



HSC Pension Service

Business Services Organisation

Provided by

HSC Pension Service

**Welcome to 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



Member Self Service & Annual Benefit Statements

The 2017/2018 Annual Benefit Statements are available to view on the HSC Pension Service Member Self Service portal. You can also review your individual pension scheme membership history on the portal.

You must use a computer/device linked to the secure HSC Network when accessing the portal. If you have not already signed up you can do so at <https://mypension.hscni.net/>

Staff should visit the Member Self Service section of our website and access the [instructional videos](#) to assist with registration.

Transferring in other Pension Benefits

If you have recently joined the HSC Pension Scheme you may be able to transfer in pension benefits you may have built up with a previous employer or through a private pension scheme.

There are strict deadlines on the time limits you have to transfer in other pension benefits. All transfer requests must be made in writing within one year of you joining the HSC pension scheme otherwise your request will be rejected as it is outside the statutory limits.

If you were employed by the NHS in England, Scotland or Wales, any pension benefits you built up there DO NOT automatically transfer to the HSC pension Scheme in Northern Ireland. You must apply to us in writing to initiate the transfer process.

In order for a current member to request a transfer we require a letter of authority. This letter should state “ I hereby grant authority to HSC Pension Service to request all information in relation to the transfer of Superannuation Benefit’s from [*insert pension scheme*]. “

This letter should contain:

- Your Name
- National Insurance Number
- Signature
- Name of previous Scheme
- If NHS, where and when you worked in NHS employments.

HSC Pension Service will begin the process as soon as this letter is received.

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

<http://www.hscpensions.hscni.net/scheme-guides/>



How does Part Time working affect my Pension?

HSC Pension Service have put together some questions and answers for those members who want to reduce their working hours and how it may affect their pension:

Q. How is part time membership scaled to its whole time equivalent membership length in the 1995 and 2008 sections of the scheme?

A. As a general rule, the total hours worked per week of part time membership are divided by the standard hours and multiplied by 7 to give the days of service accrued.

Q. Do you use the member's actual part time pay when calculating benefits?

A. HSC Pension Service will use the member's notional whole time pay when calculating benefits for part time members in final salary linked schemes i.e. 1995 and 2008 schemes.

The 2015 CARE Scheme is a defined benefit pension scheme which guarantees a certain level of benefit at retirement. Benefits are calculated on an annual basis using actual pensionable pay throughout the member's HSC career. Benefits earned each year are revalued on the actual pensionable pay that you earn over your HSC career.

Q. Can a part time member pay pension contributions on extra hours worked over their part time hours?

A. A part time member can work extra hours up to the standard whole time equivalent weekly hours for the grade, providing those hours are paid at the normal rate for the job. Any hours worked above the standard whole time equivalent weekly hours are classed as overtime and are therefore non-pensionable.

Members should attend the HSC Pension Service workshops organised by your employer to better understand the rules of the scheme and how your benefits are calculated.

Pension Scams

Pension Scammers are aware that people can now access their pension savings in new ways and will try to lure members with promises of upfront cash and one-off 'deals' with guaranteed high returns.

Your pension savings are very important and as scheme members you should be aware that HSC Pension Service will not make unsolicited phone calls, texts or emails about your pension, if these are received they are nearly always scams.

The Pension Regulator provides guidance on their website for pension scheme members on how to learn how to spot the signs and have the best possible protection against pension predators by following a simple five-step guide. The guide can be found [here](#)



Protection of Pensionable Pay & Voluntary Protection of Pensionable Pay 1995 & 2008 Sections only

There are two provisions under which a member can protect their pensionable pay:

Protection of pay through no fault of the member (both Sections of the Scheme) and Voluntary Protection of Pay (1995 Section only)

Protection of Pay (through no fault of the member)

A member, who has at least two years qualifying service and suffers a reduction in earnings through no fault of their own, may apply to protect their pension benefits.

Examples of accepted reasons for protection of pay are:

- A change in the nature of the duties performed, for example due to ill health
- A move to a lower paid post because of pending or actual redundancy.
- Being transferred to other employment with an employer.

To apply a member must complete Form PROPAY1 and submit to their employer within 3 months of the date their pay reduced.

Voluntary Protection of Pay

If a member of the 1995 Section of the Scheme has attained minimum pension age and chooses to 'step down' to a less demanding role where their new or remaining duties are less demanding and carry less responsibility than their previous duties, they may be able to apply for voluntary pay protection, if their pay reduces by at least 10%.

To apply a member must complete Form PROPAY1 and submit to their employer after 12 months and within 15 months of the date their pay reduced.

HSC Pension Service will assess each application to ensure it meets the eligibility criteria.

HSC Pension Service will then notify the member of the outcome

Further information on protection of pensionable pay can be found at:

<http://www.hscpensions.hscni.net/membership-contributions-and-pay/>

Added Years, Additional Pension & ERRBO

If you are a scheme member who has taken out a contract for the purchase of Added Years, Additional Pension or ERRBO and subsequently move or take on an additional employment, it is important to ensure the continuity of the contract, so you the member should complete a new joiner questionnaire and submit it immediately to your new employer.

Failure to complete the new joiner questionnaire will result in arrears of contributions building and possible termination of the contract.



Information for members approaching retirement

In order to apply for your pension an AW6 (Application for Retirement Benefits form) must be completed by you, your HR Department and Payroll Shared Services. To enable your benefits to be paid on time i.e. the month after you retire, HSC Pension Service requires this application process to be started at least 4 months before your date of retirement. Form AW6 is available from the “scheme forms” section of our website: www.hscpensions.hscni.net.

When you complete your section of the application form, take it/send it to your employer who will in turn forward it to Payroll Shared Services for updated pensionable pay information. Payroll Shared Services then send the AW6 form to HSC Pension Service.

Applications are accepted and administered in date order of receipt by HSC Pension Service. On the provision that we receive a completed application HSC Pension Service will endeavour:

- To pay your lump sum as soon as possible after your retirement date following all authorisations required by HSC Pension Service in line with our policies and procedures.
- Pay your pension at the end of the month following retirement
- Notify you in writing of your pension benefits at least one week after we have completed the calculation of your pension benefits

Please be advised that if HSC Pension requires additional information from you, your employer or Payroll Shared services there may be a delay to your benefits being paid.

Members with More than one Post (HSC Trust/Organisations and GP Practice Staff Employments)

You should be aware of the rules surrounding membership when you have more than one pensionable employment in the HSC.

There is scope for an employee to join the HSC Pension scheme in a second post if they are a part-time member elsewhere; their aggregate hours must not exceed standard whole-time equivalent weekly hours.

Typically this means your combined posts must not exceed 37.5 Hours per week. Excess hours cannot be pensionable. As your employer may not be aware of all your active pensionable posts, you should check to ensure you do not contribute over and above your contracted whole time equivalent hours.

Maximum Service in 1995 and 2008 sections of the Scheme

The maximum calendar length and pensionable service a member can accrue in the 1995 or 2008 sections of the HSC Pension Scheme is 45 years.

Mental Health Officers (MHO) can accrue a maximum of 40 years' pensionable service at age 55 and 45 years overall.

It should be noted that any member of the Scheme who has ever worked part time throughout their career will not be able to accrue the maximum 45 years pensionable service at retirement.





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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

