**Pensions**

Employees of the University are provided with access to an occupational pension scheme and, when an employee starts work in the University, their Contract of Employment will confirm the pension scheme in which they will be enrolled.

There are two main pension schemes available, the Retirement Benefits Plan (RBP) and the Universities Superannuation Scheme (USS). The scheme that an employee joins when they commence employment is determined by the grade of the post, in line with the following eligibility criteria:

* Membership of the [RBP](https://cmst4.qub.ac.uk/terminalfour/SiteManager?ctfn=download&fnno=40&uid=1735108593) is available to employees in posts graded 1 to 5.
* Membership of the [USS](https://www.uss.co.uk/) is available to employees in posts graded 6/AC1 and above.

An employee who is eligible for [USS](https://www.uss.co.uk/) when they commence employment, will remain eligible for USS throughout their period of employment in the University, regardless of future changes in post.

An employee who, as a result of a permanent change in post, becomes eligible and joins USS, will remain eligible for USS thereafter, regardless of future changes in post.  A temporary change in post will not give rise to a change in pension scheme.

* Membership of the National Health Service / Health & Social Care scheme (known as [HSC](http://www.hscpensions.hscni.net/)) will be available to those who are employed in a clinical role and who were already an active member of the NHS/HSC scheme immediately before their employment with the University.

Non-employees, i.e. those who have a 'Contract for Services', will be eligible to join [NEST](https://www.nestpensions.org.uk/schemeweb/nest.html).