



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

January	Tuesday 31 st January
February	Tuesday 28 th February
March	Friday 31 st March
April	Friday 28 th April
May	Wednesday 31 st May
June	Friday 30 th June
July	Monday 31 st July
August	Thursday 31 st August
September	Friday 29 th September
October	Tuesday 31 st October
November	Thursday 30 th November
December	Friday 22 nd December

Pensioners living abroad

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



Annual Pensions Increase

Each year we increase pensions in line with the Pensions Increase (Review) Order (Northern Ireland) so that your pension keeps up with the cost of living.

It is the rate recorded in September of the previous year, which then sets the rate that applies the following April. The pension increase for 2017 will be 1%

Your April 2017 payment will only reflect about 2/3 of the increase, as it takes effect from Monday 10 April 2017, not from 1 April 2017. Your May payment will reflect the increase in full.

Do I get a pay advice slip every month?

You'll get a payment advice slip:

- with your first payment
- if you receive an increase in your pension that is more than £5
- if your tax code changes

How can I notify you if I change address/bank details

You can contact us by email or post to let us know your new address/bank details. Please ensure this is signed as we require a signature to authorise this change. We are required to have an up-to-date address for all our pensioners. If we do not have one, we may have to suspend payment of your pension.

Lasting Power of Attorney

There may come a time when, because you are incapable of managing your property and financial affairs, you will need someone to do this for you. You can formally appoint a friend, relative or professional to hold a Power of Attorney that will allow them to act on your behalf.

What is a Power of Attorney?

A Power of Attorney is a legal document giving someone else the authority to take actions or make decisions on your behalf. It enables you to choose a person/ or people (called an attorney) to deal with your property and affairs. A Power of Attorney ceases when you become unable of managing your affairs, but an Enduring Power of Attorney will continue.

It is important to remember that mental incapacity can happen to anyone at anytime, for example - by accident or through illness.

To become effective, all Enduring Powers of Attorney need to be registered with the High Court (Office of Care and Protection) but registration is not required until the point where your attorney believes you are no longer capable of managing your affairs.

HSC Pension Service cannot accept amendments from any other persons on behalf of a member unless the person has been appointed Power of Attorney Status. The official court document provided by the Office of Care and Protection must be presented to HSC Pension Service to allow your Power of Attorney to deal with your pension affairs on your behalf.

Who can I contact to make further enquiries?

Any solicitor can provide advice and the Office of Care and Protection can give general guidance. Enquiries can be made in person, by telephone or by post to:

*The Office of Care and Protection
Room 2.2A, Second Floor
Royal Courts of Justice
Chichester Street
Belfast
BT1 3JF*

Telephone: 028 9072 5953

Your Tax code

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.

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.



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.

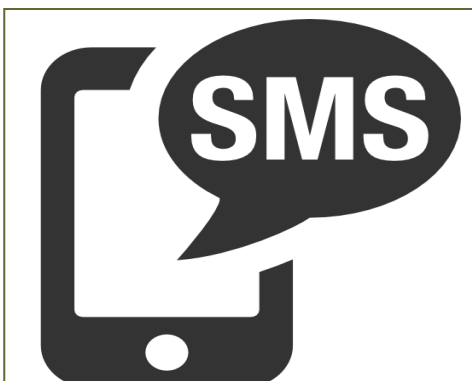
Join Now!

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. Alongside this service, HSC Pension Service will in future, release all Newsletters to our web-site with a prompt text to inform you when this available.



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.

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 - 5 pm Monday to Thursday
9 am - 12 noon Friday

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





Appointment of Part-Time Regional Officer

Salary: £650 per month plus expenses

Applications are invited from retired or about to retire HSC Staff for the above position with effect from 1 July 2017. For further details (including a copy of the job specification) please contact Mr Bertie Thompson on 028 9146 9151. CVs quoting two referees should be submitted by 30 April 2017. Interviews will be arranged for May 2017.

Increase in RFA Membership Subscriptions

A decision to increase the annual membership subscription from £6 per annum to £12 per annum was taken at the Regional AGM held on 25 September 2014 but the implementation date was left to be decided at a later date. In light of the present financial situation where we cannot expect the same level of support which we have received from the Department of Health, Social Services and Public Safety and the five HSC Trusts, it has now been decided to implement the increase from 1 April 2017.

It is hoped that the new figure of £12 will enable the Fellowship to continue the promotion and development of the organisation throughout Northern Ireland.

HSC Retirement Fellowship

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.

