

Pensioner's Newsletter

Welcome to our Newsletter which contains important information.
Please take time to read this carefully.

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**HSC Pension Service, Waterside House,
75 Duke Street, Londonderry, BT47 6FP.**

Telephone: 02871 319111

**Lines Open 9 am – 5 pm, Monday – Thursday
9 am- 12 noon, Friday**

Email: hscpensions@hscni.net

Website: www.hscpensions.hscni.net

»»» Your Tax Code

The Tax Office tells us how much to take from your pension. If you want to ask about your tax code or tax liability, please write to **HM Revenue & Customs, Pay as You Earn, PO Box 4000, Cardiff, CF14 8HR** or

Telephone **0300 200 3300**.

You will need to quote your **National Insurance Number** and **PAYE reference** which can be found on your pension advice note or form P60.

»»» Your P60

Form P60 will be issued by the end of May. Your P60 will give you details of the pension we have paid you and the tax we have taken off in the tax year 2013/2014.

The amount before tax shown on your P60 is usually different from the yearly rate paid for most of that year. This is because:

- The first payment you received in the tax year included one or more days before the last increase; or
- Your pension started during the tax year; or
- It was not paid in full for the whole of the tax year.

»»» Pensioners Living Abroad

We write to our overseas pensioners every year asking them to complete and return a Declaration of Entitlement. Failure to return this form may result in suspension of your pension.

»»» Payment Directly to your Bank Account

From 1st April 2014 HSC Pension Service will no longer be issuing cheques. All payments will be made to a bank account.

This is a much more efficient and secure method of payment, ensuring that you always receive your money, even if postal services are adversely affected. It also removes the risk of cheques being fraudulently intercepted.

It is quick and easy to make this change. Just write to HSC Pension Service quoting your National Insurance number and bank details and we will set up payment.

Keeping Us Informed

- **Your pension**

Please tell your next of kin or other representative that in the unfortunate event of your death they must inform HSC Pension Service without delay.

You are due payment of your pension up to and including the date of your death. No one is entitled to receive your pension payments made after that date and any overpayment must be repaid. If your pension is paid into your joint account it is important that the other account holder is aware of this condition.

If your pension is overpaid directly to a bank or building society account, HSC Pension Service will ask the bank or society to refund the appropriate amount. We will also advise your next of kin or personal representative of our action and will notify them if there is any residue of pension or other payment due.

- **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 for it. HSC Pension Service will promptly send them an application form to complete so that their own pension can start as soon as possible.

Please ensure you have completed partner nomination form PN1 if you wish to nominate your partner to receive a survivor pension after your death.

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.

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

You have a responsibility to ensure that the information we hold about you is as accurate as possible. You therefore need to let us know as soon as possible before you go back to work, as 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 are advised to read the factsheet 'Returning to work with a Tier 2 pension' available from our website:

www.hscpensions.hscni.net

- **Changes of address/payment destinations**

If you change your address, bank or building society details you must tell us straight away. If you receive more than one pension, please tell us the reference numbers of all pensions to which the change applies. If we lose contact with you it may be necessary to suspend your pension.

- **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.

- **Survivor Benefits—Marriage and Civil Partnerships**

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 marry, form a civil partnership or live with another person as husband and wife or partners, you must let us know.

- **Child Allowance**

If the payment you receive is a child allowance payable following the death of a scheme member who retired or whose service ceased before 1 April 2008, you must inform HSC Pension Service immediately when a child ceases full time education or training. Any other changes in circumstances that may affect payment of the allowance must also be reported as any overpayment will have to be repaid.

▶▶▶ 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. The address for both is 11 Belgrave Road, London SW1V 1RB.

▶▶▶ National Fraud Initiative

HSC Pension Service has a duty to protect the public funds it administers. To this end the data you have provided to enable your pension or other entitlements to be paid correctly may be used for the prevention and detection of fraud.

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.audit-commission.gov.uk/fraud/nfi.

▶▶▶ HSC Retirement Fellowship

If you are not already a member of the fellowship, how about joining now! You can be assured of a very warm welcome at all 13 branches across Northern Ireland.

Information about the fellowship can be found on www.nhsrfni.org.uk or contact Mr Bertie Thompson on 028 9146 9151 and he will be happy to answer any queries.

So come along and join the fun!

▶▶▶ SMS Text Messaging Service

In order to improve communication to our pensioners, HSC Pension Service has now implemented 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 new 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 **66101**

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 **66101**

Information is held securely and is non-identifiable

Contact us if you have any queries regarding this service.

Pay Dates

FRIDAY 31 st JANUARY 2014	FRIDAY 28 th FEBRUARY 2014	MONDAY 31 st MARCH 2014
WEDNESDAY 30 th APRIL 2014	FRIDAY 30 th MAY 2014	MONDAY 30 th JUNE 2014
THURSDAY 31 st JULY 2014	FRIDAY 29 th AUGUST 2014	TUESDAY 30 th SEPTEMBER 2014
FRIDAY 31 st OCTOBER 2014	FRIDAY 28 th NOVEMBER 2014	MONDAY 22 nd DECEMBER 2014

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 members a Merry Christmas and a Happy New Year.