



HSC Pension Service

Business Services Organisation

Provided by

HSC Pension Service

**Welcome to the Spring 2016/2017 edition of the
HSC Pension Service
Member Newsletter**



This newsletter is for all active and deferred members of the HSC Pension Schemes and contains important information about your HSC Pension Scheme Benefits



Annual Benefit Statements

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 you with an overview of your 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 your death.

Normal Retirement Age in the 2015 Scheme

Members of the 2015 HSC Pension Scheme will have a Normal Retirement Age (NRA) which is the higher of Age 65 or your State Pension Age (SPA). You may be aware that in recent years the Government has increased the SPA for both males and females. You can find out more information about your SPA by visiting the Government website GOV.UK or by using this link [State Pension Age Calculator](#)

You can also use this website to check the estimated value of your State Retirement Pension which you will receive in addition to your HSC Pension Benefits.

NHS service outside Northern Ireland

Some members have assumed that benefits built up in Health Service employment outside of Northern Ireland is automatically transferred to their current HSC Pension Scheme.

THIS IS NOT THE CASE

Service with the NHS (England, Scotland, Wales or Isle of Man) can only be transferred if you request it by contacting HSC Pension Service in writing.

Up to now there was no time limit on when this could be done, but keeping in line with HMRC Regulations, this must be done **within one year of joining the HSC Pension Scheme.**

However, to accommodate members who were not aware of this, who have built up previous NHS benefits outside NI, and who would like to transfer those benefits to the HSC Pension Scheme, the deadline has been extended to 30th September 2017 for receipt of written legacy applications.

Applications received after that date will only be processed if they are received from a member who is within one year of joining the HSC Pension Scheme.

You can find out more about transferring your pension benefits at the following link



Brewster case – right of an unmarried partner to receive survivor’s pension benefits as those of a married partner.

On 8th 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.

Concurrent employments

HSC Scheme members should note that each pensionable employment worked accrues individual service/benefits in the HSC Pension Scheme. These service/benefits will be accumulated to calculate the value of your total HSC Pension benefits.

1995/2008 sections of the Scheme

Upon retirement from the 1995 section of the Scheme’s, 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’s, 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.

In calculating the pensionable pay figure HSC Pension service will take into account pensionable pay earned in respect of any other 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



HSC Pension Scheme Website

The HSC Pension Scheme website contains important information relating to your pension benefits. On the website you can find Scheme Guides, Factsheets, FAQ's and Calculators which you can use to help you gain a better understanding of the rules of the pension scheme and help you forecast the potential value of benefits you may receive on Retirement. You can access the Scheme website at <http://www.hscpensions.hscni.net/>

Calculators

HSC Pension Service have added additional calculators to the scheme website to help members calculate the potential value of their benefits at retirement and to assist them with financial planning. The new calculators allow members to forecast the value of their benefits should they retire before their Normal Pension Age (NPA).

A Budget calculator has also been added to the website to assist Scheme members with financial planning. The budget calculator has been designed to allow members to plan for retirement and assist in their decision if they wish to give up a proportion of their annual pension to increase the value of a tax free lump sum they can receive.

The calculators on the scheme website are for illustrative purposes and cannot be taken as a guarantee of what benefits you may receive on retirement

Links to Calculators

HSC Pension Service Publications

HSC Pension Service produces a number of Quarterly Publications (listed below) which can be accessed on the [Newsletters](#) section of the website.

HSC Pension Service Publications

Employer Technical Update

GP Practice Staff Newsletters

GP Newsletters

Pensioner Newsletters

Members Newsletters

Employers Newsletters





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9.00am to 5.00pm – Monday to Thursday;

9.00am to 12.00pm Friday



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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

