



Health & Social Care Pension Scheme 2015

Administered by.....

**HSC Pension Service
Business Services Organisation**



HSC Pension Service Pensioner Newsletter

**This newsletter is for all pensioners of
the HSC Pension Schemes and contains
important information about your HSC
Pension**



March 2019

Pension Payment Dates

You will receive your pension on the last banking day of each month, except for December when we pay the pension before Christmas.

The table below shows the dates on which you will receive your payments.

2019	
March	Friday 29th
April	Tuesday 30th
May	Friday 31st
June	Friday 28th
July	Wednesday 31st
August	Friday 30th
September	Monday 30th
October	Thursday 31st
November	Friday 29th
December	Friday 20th



Annual Pension Increase

Each year we increase pensions in line with the Pension Increase (review) Order (Northern Ireland) so that your pension keeps up with the cost of living

It is the rate recorded in September of the previous year, which then sets the rate that applies the following April. The pension increase for 2019 will be 2.4%

The increase to pensions is effective from 8 April 2019, this means you will only receive a part increase in your April payment. The full increase in your monthly pension will be applicable from May.

If you have not been in receipt of your pension for a full year, only a proportion of the annual increase is payable.

Pension Increase is only paid from age 55 with some exceptions, if the pension is an Ill Health or dependant's pension

Pension Increase FAQ's

Why does my April pension not reflect a full months increase?

Your pension this year is increase from 8th April 2019; you will receive an increase in the rate payable from that date. The first payment will therefore consist of a number of days at the old rate and the rest at the new rate.

My increase does not work out to the full percent-age increase, this could be for a number of reasons:

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- 1) For any pension put into payment before age 55, the increase will not be applied until the 55th birthday, unless you have retired on health grounds, are a survivor pension or receiving a child allowance pension.
- 2) If a new pension was put into payment on or after 24th March 2019, no increase will be due until next year.
- 3) You have Guaranteed Minimum Pension (GMP) component within your pension.

Why has my tax code changed?

HSC Pension Service does not hold any information on the reason why a tax code has changed and does not have the ability to change a tax code without authorisation directly from HMRC.

If you have any queries on your tax code, you should contact the HMRC directly on 0300 200 3300 (+44 135 535 9022 if living overseas) You will need to quote your National Insurance number and PAYE reference of 916/G78000



Guaranteed Minimum Pension (GMP) Reconciliation Exercise

The New State Pension was introduced on 6th April 2016. It replaced the previous basic State Pension and the earnings related State Second Pension. Up until the changes in April 2016, if you or your spouse were a member of the HSC Pension scheme between 6 April 1978 and 5 April 1997, you or they will have 'contracted out' of the additional element of the State Pension and will have benefited from paying a lower rate of National Insurance contributions.



As a result of contracting out, members were guaranteed a certain amount of pension in place of the additional state pension they were giving up. This is commonly referred to as the GMP (Guaranteed Minimum Pension).

With the introduction of the new State Pension, all pension schemes across the UK have been asked to check their members' contracting out details and GMP amounts against the records held by HM Revenue & Customs (HMRC). Over time a number of factors may mean the data that was supplied between employers, HMRC, and scheme administrators may differ or may not have been updated.

Payslips and P60s

Payslips

All pensioners and dependants will receive a payslip in May. This will show the full increase in your pension. Please note that you will not receive a payslip in any other month unless your pension changes by £5 or more.

P60s

Your P60 will be posted to you in April/May each year. This is a tax document which will state your final tax code and give details of the pension that we paid to you and any tax that was deducted. If you have a query regarding your tax code, you should contact HMRC on 0300 200 3300.



Keeping us informed

◇ Your Pension

Please tell your next of kin or any other representative that, in the unfortunate event of your death, they must inform HSC Pension Service without delay.

The best way to inform us of the death of a pensioner is to telephone 02871319111—Option 2. This allows us to get any survivors' benefits processed and paid as soon as possible and ensure that we avoid overpaying the deceased's pension.

◇ Change bank accounts or want your pension paid into a different account

If you want to change where your pension is paid to we need to receive new bank details in writing with a valid signature. Please allow us enough time to make the change and let us know two weeks before your next pay day so we don't try to make a payment to your old account, which may have already been closed.

◇ Dependants' Allowances

If you are in receipt of a child allowance, these are normally paid up to age 23.

We may contact you on a regular basis and ask you to confirm that you are still in full-time education. If we do not receive a reply from you, your pension will be suspended.

Failure to notify us of any changes in circumstances, which leads to a dependants pension being payable when entitlement has been ceased, will be recoverable by HSC Pension Service.

◇ Survivor Benefits—Re-marriage, forming a civil partnership or co-habiting

If you receive HSC survivor benefits following the death of a scheme member who retired or whose service ceased before 1st April 2008 and you decide to remarry, form a civil partnership or live with another person as life partners, please let us know as it may affect your pension.

If you were actively contributing to the Scheme on or after April 2008, you have the option of nominating a cohabiting partner to receive a pension when you die. If you wish to nominate your partner to receive a survivor pension after your death, please complete a partner nomination form [PN1](#), which can be downloaded from our website www.hscpensions.hscni.net

◇ Marriage, forming a civil partnership after retirement

If you marry, remarry or form a civil partnership after you have retired from the HSC, please let us know as it may affect the potential survivor benefits due to your spouse or civil partner.

◇ Changes to address

It is important to let us know if you change address. If we received undelivered mail we may have to stop your pension.





If you are not already a member of the Fellowship, why not join now! You will be made very welcome at all 13 branches across Northern Ireland

Information about the fellowship can be found on www.hscrfni.org or contact Ms Janet Hassard on 028 9066 4000 and she will be happy to answer any queries

SMS Text Messaging Service

In order to improve communication to our pensioners, HSC Pension Service has a text messaging service.

What do you get as a member?

This service will provide our pensioners with new and important updates on information relating to their pension.

Alongside this service, HSC Pension Service will in future, release all Newsletters to our website with a prompt text to inform you when its available.

Join Now!

If you wish to avail of this key service, text **HSCPENSIONS** to **67300**

Note: This initial text message will incur a one off charge based on your network operator's standard text message rate. However, all subsequent text messages sent from HSC Pension Service will be free of charge.

Already a member, but want to unsubscribe?

To end your HSC Pension Service text alerts membership text **STOP** to **67300** Information is held securely and is non-identifiable. Contact us if you have an queries regarding this service.



Useful Contact information

- **Pensions Advisory Service**
Free independent information and guidance on pensions
T: 0800 011 3797
www.pensionsadvisoryservice.org.uk
- **The Money Advice Service** Set up by Government providing unbiased free advice

Holborn Centre, 120 Holborn, London EC1N 2TD
T: 0800 138 7777
www.moneyadvice.service.org.uk
- **Action Fraud**
UK's national reporting centre
T: 0300 123 2040
www.actionfraud.police.uk
- **Pension Tracing Service**
Trace a personal or company pension scheme.
The Pension Service 9, Mail Handling Site A, Wolverhampton, WV98 1LU
T: 0345 600 2537
<https://www.nidirect.gov.uk/articles/find-lost-pension>
- **Pension Wise**
A free and impartial government service that helps you understand the options for your pension pot.
T: 0800 138 3944
www.pensionwise.gov.uk

How to contact us:

By writing to us at :

HSC Pension Service

Waterside House

75 Duke Street

Londonderry

BT47 6FP

Or via the website contact page:

www.hscpensions.hscni.net/contacts/

Via email at: hscpensions@hscni.net

By telephone: 02871319111—Option 2

9am-4pm Monday—Thursday

9am-12noon Friday

Find us on Twitter!

@hscpensions or ask us a question using the link below:

