function or activity would then be performed improperly, or as a reward for having already done so.

Due consideration has been given to the Bribery Act 2010 in the development of this

policy document and consistent application of this policy will mitigate bribery in relation to this policy.

#### **4. POLICY PURPOSE & AIMS**

- 4.1 The CCG does not operate a compulsory retirement age.
- 4.2 When considering retirement options employees should bear in mind the potential impact on their pension.
- 4.3 The provisions of Section 16 of NHS Terms and Conditions will apply to employees retiring early on grounds of redundancy.
- 4.4 The minimum retirement age for members of the NHS Pension Scheme – 1995 section is 50, except for staff who joined on or returned to the scheme after 6 April 2006 for whom the minimum retirement age is 55. The minimum retirement age for members of the 2008 section is 55.
- 4.5 The normal retirement age for members of the NHS Pension Scheme – 1995 section is 60 and age 65 for members of the 2008 section.
- 4.6 Employees considering retirement, particularly flexible retirement, should discuss their plans initially with their line manager.
- 4.7 Information on retirement options and benefits is available from an HR representative or the NHS Pensions website [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions).
- 4.8 Employees should bear in mind that NHS Pensions requires 4 months' notice of any request for payment of pension benefits.
- 4.9 Flexible retirement requests will be considered in line with the procedure set out in the Flexible Working policy.
- 4.10 Advice and support on the application of this policy is available from the Commissioning Support Workforce Team.

#### **5. ROLES / RESPONSIBILITIES / DUTIES**

##### **5.1 Managers**

Responsible for ensuring that this policy is applied fairly to all, and to have discussions in line with the guidance in the policy with staff concerning retirement.

##### **5.2 Employees**

Responsible for ensuring they are aware of the policy and request retirement options in accordance with it.

Requesting a pension forecast and the completing the appropriate paperwork when planning to retire, giving a minimum of 4 months' notice.

##### **5.3 Workforce Team**

Responsible for providing advice and guidance where necessary for line managers and individuals on all aspects of retirement and flexible retirement in accordance with

this policy.

## **6. IMPLEMENTATION**

- 6.1 This policy will be communicated to staff via team meetings/team brief and will be available for staff on the Hull CCG website.
- 6.2 Breaches of this policy may be investigated and may result in the matter being treated as a disciplinary offence under the CCG's disciplinary procedure.

## **7. TRAINING & AWARENESS**

- 7.1 A copy of the policy will be available on the Hull CCG website. Training needs will be identified via the appraisal process and training needs analysis.

## **8. MONITORING & AUDIT**

- 8.1 The implementation of this policy will be audited on an annual basis by the CCG and reported to CCG Governing Body.

## **9. POLICY REVIEW**

- 9.1 The policy and procedure will be reviewed after 3 years for the CCG Governing Body in conjunction with Trade Union representatives. Where review is necessary due to legislative change, this will happen immediately.

## **10. REFERENCES**

- 10.1 NHS Pensions website [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions)

## **11. ASSOCIATED DOCUMENTATION**

- Flexible Working Policy
- Redeployment Policy
- Absence Management Policy

## **12. PROCEDURE**

- 12.1 Employees who have decided that they wish to retire or are considering retirement, particularly flexible retirement, should discuss their plans initially with their line manager.

## **13. NORMAL RETIREMENT AGE**

Employees wishing to fully retire from work must resign from their employment, giving the appropriate contractual notice. They will be expected to take all accrued annual leave prior to their leaving date.

## **14. FLEXIBLE RETIREMENT**

Flexible retirement provides flexibility regarding the age at which an employee retires, the length of time it takes to retire and the nature and intensity of work in the lead up to final retirement. It assists the CCG by retaining the skills of key employees who are approaching, or are at, retirement age and provides a greater choice for employees.

## **15. GUARANTEED MINIMUM PENSION (GMP)**

Employees who are considering retirement must request the Guaranteed Minimum Pension (GMP) check from the Pensions Service in the first instance. Retirement cannot go ahead unless the GMP check has been passed.

## **16. PRE-RETIREMENT WIND DOWN (EXISTING POST)**

An employee approaching their retirement may wish to gradually reduce the number of hours they work leading up to their actual date of retirement.

The employee should put their request in writing to their line manager, clearly outlining their proposed work pattern, start date and retirement date.

Requests will be considered in line with the procedure in the Flexible Working policy, and judged on the basis of business needs.

If a reduction in hours is agreed, the employee will be paid pro rata to hours worked.

## **17. PRE-RETIREMENT STEP DOWN (LESS DEMANDING ROLE)**

An employee approaching retirement may request to continue working in a less demanding role.

The employee should put their request in writing to their line manager, clearly outlining their proposed role, hours of work, start date of the arrangements and retirement date.

Requests will be considered in line with the procedure in the Flexible Working policy, and judged on the basis of business needs.

If a change in role is agreed, the employee will be paid the appropriate rate for that post. If there is a reduction in working hours, the employee will be paid pro rata to hours worked.

## **18. 1995 AND 2008 NHS PENSION SCHEME MEMBERS**

Members of the NHS Pension Scheme who are over the minimum retirement age, and whose pay reduces by at least 10%, may apply for the higher rate of pay to be protected for pension purposes. The application must be made within 15 months of the date the rate of pay is reduced.

When the employee leaves, their pension up to the date they stepped down will be based on the higher rate of pay, and their pension earned after the step down date will be based on the reduced rate of pay. Cost of living increases will be applied to the protected higher rate of pay and both pensions will be added together for payment.

Employees considering requesting a reduction in hours prior to retirement are advised to obtain further information on how their pension would be affected.

## **19. RETIRE AND COME BACK TO WORK**

Under the provisions of the NHS Pension Scheme, employees have the option to

retire from service and take all their pension benefits before returning to NHS employment.

Employees considering this option, and who wish to return to NHS employment, must make their request in writing, to their line manager, as far in advance as possible. The request must include the proposed retirement date and when, and in what capacity, the individual would like to return to work afterwards.

Requests to return to work will be considered in line with the procedure in the Flexible Working policy, and judged on the basis of business needs.

If the request is agreed, there must be at least a 2-week break between employments, to include a minimum 24-hour break in pensionable employment to satisfy the requirements of the NHS Pension scheme.

Members of the 1995 section must work less than 16 hours per week within one calendar month of retirement, and/or be under the normal retirement age, to avoid their pension being suspended. This restriction does not apply to members of the 2008 section.

Employees who are in receipt of any earnings related protection will lose that protection on their return to work following the break in service.

Once an employee retires and receives their pension benefits in relation to their NHS service, this service will no longer be counted as 'reckonable' for redundancy purposes (para 16.6 of NHS Terms and Conditions). Where an employee takes their pension benefits and returns to work at the CCG, reckonable service will begin from the date of return to employment after the break in service.

Employees who retire and take their pension benefits before returning to work will not be able to re-join the NHS Pension Scheme.

## **20. DRAW DOWN (PARTIAL RETIREMENT)**

Members of the NHS Pension Scheme – 2008 section may elect to partially retire and take some of their benefits. To do this the employee must have reached at least the minimum retirement age of 55 and have reduced their pensionable pay by at least 10%.

Between 20% and 80% of pension entitlement may be taken and pension membership will continue to build up. Pensionable pay must remain reduced for at least a year otherwise eligibility to a pension will cease. Benefits can be drawn down twice before final retirement.

## **21. VOLUNTARY EARLY RETIREMENT (VER)**

An employee may opt to take VER at any time from the minimum pension age applicable to the scheme they are, or have been, a member of provided they have at least 2 years membership. The minimum retirement age is 50 for members of the NHS Pension Scheme - 1995 section, and 55 for members of the NHS Pension Scheme - 2008 section. For employees who joined the NHS Pension Scheme – 1995 section for the first time on or after 6th April 2006, or previously left the Scheme before 31st March 2000 with deferred benefits and re-joined on or after 6th April 2006, the minimum retirement age is 55.

An estimate of pension benefits can be requested from the CCG Payroll Provider however, final figures will be calculated by NHS Pensions.

To leave employment due to voluntary early retirement the employee must resign from their employment, giving the appropriate contractual notice. They will be expected to take all accrued annual leave prior to their leaving date.

## **22. LATE RETIREMENT**

Employees who remain in employment beyond the normal retirement age, and remain in the NHS Pension Scheme, may continue to earn benefits to age 75 or until they reach 45 years membership. There are no provisions to increase benefits for members of the 1995 section if they are paid late. Members of the 2008 section will have any pension earned before age 65 increased to take account of the fact that it is being paid later than the normal retirement age.

## **23. 2015 NHS PENSION SCHEME MEMBERS**

## **24. NORMAL PENSION AGE**

The Normal Pension Age is the age an individual can retire from NHS employment and have their pension paid without reduction for early payment.

In the 2015 NHS Pension Scheme, the Normal Pension Age is the same as the scheme members state pension age. An individual's Personal State Pension Age can be calculated using the calculator available at: [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension).

An employee may choose to retire from work before the normal pension age, but on or after the minimum pension age (currently age 55). If an employee does this their benefits will be reduced because they will be paid earlier and for longer than expected. Further details on this are included section 2.28 – 2.29.

## **25. TAKING PENSION BENEFITS**

The 2015 Pension Scheme offers flexibility around retirement and an employee can choose to take part or all of their benefits between ages 55 and 75. If an employee wishes to take all of the benefits the employee must end their contract of employment/for services and not return for 24 hours. A summary of the options open to employees are:

## **26. BEFORE NORMAL PENSION AGE (DRAWDOWN)**

An employee may take some (known as 'drawdown') or all of their pension benefits after reaching minimum pension age. The benefits will be reduced because they are being taken earlier and for longer. An employee can continue to build further benefits whilst they continue in or return to NHS employment.

## **27. AT NORMAL PENSION AGE**

If an employee takes their pension benefits at the normal pension age, they will be paid in full. In this instance, an employee can continue to build up further benefits if returning to NHS employment.

## **28. AFTER NORMAL PENSION AGE**

If an employee does not take their pension benefits at the normal pension age, they may continue to build benefits as long as they stay in this Scheme, up to age 75. When taking the benefits they will be increased to take account that it is being paid later than the normal pension age. At age 75 scheme members must claim their benefits.

## **29. EARLY RETIREMENT**

An employee may claim payment of their pension before the normal pension age if they meet all of the following criteria:

- have reached normal minimum pension age (currently age 55) but not yet reached normal pension age
- have been in the Scheme long enough to qualify for pension benefits (currently two years)
- have ceased all NHS employment.

An early retirement pension is reduced because it is being paid early and for longer. The amount of the reduction depends on how many years before the normal pension age the pension is being claimed and is applied to the pension before commutation (the exchange of some pension for a lump sum). The early retirement factors are available on the Pension Agency website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions).

Pension protection associated with flexible retirement does not apply to members of the 2015 scheme. Any previous protection taken prior to joining the 2015 scheme would still apply.

## **30. RE-JOINING THE 2015 NHS PENSION SCHEME AFTER RETIREMENT**

Members are eligible to re-join this Scheme, after drawing their 2015 Scheme pension benefits, up to the maximum age limit of 75, and build a separate pension from that in payment. If the employee was previously a member of the 1995/2008 Scheme and have claimed or intend to claim benefits from that Scheme, please read the factsheet 'Members with benefits in both the 1995/2008 Scheme and the 2015 Scheme' available on the NHS Pensions website at: [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions).

## **31. OTHER TYPES OF RETIREMENT – ALL NHS PENSION SCHEMES**

### **32. ILL HEALTH RETIREMENT**

When an employee becomes incapable of carrying out their duties on a permanent basis, and no reasonable adjustments can be made or suitable alternative employment secured (see Redeployment Policy), the employee may wish to apply to NHS Pensions for retirement on the grounds of ill-health. This option is only available to employees who have two years continuous pensionable NHS service.

Where ill-health retirement is identified as an option, the employee will be provided with an estimate of pension benefits via the Payroll Provider. The application must be made on the appropriate form which is available from the NHS Pensions Agency.

Medical advisers, appointed by NHS Pensions, will assess the available medical evidence and will confirm whether the employee is permanently incapable of carrying out either their present NHS duties or any regular work. A Tier 1 or enhanced Tier 2 pension may be paid dependent upon this decision. Further information may be

obtained from the NHS Pensions website <http://www.nhsbsa.nhs.uk/pensions>.

### **33. PREMATURE RETIREMENT AND RETIREMENT IN THE INTERESTS OF EFFICIENCY**

If you are retired prematurely because of redundancy or in the interests of the efficiency of the service, pension benefits may be paid immediately. Employees must have:

- at least two years' continuous membership
- reached the minimum pension age
- two years' continuous employment with the employer who is prematurely retiring you
- contractual terms and conditions which entitle you to claim the redundancy pension as an alternative to receiving, either in whole or in part, the cash redundancy payment from your employer.

Section 16 of Agenda for Change, paragraphs 16.1 – 16.7 inclusive set out the terms and conditions of early retirement on the grounds of redundancy for employees entitled to pension benefits.

Section 16 of Agenda for Change, paragraphs 16.26 – 16.29 inclusive set out the terms and conditions of early retirement in the interests of the efficiency of the service.

If an employee has more than one job in the NHS they may either:

- take the benefits in respect of all the pensionable NHS jobs. If an employee chooses to do this, the employee must leave all jobs for at least one day unless they total no more than 16 hours per week; or
- take the benefits only in respect of the employment from which they are retiring prematurely.

In either case the employee can remain in or re-join the 2015 NHS Pension Scheme if the employee continues or subsequently returns to NHS employment.

### **34. RETIREMENT GIFT**

Staff must have a minimum of 15 years reckonable service within the NHS to receive a retirement gift from NHS Hull CCG. For every full year of eligible service staff will be entitled to a gift or alternative to the value of £5 (i.e. 15 years services x £5 = £75) up to a maximum amount of £100. Their Manager must fund this via their departmental budget.

The CCG acknowledges that retiring staff may not wish to choose a gift but may want to choose an alternative (e.g. undertake a training course which may help them to develop a new hobby, or may wish to join a fitness club). Provided an invoice to the appropriate value is raised by the organisation concerned the CCG would be happy to deem it the same as a gift.

It is the responsibility of the line manager to organise the retirement presentation, meeting any costs from their Departmental budget

# **Equality Impact Assessment:**

## **Retirement and Retirement Gift Policy**

Equality Impact Assessment:

Equality Impact Analysis:									
Policy / Project / Function:	Retirement and Retirement Gift Policy								
Date of Analysis:	July 2016								
This Equality Impact Analysis was completed by: (Name and Department)	Workforce Service								
What are the aims and intended effects of this policy, project or function?	This policy is designed to assist employees who are considering or have taken the decision to retire from service and outlines the options available and support that can be expected from management.								
Please list any other policies that are related to or referred to as part of this analysis	Flexible Working policy. Redeployment policy Absence Management Policy								
Who does the policy, project or function affect?  Please Tick ✓	<table> <tr> <td>Employees</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>Service Users</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Members of the Public</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other (List Below)</td> <td><input type="checkbox"/></td> </tr> </table>	Employees	<input checked="" type="checkbox"/>	Service Users	<input type="checkbox"/>	Members of the Public	<input type="checkbox"/>	Other (List Below)	<input type="checkbox"/>
Employees	<input checked="" type="checkbox"/>								
Service Users	<input type="checkbox"/>								
Members of the Public	<input type="checkbox"/>								
Other (List Below)	<input type="checkbox"/>								

**Equality Impact Analysis:**

**Local Profile/Demography of the Groups affected (population figures) Relevant data can be found in the attached Knowledge Management Toolkit (Employee data as at Oct 14)**

**General**

There are 51 GP practices in the Hull area which spans 7,154 hectares and, as a city, has relatively tight geographical boundaries with most of the 'leafy suburb' areas outside Hull's boundaries in East Riding of Yorkshire. As a result, Hull has a relatively high deprivation score, as measured by the Index of Multiple Deprivation 2010, with Hull ranked as the 10th most deprived local authority out of 326 (bottom 4%).

The resident population of Hull is 256,406 based on the 2011 Census data and 265,369 residents based on estimates from the local GP registration file as at October 2011. This equates to approximately 37 residents per hectare. The Joint Strategic Needs Assessment (JSNA) identifies considerable inequalities in health between Hull and England, and between populations within Hull.

**Age**

Age Group	Hull (256,406)	England (53,012,456)
0-15	~18%	~18%
16-34	~28%	~25%
35-44	~12%	~12%
45-54	~12%	~12%
55-64	~10%	~10%
65+	~10%	~10%

Compared to England, Hull has lower percentages of residents aged 10-19 years and 55+ years, but slightly higher percentages aged under 5, 20-34 years and 45-54 years. There is a relatively large difference between Hull and England for the age group 20-34 years, due to Hull's colleges and Universities.

There were 2,869 live births occurring to Hull residents in 2001, but this has increased steadily to 3,771 for 2010. The

	<p>number of deaths occurring to Hull residents has decreased from 2,571 to 2,310 between 2001 and 2010. ONS estimated the resident population to be 243,596 in 2001 compared to 260,424 residents based on the GP registration file, with the difference between these estimates narrowing over time. So, whilst it is difficult to quantify the exact increase in Hull's population, it has increased over recent years. Between 2010 and 2030, ONS estimate that Hull's population will increase from 266,100 to 311,900 residents, an increase of 17%.</p> <p>The figure above shows the population of Hull (2011 Census Data).</p>						
Race	<p>The percentage of the population from Black and Minority Ethnic (BME) groups has increased substantially since 2001. For the 2001 Census, it was estimated that 3.3% of Hull's population was not White British or White Irish, whereas Census data shows that this figure increased to 10.2% for 2011. There is no single BME group in Hull with much higher percentages compared to other groups. The 2011 census data shows:</p> <p>White British - 89.7%  White Other - 4.4%  Mixed – 1.3%  Asian - 2.5%  Black - 1.2%  Other – 0.8%</p>						
Sex	<p>The gender split in Hull is approximately 50.1% men and 49.9% women. For 2008-2010, life expectancy in Hull was 75.7 years for men and 80.2 years for women compared to 78.6 years and 82.6 years for men and women respectively in England.</p>						
Gender reassignment	<p>No local information provided.</p>						
Disability	<p>According to the 2011 Census, it is estimated that approximately 19.7% of the Hull population lives with a long term health problem or disability compared with 17.6% for England. This information can be broken down further (Source: Projecting Older People Population Information System and Projecting Adult Needs and Service Information) to include learning disabilities, physical disabilities, hearing impairments and visual impairments, as follows:</p> <table border="1"> <thead> <tr> <th>2012 Estimates</th> <th>Hull</th> </tr> </thead> <tbody> <tr> <td>Learning Disability (Age 18 – 64)</td> <td>4,078</td> </tr> <tr> <td>Learning Disability (Age 65 and over)</td> <td>762</td> </tr> </tbody> </table>	2012 Estimates	Hull	Learning Disability (Age 18 – 64)	4,078	Learning Disability (Age 65 and over)	762
2012 Estimates	Hull						
Learning Disability (Age 18 – 64)	4,078						
Learning Disability (Age 65 and over)	762						

	Physical Disability – Moderate (Age 18 – 64)	12,222																				
	Physical Disability – Serious (Age 18 – 64)	3,491																				
	Visual Impairment (Age 18 – 64)	108																				
	Visual Impairment (Age 65 and over)	3,263																				
	Hearing Impairment – Moderate or Severe (Age 18 – 64)	5,765																				
	Hearing Impairment – Moderate or Severe (Age 65 and over)	15,707																				
	Hearing Impairment – Profound (Age 18 – 64)	49																				
	Hearing Impairment – Profound (Age 65 and over)	402																				
Sexual Orientation	There are no local statistics for how many Lesbian, Gay or Bisexual (LGB) people live within Hull however, nationally, the Government estimates that 5% of the population are lesbian, gay, bi and transgender communities.																					
Religion, faith and belief	<p>According to the 2011 Census, 54.9% of the population have identified themselves as Christian and 3.1% of the population is made up of other religions. The remainder of the population did not state anything (7.2%) or stated 'no religion' (34.8%).</p> <table border="1"> <thead> <tr> <th>Religion</th> <th>2011</th> </tr> </thead> <tbody> <tr> <td>Christian</td> <td>54.9%</td> </tr> <tr> <td>Buddhist</td> <td>0.3%</td> </tr> <tr> <td>Hindu</td> <td>0.2%</td> </tr> <tr> <td>Jewish</td> <td>0.1%</td> </tr> <tr> <td>Muslim</td> <td>2.1%</td> </tr> <tr> <td>Sikh</td> <td>0.1%</td> </tr> <tr> <td>Other Religion</td> <td>0.3%</td> </tr> <tr> <td>No Religion</td> <td>34.8%</td> </tr> <tr> <td>Religion Not Stated</td> <td>7.2%</td> </tr> </tbody> </table>		Religion	2011	Christian	54.9%	Buddhist	0.3%	Hindu	0.2%	Jewish	0.1%	Muslim	2.1%	Sikh	0.1%	Other Religion	0.3%	No Religion	34.8%	Religion Not Stated	7.2%
Religion	2011																					
Christian	54.9%																					
Buddhist	0.3%																					
Hindu	0.2%																					
Jewish	0.1%																					
Muslim	2.1%																					
Sikh	0.1%																					
Other Religion	0.3%																					
No Religion	34.8%																					
Religion Not Stated	7.2%																					
Marriage and civil partnership	This protected characteristic generally only applies in the workplace. Data from the Office of National Statistics covering the period 2008-2010 indicates that there were 18,049 Civil Partnerships in England and Wales during this three-year period – 52% men and 48% women.																					
Pregnancy and maternity	There were 2,869 live births occurring to Hull residents in 2001, but this has increased steadily to 3,771 for 2010.																					

**Equality Impact Analysis:**

<p>Is any Equality Data available relating to the use or implementation of this policy, project or function?          Equality data is internal or external information that may indicate how the activity being analysed can affect different groups of people who share the nine Protected Characteristics – referred to hereafter as ‘Equality Groups’.</p> <p>Examples of Equality Data include: (this list is not definitive)</p> <ol style="list-style-type: none"> <li>1: Application success rates</li> <li>Equality Groups</li> <li>2: Complaints by Equality Groups</li> <li>3: Service usage and withdrawal of services by Equality Groups</li> <li>4: Grievances or decisions upheld and dismissed by Equality Groups</li> </ol>	<p>Yes - employee data has been used to support the monitoring of the impact of this policy in the future. The employee data is not included due to the low number of CCG employees and concern around anonymity</p> <p>No <input type="checkbox"/></p> <p>Where you have answered yes, please incorporate this data when performing the Equality Impact Assessment Test (the next section of this document).</p>
<p>List any Consultation e.g. with employees, service users, Unions or members of the public that has taken place in the development or implementation of this policy, project or function</p>	<p>Consultation has taken place both locally and nationally with Trade Unions and staff</p> <p>SLT          CCG Employees          JTUPF Sub group          JTUPF          Governing Body (approval)</p>
<p>Promoting Inclusivity          How does the project, service or function contribute towards our aims of eliminating discrimination and promoting equality and diversity within our organisation</p>	<p>This Policy does not directly promote inclusivity, however it is designed to assist employees who are considering or have taken the decision to retire from service and outlines the options available and support that can be expected from management. Applied equitably, it should contribute to the elimination of discrimination.</p>

### Equality Impact Assessment Test:

What impact will the implementation of this policy, project or function have on employees, service users or other people who share characteristics protected by The Equality Act 2010?

Protected Characteristic:	No Impact:	Positive Impact:	Negative Impact:	Evidence of impact and if applicable, justification where a Genuine Determining Reason exists
Gender (Men and Women)	✓			This policy will be applied consistently regardless of gender and therefore should have no impact on this protected characteristic.
Race (All Racial Groups)			✓	As the policy is written in English there is a potential impact on employees whose first language is not English and therefore may struggle reading the policy. However this potential impact is minimised due to the development of the 'portal' facilities detailed in the action plan.
Disability (Mental and Physical)		✓		Potential for positive impact where members of the NHS pension scheme with qualifying year's membership retire on the grounds of ill health or for members to step down/retire and return which may contribute to support for employees to maintain some work as an adjustment.
Religion or Belief	✓			This policy will be applied consistently regardless of religion or belief and therefore should have no impact on this protected characteristic.

Protected Characteristic:	No Impact:	Positive Impact:	Negative Impact:	Evidence of impact and if applicable, justification where a Genuine Determining Reason exists
Sexual Orientation (Heterosexual, Homosexual and Bisexual)	✓			This policy will be applied consistently regardless of sexual orientation and therefore should have no impact on this protected characteristic.
Pregnancy and Maternity	✓			This policy will be applied fairly and consistently regardless of this protected characteristic. Employees will continue to pay their NHS pension scheme contributions during paid and unpaid periods of maternity leave (based on their reduced earnings) or can make the contributions on their return to work so that their pensionable service is not broken and there is no impact on pension on retirement.
Transgender	✓			This policy will be applied consistently and therefore should have no impact on this protected characteristic.
Marital Status	✓			This policy will be applied consistently regardless of marital status and therefore should have no impact on this protected characteristic.
Age		✓		This policy may have a positive impact on this protected characteristic as the CCG does not operate a compulsory retirement age. Employees can make a choice as to when to retire and how once they reach the age at which they can retire and may choose to retire and return or step down in order to continue working.

**Action Planning:**

As a result of performing this analysis, what actions are proposed to remove or reduce any risks of adverse outcomes identified on employees, service users or other people who share characteristics protected by The Equality Act 2010?

Identified Risk:	Recommended Actions:	Responsible Lead:	Completion Date:	Review Date:
As the policy is written in English there is a potential impact on employees whose first language is not English and therefore may struggle reading the policy.	The CCGs Communication Team is developing the 'portal' to signpost individuals to alternative formats.	CCG Communications	October 2015	Next policy review
Equal application of the policy is essential; this should be monitored on a regular basis to provide this assurance.	Monitoring the use of the policy	HR Lead	To form part of the quarterly Workforce monitoring reports to SLT	1 year from implementation

Equality Impact Findings:	
Analysis Rating:	Green
Red – Stop and remove the policy	Red: As a result of performing the analysis, it is evident that a risk of discrimination exists (direct, indirect, unintentional or otherwise) to one or more of the nine groups of people who share Protected Characteristics. It is recommended that the use of the policy be suspended until further work or analysis is performed.
Red Amber – Continue the policy	As a result of performing the analysis, it is evident that a risk of discrimination exists (direct, indirect, unintentional or otherwise) to one or more of the nine groups of people who share Protected Characteristics. However, a genuine determining reason may exist that could legitimise or justify the use of this policy and further professional advice should be taken.
Amber – Adjust the Policy	As a result of performing the analysis, it is evident that a risk of discrimination (as described above) exists and this risk may be removed or reduced by implementing the actions detailed within the Action Planning section of this document.
Green – No major change	As a result of performing the analysis, the policy, project or function does not appear to have any adverse effects on people who share Protected Characteristics and no further actions are recommended at this stage.

Brief Summary/Further comments	As a result of performing the analysis, the policy, project or function does not appear to have any adverse effects on people who share Protected Characteristics and no further actions are recommended at this stage.
--------------------------------	---

Signatures	
Other Comments	
Confirmed by (manager): (Name and Title)	
Date:	21 July 2016