



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.



Pension Payment Dates



2017

December Friday, 22nd December

2018

January	Wednesday, 31 st January
February	Wednesday, 28 th February
March	Thursday, 29 th March
April	Monday, 30 th April
May	Thursday, 31 st May
June	Friday, 29 th June
July	Tuesday, 31 st July
August	Friday, 31 st August
September	Friday, 28 th September
October	Wednesday, 31 st October
November	Friday, 30 th November
December	Friday, 21 st December

Payslip Information

You will receive a payslip when you first retire and then in May of each year which should show you any tax changes. You will then only be sent a payslip during the year if your net pension changes by more than £5 from the previous month.

Paying tax in Retirement

Her Majesty's Revenue and Customs (HMRC) informs HSC Pension Service of the tax codes which must be used for pensioner's payments.

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) or please write to, **Pay As You Earn and Self Assessment, HM Revenue & Customs, BX9 1AS.**

You will need to quote **your National Insurance number** and **PAYE reference** of 916/G78000.

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.



Preventing fraud

It is important that the HSC Pension Service do not make pension payments to members who have died, or are no longer eligible to receive them. To validate eligibility we take part in the National Fraud Initiative (NFI) which involves checking our pension records against Government data.

HSC Pension Service may also share this information for this purpose with other public bodies who administer public funds. Further information is available on the Audit Commission website at:

www.gov.uk/government/collections/national-fraud-initiative

The NFI programme only covers UK residents, so if you live outside the UK, we will write to you periodically to confirm your continuing eligibility for your pension.

It is important that you do not ignore these letters as your pension may be suspended if we do not hear from you.

Death Grant

A death grant may be payable if you die before age 75 and have been receiving your pension for less than 5 years.

You can let us know who you would like to receive this lump sum by completing and returning a [DG3 form](#) which can be downloaded from our website www.hscpensions.hscni.net.

If your circumstances have changed please remember to complete a new form.

Pension Scams

If it sounds too good to be true, it probably is!

You may have seen stories in the press about an increase in pension scams. We don't want you to worry though, as these scams are mainly targeted at people who haven't taken their pension yet.

The scams often see scheme members approached by unscrupulous companies, promising instant cash sums and/or early access to their pension if they transfer their savings. There is more information available at www.pension-scams.com or telephone 0800 028 1881.

As your pension is already in payment it is very unlikely you would be targeted by one of these companies. However, it is always wise to remain vigilant so we have included some general advice on pension scams.

These may sound obvious, but here are some practical tips to follow:

- ❖ Don't give your personal or bank details to anyone, unless you have checked them out
- ❖ Tell all your friends and family if you discover a scam
- ❖ Take care with all your paperwork and shred anything with your personal details on it.

For further advice you can contact the Citizens Advice consumer helpline on **0345 04 05 06** or visit www.adviceguide.org.uk.

If you think you are being targeted by a pension scam please contact Action Fraud on **0300 123 2040** or www.actionfraud.police.uk.



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.

Pension is payable up to and including the date of death. Entitlement to pension benefits ceases on the death of a pensioner and any overpayment must be repaid. If your pension is paid into a joint account it is important that the other account holder is aware of this condition.

- **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.

- **A pension for your widow, widower, civil partner or nominated partner**

A surviving spouse or civil / nominated partner who is eligible for a survivor's pension must apply directly to HSC Pension Service. We will promptly send them an application form to complete so that their own pension can start as soon as possible

Unlike a husband, wife or registered civil partner, a cohabiting partner is not automatically entitled to a survivor's 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. This option is not open to you if you ceased actively contributing to the Scheme before 1 April 2008.

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.

It would be helpful if you could let us know if your spouse, civil partner or nominated partner pre-deceases you so that we can avoid causing any distress through the issue of an inappropriate application form.



- **Changes of address/payment destinations**

If you change your address, bank or building society details please tell us straight away. If you get more than one pension from HSC Pension Service, please tell us the reference number of all pensions to which the change applies. **We will also require a signed letter noting any changes before we can amend member records. If we lose contact with you it may be necessary to suspend your pension.**

- **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 1 April 2008 and you decide to re-marry, form a civil partnership or live with another person as life partners, please let us know as it may affect your pension.

- **Dependants' Allowances**

If you are in receipt of a dependant's allowance, these are normally paid up to age 17. After this age you should contact us if:

- you intend to leave or have left full time education;
- you intend to take a gap year.

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.

Any change in circumstances should be notified to the HSC Pension Service immediately in writing.

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

- **Going back to work in the HSC**

Your pension could be affected if you return to work in the HSC after retirement. Your pension may need to be reduced or stopped altogether whilst you are employed. You can check with us beforehand and we will be happy to let you know. If you do not let us have the relevant information you may be paid too much pension and will have to pay the money back.

If you are in receipt of a Tier 2 Ill Health pension you must read the factsheet '[Returning to work with a Tier 2 pension](#)' available from the HSC Pension Service website at www.hscpensions.hscni.net

Complaints Procedure

We make every effort to get things right, however, occasionally things go wrong and it is a cause of great concern to us when this happens. We deal with all complaints as quickly as possible and do our utmost to put things right.

If you are not satisfied with the way we have handled your complaint please write to us.

Dispute Procedures under the 1995 Pensions Act

The Pensions Act 1995 requires all occupational pension schemes to have in place a formal 2 stage Internal Dispute Resolution (IDR) procedure. If you have a dispute you cannot resolve informally about your pension, you may ask for a formal decision under the IDR procedures.

You may at any time ask The Pensions Advisory Service (TPAS) for help. You may also take your case to the Pensions Ombudsman Service. The address for both is 11 Belgrave Road, London SW1V 1RB.





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 Mr Bertie Thompson on 028 9146 9151 and he 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 this 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 any queries regarding this service.



Reminder: Online Communications

We want to be more environmentally friendly, reduce costs and continue to meet member demand, so we are encouraging you to register your email address with us. We can then send you communications such as this annual newsletter and general Scheme information by email. You can do this by emailing hscpensions@hscni.net and provide us with your:

- Full Name
- Date of Birth
- Payroll Number
- Email address

All personalised information such as your yearly P60 will continue to be posted to your home address.

Useful contact information

Pensions Advisory Service

Free independent information and guidance on pensions

T: 0300 123 1047

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.moneyadviceservice.org.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>

Age UK

Offering help and advice for older people

T: 0800 055 6112

www.ageuk.org.uk

Action Fraud

UK's national reporting centre

T: 0300 123 2040

www.actionfraud.police.uk

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

CHRISTMAS TEASER – SPOT THE DIFFERENCE



Answers on the back page!

Arrangements over the Christmas Period

Please note HSC Pension Service will be closed over the Christmas period on the following dates:

- 25th December – Closed
- 26th December – Closed
- 27th December – Closed
- 1st January – Closed

HSC Pension Service would like to wish
all our pensioners a
Merry Christmas and
a Happy New Year!



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:
<http://www.hscpensions.hscni.net/contacts/>

Via e-mail at: hscpensions@hscni.net

By Telephone: 028 7131 9111 (Option 2)
9 am – 4 pm Monday to Thursday
9 am - 12 noon Friday

Find us on Twitter! @hscpensions or ask
us a question using the link below:



