

Guidance on Leave of Absence

This leaflet is to provide you with information on how a leave of absence affects your benefits under the Career Average Scheme.

What happens if I am on sick leave?

If you are off work due to sickness, your benefits will continue to build up as if you were working normally and receiving your full pensionable earnings, and you will continue to pay contributions on any pensionable earnings that you are paid over the period of sick leave. If you go into a period of unpaid sick leave your benefits will continue building up at their full rate but you will not have to pay any additional contributions.

The benefits you build up over your period of sick leave are based on your full pensionable earnings. Where you are on a sick leave for a period of up to 2 years and have taken a reduction in your earnings, or where your pay has stopped, the amount of benefits that you would build up is based on notional pensionable earnings. Using notional pensionable earnings will make up for the pensionable earnings you are not receiving, meaning that you will continue to build up your benefits in the Career Average Scheme as if you were working normally and receiving your full pensionable earnings.

Using Notional Pensionable Earnings to calculate your entitlements will make up for the fact that you would not be paying contributions out of your ordinary salary. This will mean that you will continue to build up your benefits in the Career Average Scheme as if you were working normally and receiving your full pensionable earnings.

If we use your Notional Pensionable Earnings it will be based on your current employment only. "Notional Pensionable Earnings" will be calculated using the earnings of your most recent period of pensionable employment.

What happens if I am on maternity, adoption or paternity leave?

During any period of maternity, adoption or paternity leave where you are being paid pensionable earnings you will continue to build up your pension as if you were still working and receiving full pay.

Please note: the following is based on the States of Jersey maternity, adoption and paternity policies. If you work for an Admitted Employer you will need to contact your local HR department regarding your entitlement during your maternity, adoption or paternity leave as they may differ from what is stated below. The States of Jersey Maternity, Adoption and paternity policies can be found on the States of Jersey intranet or will be available from your local HR Department.

Maternity, Adoption and Paternity Leave at full pay

In the first 2 weeks of your maternity or adoption leave and on any paid paternity leave you will receive 100% of your pensionable earnings and as a result you will continue to build up pension as normal and your contributions will not change.

Maternity and Adoption Leave at 90% pay

If you are a permanent employee with more than 12 months service or if you have a fixed term contract with more than 12 months to run on your return then you will receive 90% of your pay for the next 10 weeks. Where your pay has been reduced to 90% of your normal pensionable pay, you and your employer will have to pay contributions based on 100% of your pensionable pay.

Maternity and Adoption Leave at no pay

During any period of maternity or adoption leave where you are not being paid you can request for that period to remain pensionable. Where you have requested your period of no pay to remain pensionable you and your employer will be required to pay contributions based on 100% of the earnings that you would have earned had you returned to work and were receiving 100% of your earnings.

The contributions for the unpaid period of leave can either be deducted from any pensionable earnings that you receive whilst on maternity or adoption leave along with your normal contributions or be split by paying 50% through the pay received whilst on leave and 50% on returning from leave.

Where your pensionable earnings have been reduced or you are no longer receiving pensionable earnings, we would use notional pensionable earnings to calculate the amount of pension that you would receive where you have taken a reduction in your earnings, or where your pay has stopped.

Paternity Leave at no pay

Where you have worked for the States of Jersey for less than 1 year at the end of the week of being notified of being 'officially matched' in the case of adoption or where you have worked for the States of Jersey for less than 1 year in the week preceding the 15th week before the child's due date, you are entitled to 2 weeks unpaid paternity leave.

If you are going on a period of unpaid paternity leave you can request for that period to remain pensionable. Where you have requested your period of no pay to remain pensionable you and your employer will be required to pay contributions based on 100% of the earnings that you would have earned had you remained in work.

The contributions for the unpaid period of leave can either be deducted from any pensionable earnings before you go on paternity leave or be split by paying 50% through the pay received before going on leave and 50% on returning from leave.

Where you are no longer receiving pensionable earnings, we would use notional pensionable earnings to calculate the amount of pension that you would receive.

What happens if I am granted unpaid leave of absence or if I am on strike?

If you are granted an unpaid leave of absence, or you are absent for a day or more due to a trade dispute, the period will not count for pension purposes. You will, however, remain an active member of the Career Average Scheme only for the purposes of Survivor and Ill Health Benefits.