



HSC Pension Service

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Business Services Organisation

# EMPLOYER NEWSLETTER

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# 1. Scheme Members aged 75

Anyone aged 75 or over is not eligible to join/participate in the HSC Pension Scheme. Members who reach their 75<sup>th</sup> birthday whilst still paying into the Scheme are entitled to claim their pension benefits without actually retiring from their post.

All members who have/will turn 75 in the current scheme year i.e. 2019/20 have been identified and sent an AW6 form for completion. HSC Pension Service has notified the appropriate Trust HR for said members so as they can expect the AW6 and cease pension contributions.

# 2. Annual Allowance/Lifetime Allowance

HSC Pension Service has recently published and distributed a Newsletter to scheme members specifically informing them of how Lifetime Allowance and Annual Allowance works and how these can cause additional tax charges linked to a member's pension savings. The newsletter can be accessed here [Newsletter](#)

The HSC Pension Service website also provides an extensive library of information on fact-sheets and guides for members to better inform themselves of the legislation regarding Pension Taxation along with on line calculators to assist members in the calculation of potential charges. Further information can be found here [Tax Information](#)

HSC Pension Service continues to provide assistance to scheme members in managing their Annual and Lifetime Allowance information through a number of avenues as follows:

- From 6<sup>th</sup> October 2019 members are able to access their Annual Allowance data view through the Member Self Service (MSS) Portal
- HSC Pension Service has established a dedicated Annual Allowance Team. This team will work on requests from office Scheme members for Annual Allowance information, in addition to those who have breached the £40,000 limit as well as deal with all Annual Allowance queries for current and previous years. Correspondence should be sent to [aaqueries@hscni.net](mailto:aaqueries@hscni.net)
- Any Scheme members with current or previous General/Dental Practitioner service who have queries relating to Annual Allowance should continue to use the [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) e-mail address for all correspondence.



### 3. New Joiner Questionnaire

Employers must ensure that if you have a new member of staff or a member who changes jobs and subsequently is allocated a new staff/payroll number that those members complete a New Joiner Questionnaire or Re-Joiner form. This is particularly important for rotational doctors who can change employers on a regular basis.

The New Joiner Questionnaire/Re-joiner Form captures important information pertaining to their membership of the HSC Pension Scheme, for example, was the member contributing to an added years, additional pension or ERRBO contract. If a member moves jobs and starts up a new employment with a new staff number, Payroll Shared Services will not be aware of any additional pensionable contracts which were set up in a previous employment and which may be running alongside standard pension contributions.

HSC Pension Service has recently been contacted by a number of Scheme members who were unaware that payment of additional contributions they had been making in purchasing added years had ceased as a result of their moving jobs. This has resulted in a significant build-up of arrears.

### 4. Career Breaks & Ill Health Retirement

Staff who are on a career break and are not contributing to the HSC Pension Scheme are deemed not to be an active member of the scheme and therefore must be treated accordingly if that individual subsequently applies for consideration for Ill Health Retirement.

This means that if an Ill Health Retirement application is submitted, the said individual must meet the Tier 2 Ill Health Retirement criteria to qualify for Tier 1 Ill Health Retirement benefits.

### 5. Bank/Casual Employments (three month rule)

Both Employers and scheme members should be aware of the rules surrounding membership of the scheme for Bank/Casual employees.

The pensionable start date of any bank post is the first day the member actually performs any duties and pays contributions, not the date they joined the bank.

A bank employee's pension record may remain open, even if they do not work, for up to a period of three months only.

If the break exceeds three months, the pensionable employment must be closed down on the last day the member actually worked.



## 6. Final Pay Control

Final Pay Controls are only applicable to members of the 1995 Section and 1995/2015 Transitional Scheme members who retain their Final Salary link in relation to their 1995 benefits.

If a member receives an increase to pensionable pay that exceeds the allowable amount in any of the three years prior to their last day of service, the employing authority that awarded the excess pay will be liable for a final pay control charge.

## 7. Retirement Benefit Applications

As you are aware, Retirement Application Forms (AW6) should be sent to the Payroll Pension Team at Waterside House for provision of Pensionable Pay information, prior to awards of benefits being processed by the Pension Administration Team. These forms should be received by the Payroll Pension Team at least 3 months in advance of the member's proposed retirement date. Unfortunately, it has been noted that a number of forms are being submitted late which can result in member's not receiving their retirement benefits on time and potentially lead to financial hardship.

Please ensure that all Benefit Application forms are processed promptly and forwarded to [aw6.est.ppt@hscni.net](mailto:aw6.est.ppt@hscni.net) at least 3 months prior to the agreed retirement date.

## 8. New Forms to be Used

HSC Pension Service has revised the Pension Benefit Application Forms [AW6](#) and [AW6\(P\)](#). Both forms have been uploaded to the Scheme website.

Please ensure that only the most up to date forms from the HSC Pension Service website are provided to staff.



## 5. 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 4.00pm – 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: [john.coyle@hscni.net](mailto:john.coyle@hscni.net)

