

# Absence from work

This factsheet will be useful to you if you are absent from work due to the following:

- Involuntary and sickness absence
- Temporary absence such as secondment.

For information on about maternity, paternity, shared parental leave or family leave, please refer to our [‘Maternity and family leave’ factsheet](#).

## Involuntary (and sickness) absence

### Contributions continue

If you receive any pay during a period of involuntary absence due to sickness, or for any other reason beyond your control and approved by your employer and USS, full contributions will normally continue to be paid via your employer and be deducted from your pay. This will be based on the full salary you would have received had you not been absent. If the only payment you are receiving is Statutory Sick Pay (SSP), you can choose whether to contribute to USS or not.

### Contributions cease

Should all payments to you stop, your contributions to USS will also stop unless your employer continues to pay your contributions and you agree to reimburse them when you return to work. If you stop contributing, your membership will be suspended until contributions start again.

### How your benefits are affected if contributions cease

Whilst your membership is suspended you will not earn any benefits in USS. If you do not return to employment, you will be treated as having left the scheme on the day before the period of suspension started. But if you retire due to ill-health or die during a period of suspended membership, any benefits payable will be calculated as if you had died/retired on the day before the period of suspension started but will commence as from the date of death/retirement. Any enhancement of benefits will commence the day after the period of suspension started.

If you are absent and not contributing, your salary for the year in which the absence occurs will be lower and therefore the benefit you build up in that year will be lower.

## Temporary absence/secondment

### Continuing with USS

You may be able to continue as a USS member in situations during which you are absent from your employment with the approval of your employer. This applies even if you are seconded to another employer and that employer does not participate in USS.

In order to continue to pay contributions to USS, you must give a personal undertaking that you will return to employment at the end of the agreed period.

The length of time you can be absent without a break in your membership of USS will depend on the reason for the absence.

Absences in excess of one year must be agreed by the Trustee. Your employer can decide whether to allow shorter periods for which you are statutorily or contractually entitled to leave.

Your contributions will be calculated using the salary you would have received if you had not been absent. Your employer will be responsible for continuing to pay to USS the full amount of both your contributions and the employer's share. You must ensure that arrangements have been made to reimburse your employer. If you are paying Additional Voluntary Contributions (AVCs), you must include them in your arrangements. You will continue to qualify for tax relief on your contributions up to the maximum set by HM Revenue & Customs. If you are receiving remuneration from another employer which is subject to income tax in the UK, you should contact the local tax office used by your new employer to make arrangements to receive tax relief.

### **Joining another scheme**

There may be restrictions on your continuing in active membership of USS after you have joined another scheme. If in doubt, ask your employer.

### **Suspended membership**

If you decide to stop contributing during all or part of the period of absence, your membership of USS will be suspended from the date you last contributed until contributions start again. The period whilst your membership is suspended will not count as pensionable service.

If you do not return to your USS employment, you will be treated as though you had left the scheme on the last day that you contributed to the scheme. If you have not fully repaid to your employer any contributions you agreed to make, your employer may be entitled to reimbursement from your benefits.

When your period of suspended membership commences you will be given the opportunity to pay a special contribution so that if you die or become incapacitated and cannot return to your employment, you will be entitled to the normal death in service or ill-health retirement benefits. You should ask your employer if all or part of this contribution will be paid for you. If this special contribution is not paid, and you die or become incapacitated during the period of suspended membership, you will be treated in the same way as a deferred member. If you are paying AVCs, then these will cease when normal contributions cease.

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 more information on our [important terms](#) page.

