

# The Midwife.

## PENSION SCHEMES FOR NURSES AND MIDWIVES.

By HORACE KEAST, D.P.A. (Lond.), Establishment Officer, Cornwall County Council.

On the 5th July, 1948, the National Health Service Act, 1946, will come into operation, and under the provisions of that statute many thousands of nurses and midwives will be transferred to the service of the various employing authorities established by the Act—regional hospital boards, management committees, and local health authorities. A comprehensive superannuation scheme has been formulated by the Minister of Health for all the staffs of these bodies, and nurses and midwives who are at present subject to existing pension schemes will have to make up their minds whether they wish to retain the rights to which they are now entitled or whether they desire to be included within the scope of the new superannuation scheme.

The new superannuation scheme has been set up under the National Health Service (Superannuation) Regulations, 1947, and has been passed by Parliament. The benefits to which nurses and midwives will be entitled by this scheme, hereafter referred to as the Health Service Scheme, include a pension based on one-eightieth of average remuneration for each year of contributing service and one one-hundred-and-sixtieth for each year of non-contributing service. Average remuneration means the average over the three years immediately preceding retirement. In addition to this pension, the nurse or midwife will be entitled to a lump sum capital payment based on three-eighths of average remuneration for each year of contributing service, and three one-hundred-and-sixtieths for each year of non-contributing service. The scheme also includes provision for the granting of death gratuities to the legal personal representatives of nurses and midwives, allocation of a portion of pension in order that an annuity may be paid to a surviving dependant, short service gratuities, and injury allowances in the event of the employee being incapacitated from further work by reason of injury received in the course of duty.

The pensionable age for a nurse or midwife is sixty years, but she may retire on pension at the age of fifty-five if by that date she has completed ten years' service. On the other hand, if at any time during her employment she has completed ten years' service and is incapable of discharging efficiently the duties of her employment by reason of permanent ill-health or infirmity of mind or body she may retire on pension, the amount thereof being determined by reference to her service and average remuneration as at that date.

The scheme is contributory, and the nurse or midwife will be required to pay six per cent. of her remuneration to the superannuation fund. Remuneration includes the money value of emoluments, such as apartments, rations, board and lodging, as well as cash salary. The employing authority will be required to pay eight per cent. of the individual nurse's or midwife's remuneration to the fund.

All new entrants to the employment of the various bodies set up under the Act who begin their nursing or midwifery duties in such public employment after the 5th July, 1948, will be subject to the Health Service Scheme, but those who are transferred to the new bodies by virtue of the provisions of the Act will have the option in certain cases of retaining their present superannuation rights, if they so desire. For example, a nurse or midwife who is transferred from the service of a local authority, in which employment she has been subject to the Local Government Superannuation Act, 1937, or a local Act

scheme, to the service of a regional hospital board or a management committee, will have the right to elect to retain pension benefits corresponding to those at present enjoyed in the local government service. The other superannuation schemes to which this right of option applies are those of the central government under the Civil Service Superannuation Acts, the Asylum Officers' Pensions Acts, the Insurance Committee Officers' Superannuation Scheme, and such other schemes as the Minister of Health may approve. Generally, this right of option must be exercised within three months of the date of transfer, and there are special rules regarding disqualifying breaks of service.

Where a nurse or midwife transferred under the Act is at present subject to the Federated Superannuation Scheme for Nurses and Hospital Officers and wishes to remain under that scheme, she may apply to the employing authority for permission to continue her rights under that scheme. The Minister may, if the body administering the scheme consents, thereupon make arrangements for the employing authority to make contributions in respect of that person to the Federated Scheme instead of the Health Service Scheme. These arrangements would lapse in the event of the person having a break of more than one month in her employment under any of the new employing authorities. Some officers who will be transferred are at present subject to other non-statutory pension schemes, or may even have expectation of non-contributory benefits on retirement from their existing employment. The Minister is empowered to make equitable arrangements to deal with those who come within certain categories, and such persons should, therefore, consult the employing authorities to which they will be transferred. Formal applications in writing must be submitted within three months of the date of transfer.

Nurses and midwives will be compulsorily insurable under the National Insurance Act, 1946, in addition to being superannuable under the foregoing schemes. Increased contributions will be payable, and those who will be entitled to pensions under that Act will receive twenty-six shillings a week. There are many other types of benefit. In most cases, the Health Service Scheme will be modified to provide slightly reduced contributions and eventual superannuation allowances. Those who are at present subject to the local government or certain similar schemes have rights of option, to which their present employing authorities have probably already drawn their attention, in accordance with a request of the Minister of Health. Further reference to this matter in this article would unduly complicate the superannuation outline.

In due course, nurses and midwives who will be transferred will receive explanatory documents relating to the schemes. It is clear that each nurse and midwife should carefully study her own position under these regulations before coming to a decision on the various rights or option.

## LAST WORD FOR 1947.

### THE VALUE OF A MINORITY.

What are all reforms, restorations, victories of truth, but protests of a minority; efforts clogged and incomplete, of the good and brave, just enough in their own day to stop instant ruin—the appointed means to save what is to be saved, but in themselves failures?

Good men work and suffer, and bad men enjoy their labours and spoil them; a step is made in advance—evil rolled back and kept in check for a while, only to return perhaps the stronger.

But thus, and thus only, is truth passed on, and the world preserved from corruption.—DEAN CHURCH.