



Absence from work

What happens to your contributions and benefits if you stop working for a while?

There are two types of temporary absence – involuntary or voluntary absence.

Involuntary absence could include things like sickness or anything beyond your control that's approved by us and your employer.

Voluntary absence could include things like a secondment, a career break or industrial action.

If you're away involuntarily, whether you continue to contribute and build your benefits will depend on whether you receive any pay:

- Your contributions will continue if you're getting paid whilst you're absent.
- Your contributions will stop if you're not getting paid, unless your employer continues to pay them for you.

If you're away voluntarily, it's a little different. You may be able to continue paying in to USS if your employer agrees and you'll return to work after your absence. Otherwise your membership will be paused.

If you're becoming a parent, find out what you need to know about [maternity and family leave](#) on our website, as what happens is a little different.

You'll find more on involuntary and voluntary absence below, plus what happens to things like your life and ill health cover if your membership is paused.

If you're away involuntarily

Your contributions will continue if you're still getting paid

If you're off work for reasons out of your control, like if you're unwell, and **you're still getting paid**, you'll continue to pay in to USS as long as it's approved by us and your employer. This means you'll build your benefits and savings like normal. Your contributions will be based on the full salary you'd have received if you were still working.

If the only pay you're getting is Statutory Sick Pay, you can choose if you still want to pay in to USS.

Your contributions will stop if you're not getting paid

If you're off work for reasons out of your control, like if you're unwell, and **you're not getting paid**, you'll stop paying in to USS. This means your membership will be paused until you start paying in again.

What happens when your membership is paused?

You won't build up any benefits whilst your membership is paused.

The life and ill health cover you'll be entitled to whilst you're away involuntarily will be as if you were paying in to USS and died or retired due to ill health the day before your membership was paused. You won't build up further benefits whilst you aren't paying in.

Take a look at our [ill health retirement](#) or [what happens when you die](#) pages for more information.

If you don't go back to work, you'll be classed as a leaver. Your benefits will be based on what you've built up to the day before your membership was paused. Take a look at [leaving or already left](#) to find out what happens to your pension when you leave.

You could still build up benefits whilst not getting paid

If you still want to build your benefits, your employer could agree to pay your contributions for you. You may need to reimburse them when you return to work.

What you need to do

You'll need to speak to your employer in the first instance to agree what'll happen whilst you're away from work. They'll then get in touch with us.

If you're away voluntarily

You may be able to continue paying contributions

If you're seconded to another employer that doesn't offer a USS pension or are away voluntarily for other reasons that are approved by your employer, you may still be able to continue paying in to USS. This'll be done via your employer and based on your full salary.

To do this you must:

- get approval from your employer
- commit to returning to your employer after the secondment or voluntary absence
- arrange to reimburse your employer for your own contributions and any additional contributions that they'll pay on your behalf (these will be based on the salary you'd have received if you weren't away)
- check with your USS employer if they'll pay into another pension scheme – this may affect if you can continue paying in to USS.

You'll need to discuss with your employer how long you'll be away for. You can usually be away from work for anything up to a year without pausing your membership. This can sometimes be extended if it meets certain criteria, but it'll need our agreement.

If you don't return to your USS employer, you'll be classed as a leaver. Your benefits will be based on what you've built up to the day before your membership was paused. Take a look at [leaving or already left](#) to find out what happens to your pension when you leave.

Or you can choose to pause your membership

You can decide to stop paying in to USS and pause your membership until you return to your employer. This means you won't build up any USS benefits. If you don't return to your USS employer, you'll be classed as a leaver from the date that your membership was paused.

If you pause your membership or leave USS, you'll be classed as a leaver for life cover and ill health retirement. This means what you, or your loved ones, get will be based on what you've built up (without any enhancements).

Take a look at [leaving or already left](#) to find out what happens to your pension when you leave.

Important note: You may need to reimburse your employer for any contributions you agreed to pay to them if you originally continued paying in, but then decide to leave or pause your membership whilst still away voluntarily.

You can choose to keep your full life cover and ill health benefits

You can choose to pay a special contribution to keep your full life cover and ill health benefits whilst your membership is paused. This would mean you'll be entitled to these as if you were still paying in to USS.

You'll need to speak with your employer about this first – either you or your employer can agree to pay it. They'll submit a form for us to calculate the rate you'll pay. It'll be based on things like your age so what you'll pay will be unique to you.

When your membership will restart

As soon as you start paying in again, you'll start building your benefits up as normal and will pick up where you left off.

What you need to do

You'll need to speak to your employer to agree whether your contributions will continue, or your membership will be paused. They'll then get in touch with us and agree how any payments will be made.

Further information

What happens to any Final Salary or Career Revalued Benefit AVCs?

Any Final Salary or Career Revalued Benefit AVC payments must continue whilst you're absent or the contract will stop. This means you'll then only receive the benefits you'd built up. Once you've stopped these AVCs, you won't be able to restart them – so think about this carefully first. Visit [your benefits before April 2016](#) for more on these benefits.

This publication is for general guidance only. It is not a legal document and does not explain all situations or eventualities. USS is governed by a trust deed and rules and if there is any difference between this publication and the trust deed and rules the latter prevail. Members are advised to check with their employer contact for latest information regarding the scheme, and any changes that may have occurred to its rules and benefits. For a glossary of our terms please see our [important information](#) page.