

How will our workplace pension affect you?

On completion of the enclosed New Employee Questionnaire you will be assessed as to what pension scheme you will be enrolled into. This will be either the

- HSC Pension Scheme (default pension scheme for the HSC)

Or

- NEST– National Employment Savings Trust (alternative qualifying pension scheme)

Staff who are eligible to join the HSC Pension Scheme will be contractually enrolled into this scheme.

You may not be eligible to join the HSC Pension Scheme if you are:

- In receipt of an HSC Pension (including a Tier 2 Ill Health Pension)
- Aged over 60/65 with preserved HSC Pension Benefits
- Have another whole time pensionable post with another HSC Employer
- Have already reached maximum HSC pensionable service

If you are not eligible for the HSC Pension Scheme and you meet the age/earnings criteria you will be auto-enrolled into NEST. We will write and advise you if this is the case. NEST will also contact you directly with details of the scheme.

If you wish to opt out of the scheme

If you want to stay in the pension scheme you don't have to do anything. If after considering the features and benefits of the Scheme you wish to opt out you must return **by post or e-mail** a completed opt out [SD502](#) form to Payroll Shared Services Centre. If you do not return your opt out form within three months of your commencement date then we will be unable to refund you any contributions paid and you will therefore have to contact HSC Pensions directly to request a refund. Under the legislation the HSC cannot issue opt out forms. Should you wish to access an opt out form you can do so via the link [SD502](#) or contact HSC Pensions to request a form, see address and phone number below.

Further information on the HSC Pension Scheme

- Further information on the Scheme can be found at www.hscpensions.hscni.net
In particular you may want to refer to the [Scheme Guides](#).
- Both you and your employer will pay into the HSC Pension Scheme, the benefits are payable when you reach the Scheme's Pension Age.
- On your pay slip you can see your contribution deductions. Any contributions payable by you will be deducted from your pensionable pay.

- You receive tax relief on any contributions you pay.
- Currently the age at which members get their pension is
 - Age 60 for members of the 1995 Section of the Scheme
 - Age 65 for members of the 2008 Section of the Scheme
 - The higher of Age 65 or when the member reaches State Pension Age in the 2015 Scheme
- The Scheme provides lump sum and pension benefits in the event of your death. For further information and details on who you can nominate to receive these benefits please refer to Part 6 of the [Guide for Pensioners and the Dependents](#) available on the Scheme website www.hscpensions.hscni.net
- You can increase the amount you put into the HSC Pension Scheme if you want. The employer contribution would remain the same. To increase the amount of contributions you pay please read the [Increasing your Benefits](#) factsheet available on the Scheme website www.hscpensions.hscni.net
- If you decide to opt out information on refunds can be found in the “[Refund of Contributions Factsheet](#)” on the HSC Pensions website www.hscpensions.hscni.net
- **You can re-join the scheme at any time by contacting the Payroll Shared Services Centre.** The HSC is required to re-enrol all eligible job holders every three years (this includes those who have previously opted out).
- For information on pensions and saving for later life visit: <https://www.gov.uk/workplace-pensions>

Pension Scams

The Pensions Regulator has published new guidance to raise awareness of Pension scams. The Pension scams awareness booklet is available on the Pensions Advisory website

<http://www.pensionsadvisoryservice.org.uk/publications/category/leaflets-and-guides>

Contact details for the HSC Pension Service:

Email: hscpensions@hscni.net

Address: HSC Pension Service
Waterside House,
75 Duke Street,
Londonderry,
BT47 6FP

Tel: 028 71319111

Scheme Website: www.hscpensions.hscni.net