

## Ill Health Early Retirement Medical Reviews

### Ill Health Early Retirement Assessments

Obtaining an independent and objective clinical review of pension scheme members who may be eligible to take early retirement on ill-health grounds is critical for pension trustees.

Willis Towers Watson is able to offer an Ill-Health Early Retirement (IHER) medical review service to your pension scheme trustees.

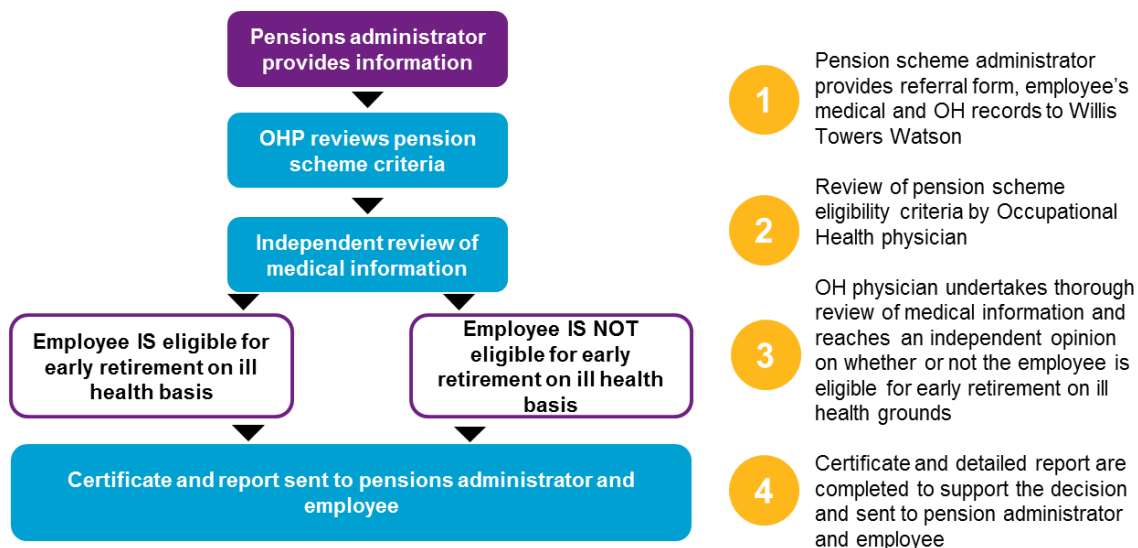
Our experienced, in-house occupational health physicians have carried out hundreds of unbiased and independent reviews, assessing whether an individual's medical condition meets their pension scheme's criteria for early retirement.

The assessing occupational health physician has to be independent and cannot have been involved in any previous OH assessments or reviews of the employee. Even if we have previously supported OH services for a client, providing our in-house OH physicians haven't engaged with the employee in question, we can still support this process.



#### How does it work?

We will review all potential claimants; they may be active members (still contributing to the pension scheme) or deferred members (where they could be working elsewhere, but can still access their pension).



### How long does the process take?

Once all the documentation and information has been received, the case will be reviewed by the OH physician and a response issued within 7 working days of the assessment/appointment date.

### What are the benefits of this approach?

- Independent, unbiased assessment from a knowledgeable and experienced OH physician.
- Clarity for the member and trustees.
- Recommendation to the pension scheme trustees on the eligibility of a proposed early retirement on ill-health grounds.
- Timely and consistent reports.

Advances in medical technology and treatments can result in a pension scheme member's condition becoming difficult to assess against the existing scheme eligibility criteria. It is important that the criteria is regularly reviewed by a medical professional to ensure clarity for trustees and scheme members.

Speak to your Willis Towers Watson consultant to arrange for one of our OH physicians to review and make recommendations on your medical eligibility criteria.

### Find out more



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### About Willis Towers Watson

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