



HSC Pension Service

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Business Services Organisation

# EMPLOYER NEWSLETTER

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# 1. Transfer of Benefits from Other NHS Pension Schemes

Further to the article in the September Newsletter, we have been asked to clarify the position in respect of the time limits associated with making an application to transfer into the NHS Pension Scheme from other NHS schemes.

Historically the 12 month time limit for applications to transfer in has not been strictly adhered to in respect of transfers from other NHS schemes. However the Scheme Regulations do not make exceptions for transfers from other NHS schemes, and clearly state that an application must be made within 12 months of joining (1995 Section), or being eligible to join (2008 Section/2015 Scheme). We will now be applying this 12 month time limit from 30/09/2017 and not 31/03/2017 as previously advised; employers **must** ensure that new members are aware of this when they join the Scheme. Please contact your employer for further details if they have not been provided upon appointment to a HSC post.

Late applications will now be rejected. However, this does not preclude a member from making a late application if they can show they were unaware of the time limit, or had been previously advised that the time limit did not apply.

The time limits are explained in more detail in the [Transfer In Guide and application pack](#) on our website.

## 2. Concurrent Employments

Employers should be aware that for each pensionable employment a member works, this will accrue individual service/benefits in the HSC Pension Scheme. These service/benefits will be accumulated to calculate the value of a members total HSC Pension benefits.

### **1995/2008 sections of the Scheme**

Upon retirement from the 1995 section of the Scheme, HSC Pension Service will review all pensionable employments held within the last 3 years of scheme membership to calculate the member's pensionable pay figure to be used in the calculation of their benefits.

Upon retirement from the 2008 section of the Scheme, HSC Pension Service will review all pensionable employments held within the best 3 consecutive years of the last 10 years of scheme membership to calculate the member's pensionable pay figure to be used in the calculation of their benefits.



## 2. Concurrent Employments - Cont

In calculating the pensionable pay figure HSC Pension service will take into account pensionable pay earned in respect of any pensionable employment during that 3 year period.

Therefore if a scheme member works different band/grade employments in this 'best 3 year' period this will affect the pensionable pay figure used to calculate your HSC Pension Scheme benefits.

For example, in the 1995 scheme, an employee working 50% at top of band 5 (£28180/2) and 50% at top of band 6 (£34875/2) will have their pension calculated on pensionable pay of £31527.50.

## 3. Mental Health Officer Status Applications

The HSC Pension Service has updated the [MHO \(Mental Health Officer\) Application Form](#) from our website. Please note that this form should only be used for members moving to a new employment and who wish to apply to retain previously awarded MHO Status.

Scheme members who wish to apply for MHO Status retrospectively must do so using the HSC Pension Service Internal Disputes Resolution (IDR) Process. The IDR form and associated guidance can be accessed on the Internal Disputes section of the HSC Pensions website using the following [link](#).

## 4. Survivors Benefits for Unmarried Couples

On 8<sup>th</sup> February 2017 the Supreme Court ruled in relation to the Northern Ireland Local Government Officers' Superannuation Committee that a surviving unmarried co-habiting partner should be afforded the same rights as surviving married or civil partners when ascertaining eligibility for a survivor's pension. Access to the full ruling can be found at <https://www.supremecourt.uk/cases/uksc-2014-0180.html>

As a result of this ruling and from that date, it is *no longer mandatory* for unmarried Co-Habiting members of the HSC Pension Scheme to submit a [PN1](#) form to nominate their partner to receive a survivor's benefit in the event of their death.

HSC Pension Service recommends that as a matter of good practice and to ensure the prompt payment of survivor's benefits that unmarried co-habiting members should still submit the [PN1](#) form to nominate their partner to receive a Survivors pension. However, this is not mandatory.



## 5. Annual Benefit Statements (ABS)

HSC Pension Service will be issuing Annual Benefit Statements (ABS) to all Scheme members on a phased basis from the end of March 2017. Going forward members will be able to access their ABS's through the Member Self-Service facility (MSS) which is currently being developed by HSC Pension Service. Details of how to access the MSS Facility were included in the documentation accompanying your 2015/16 Statement.

An ABS will provide members with an overview of their pension benefits based on information provided to HSC Pension Service as at 31 March of the previous financial year.

It will include information such as: Pension Benefits accrued, the value of any Lump sum accrued, Pensionable Service used in the calculation and Survivor Pension/Death benefits payable in the event of the members death.

## 6. Agreed Voluntary Early Retirement

If an employer agrees to the early retirement of a scheme member in the Interest of the Efficiency of the Service, the Employer is required to pay HSC Pension Service the costs associated with the early payment of the HSC Pension Scheme benefits. Prior to the retirement application being submitted HSC Pension Service needs to receive confirmation from the employer that these costs will be met. Form EAAF must be completed by the employing authority and signed off by the Director of Finance and Chief Executive.

The form [EAAF](#) can be found on the HSC Pension Service website under Scheme Forms.

## 7. On Call Working

### Commitment or availability payment

Regular payments made in recognition of being available for on-call work where there is a specific rota commitment are pensionable for both whole-time and part-time members. It is recognised that there must be some degree of flexibility within an on-call rota but in order to pension this payment a member must have a definite commitment to the rota for which they are paid on a regular basis, i.e. weekly, monthly or annually.

### Payments for work done

For whole-time members payments for work done whilst on-call are non-pensionable as they are classed as overtime.

For part-time members payments for work done whilst on-call are pensionable at plain time rates, up to the whole time weekly hours. Hours up to whole time should be credited for pension purposes.



## 8. Protection of Pensionable Pay (1995/2008 Scheme Only)

The closing date for retrospective Protection of Pensionable Pay applications is the **31<sup>st</sup> March 2017**. Any retrospective applications received after this date will not be processed

If any member wishes to apply for Protection of Pensionable Pay in the future they must make their application within the specified time frames i.e. 3 months after the reduction in pay occurs for a reason which was through no fault of the member (both sections of the scheme) and after 12 months but within 15 months when the member voluntarily steps down to a less demanding role (1995 section only). Further information can be found on the [Protection of Pensionable Pay](#) factsheet on the Scheme website.

## 9. Change in Application Procedure for Survivors Benefits

### AW11 Survivors Pension Application Form

The HSC Pension Service has updated the [AW11](#) Form which is used to 'Claim for Surviving Adult Dependant Pension on the Death of an active member'. If the surviving spouse is also claiming any life assurance lump sum that may be payable, they will no longer be required to complete the [AW10](#) (Claim for Life Assurance Lump Sum on Death of an active member) in addition to the [AW11](#) form.

If another party is claiming any life assurance lump sum, as per any nomination the deceased has made, the nominated party will be required to complete the [AW10](#).

## 10. Employer Procedural Guidance

HSC Pension Service has produced comprehensive procedural notes and training material for HR and PSS Staff on the policies and legislation governing pension administration and benefit application processes. An Employers Guide has also been produced to assist employers for use in their day to day pension scheme related administration. All documents can be accessed on the [Employer's Resources](#) section of the Scheme website



## 11. Revised Forms

Form	Change
<a href="#">AW11</a>	Change to application Process
<a href="#">AW10</a>	Change to application Process
<a href="#">MHO Application</a>	Revised Procedural Processes
<a href="#">New Joiner Questionnaire</a>	Inclusion of request for members to notify HSC Pension Service of Previous Public Sector Pension Scheme Membership
<a href="#">EAAF</a> - Employing Authority Authorisation Form	Revised form to be completed by Employers and signed off by Director of Finance and CEO when agreeing to meet the Pension costs of a member retiring early.
<a href="#">(VES)</a> Voluntary Exit Scheme Payback Letter	Form signed off by the Director of Finance confirming payment has been made by a scheme member covering the cost of the early payment of the pension benefits

## 12. Contact Us

### By writing to us at:-

HSC Pension Service

Waterside House

75 Duke Street

Londonderry

BT47 6FP

**Via e- mail at:-** [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

**By Telephone:** 028 7131 9111 (9.00am to 5.00pm – Monday to Thursday; 9.00am to 12.00pm)

If you have any suggestions for the newsletter or would like a particular topic covered in future publications please do not hesitate in contacting us by emailing: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

