

Factsheet - Breaks in Service

This factsheet is to inform members of the impact to their membership of the Isle of Man Government Unified Scheme 2011 when they change their working pattern to take breaks from service for Special Leave, Maternity, Paternity, Adoption Leave and time off for dependents.

Special Leave

If you need to take additional leave due to personal circumstances, known as Special Leave, this may affect your pension.

Member Paid Leave

If your additional leave is agreed as "paid leave" your pension will not be affected. Paid special leave counts towards your pensionable service and your pension will continue to build up. Your pensionable earnings during this leave will be your normal rate of pay. You will continue to pay pension contributions during your absence; these will be worked out as a percentage of the actual pay you receive. This will be the normal contribution rate of whichever section of the Scheme you are a member.

Member Special Unpaid Leave

If you need to take additional leave which has been agreed as "unpaid leave" your pension will be affected.

Your employer will inform the PSPA when it grants Special Unpaid Leave and if known, will specify the time period. Likewise, within 28 days of your return the Employer must advise the PSPA that the period of Special Unpaid Leave has ended.

As you are not being paid, you will not be able to contribute for this period and as such your unpaid special leave period will not count towards your pensionable service.

You are not entitled to buy back any period of Special Unpaid Leave to make it count towards your pension.

Please note that during a period of Special Unpaid Leave you will not be entitled to the same life assurance (lump sum) death cover and death benefits as you were as an Active member. Instead, should you die in this period you will be treated as a Deferred Member.

Members undertaking Special Unpaid Leave Periods of more than 12 months will have their membership of the Scheme terminated at 12 months after the start date, but the effective date for the cessation of their membership will be the date their Special Unpaid Leave commenced.

If you have been granted a leave period of 12 months or less and do not return to work within 12 months of the Special Unpaid Leave period or leave during the

Special Unpaid Leave period, your active membership of the Scheme will be terminated from the date your Special Unpaid Leave started. Your pension benefits will be treated accordingly.

Maternity, Paternity and Adoption Leave

All paid maternity, paternity and adoption leave counts towards your reckonable service so it will not affect your pension.

Any unpaid additional maternity, paternity or adoption leave does not count towards your reckonable service, so it will not count towards your pension. However, you can elect to buy it back.

A member can continue to be pensionable throughout any period of absence for "Paid Family Leave", which includes:

- Maternity Leave
- Paternity and Paternity Adoption Leave
- Additional Maternity Leave during which a member received contractual pay
- Parental Leave during which a member received contractual pay
- Additional Adoption Leave during which a member received contractual pay

In this the above terms are collectively referred to as "Paid Family Leave".

Your employer must provide you with the necessary information about pension arrangements before you start any Paid Family Leave.

Contributions

Pension contributions will continue to be deducted from your pay during the period of "Paid Family Leave" in the normal way. However, no contributions will be taken during any period of Unpaid Family Leave (unpaid Maternity, Paternity and Adoption leave only) and this period will not count towards pensionable service.

Buying back pensionable service for Unpaid Family Leave Period

A member may elect to buy back the period of Unpaid Family Leave, so that it will count as pensionable service, on the same basis as before the member went on to Paid Family Leave.

The member may buy back an Unpaid Family Leave Period of up to a maximum of 12 months. Any member wishing to do this must inform the PSPA within 3 months of returning to work.

Please complete the PSPA Buy Back Unpaid Family Leave Form to find out more.

Upon receipt of any request, the PSPA will confirm the outstanding member contributions due for payment.

The contributions, including any Contractual Additional Pension Contributions will be those that would have been paid during the Unpaid Family Leave Period, had the member been working normally.

The Pensionable Pay will be that which was applicable to the member immediately prior to the Unpaid Family Leave period commencing and in the case of Contractual Additional Pension Contributions, it will be the pay applicable before the Paid Family Leave period began. All contributions must be repaid within 12 months of the PSPA receiving the election.

Any member who wishes to consider buying back an Unpaid Family Leave Period, should put their request in writing to the PSPA within 3 months of returning to work. Upon receipt, the PSPA will issue a quote and payment options.

Added years/Additional Pension

These will continue to be paid on the pensionable pay you were receiving prior to any reduction.

Part time member

If you work part time the 'deemed' hours (the hours you would have worked) will be included in your membership for pension purposes for the period you were paying pension contributions. Pensionable pay for benefit purposes will be based on your normal level of pay. This will be your whole time equivalent pensionable pay.

If you decide not to return to work

If you intend to return to work and have already paid some contributions during your leave and then decide that you are not returning to work, your last day of membership of the Unified Scheme will be the last day that you paid pension contributions.

When you leave, your employer will direct you to the PSPA and you will be provided with the necessary information about the choices available to you in respect of your pension. All members, whether they opt out of the Scheme or leave, should be aware that pensionable membership will not be extended unless contributions are paid.

Entitlement to benefits will be affected by the length of Scheme membership.

Annual leave

If you have annual leave after a period of statutory leave and do not return to work, the date of leaving the Scheme will be the last day you pay pension contributions plus any annual leave entitlement. You may receive benefit if the period falls within the pensionable pay period.

Keep in Touch (KIT) days

Keep in touch (KIT) days are where a member carries out up to 10 days work during the maternity, paternity or adoption leave period. For pension purposes, keep in touch days do not break the period of leave. The member will pay contributions for the KIT days, however these will be on the basis of the reduced earnings for the maternity leave.

Where can I go for help?

Contact the Unified Scheme administrators at the PSPA:

Email: pensions@pspa.im

Write to:

PSPA
Prospect House, 27-29 Prospect Hill
Douglas ISLE OF MAN IM1 1ET

You can telephone us on +44 (0)1624 685598, however we always recommend putting your enquiry in writing if you can, so that there is a written record of your enquiry and our response.

Disclaimer

This fact sheet is a guide only and does not represent any entitlement to the provisions described. This fact sheet provides information to Active Members of the Unified Scheme and does not cover every aspect of the scheme. The full details are contained only in the Rules of the Isle of Man Government Scheme 2011, which are the legal basis of the scheme. The Rules can be found on the Forms and Publications page of website at www.pspa.im Nothing in this fact sheet will override the Rules, and in the event of any unintentional difference, the rules will apply.

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