



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



October 2019

Member Self-Service

The Member Self Service portal is available for members to access their HSC Pension Scheme Service record and to view Annual Benefit Statements and Annual Allowance data views and can be accessed at the following link: <https://mypension.hscni.net/>

The portal can only be accessed from a computer which is **linked to the secure HSC network**. When signing up to use the portal you will need to request an activation key, it is **essential at this point** that you use your **OWN** work email address so that it matches the pension's database and your activation key will then be emailed by return.

If you did not receive an activation key previously, you can request an activation key by completing the form which can be found in the following link and click the Sign Up button: <https://mypension.hscni.net/home/registration/sign-up.html>

Your activation key will be sent to the email address held on record. If no email address is held on your record, the activation key will be sent to you by post.

Instructional videos regarding accessing your Member Self Service account can be viewed from our website – [Quick Links- Member Self Service](#)



Annual Benefit Statements

Annual Benefit Statements (ABS) for year ending 31st March 2019 are now available for viewing on the [Member Self Service](#) (MSS) Portal. MSS allows you to view your current and previous years ABS as well as displaying details of your personal pension record.

If you have not already registered for this service further information on how to access the portal is available at [Member Self Service](#)



One to One Consultations

One to one pension consultations have been in very high demand and are mostly fully booked up to the end of March 2020 (see below for details of availability per Trust).

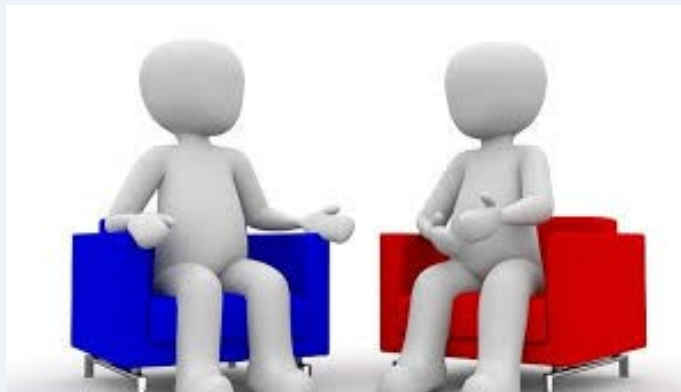
Due to the high volume of emails received in the 1to1@hscni.net inbox, individual replies are sent within 7 days, ONLY to members who have been allocated an appointment.

Applications received prior to dates being released by HR **will not be actioned**

Belfast Trust	Fully booked up to the end of March 2020
BSO	Limited spaces up to January 2020
Northern Trust	Fully booked up to the end of March 2020
South Eastern Trust	Limited spaces up to March 2020
Southern Trust	HR will issue details of dates when agreed
Western Trust	Fully booked up to the end of December 2019

HR will issue communication when the next available dates have been agreed and are available to book. Please re-submit request form via email when said dates are released. Scheme members in the Southern Trust have a different Application Process which HR will inform you of.

One to One pension consultations are provided **only to Scheme members who have attended a Pension Workshop organised and delivered by HSC Pension Service. If you have not attended then please register with your employer, you can access dates, venues and genre of workshops through HRPTS.



Re-joiner

Scheme members who change employers/jobs and as a result begin a new employment under a new payroll number must complete a HSC Pension Scheme [Re-Joiner Form](#). Completion of this form will maintain your continuity of service and ensure that if you are contributing to an added years/additional pension or ERRBO contract that your correct level of contributions are maintained.

Annual Allowance Update

HSC Pension Service has informed any member who has breached the £40,000 Annual Allowance for the year 2018/19. Information detailing such breaches can be accessed by members via their pension record on the Member Self Service Portal.

To further assist scheme members in managing Annual and Lifetime Allowance HSC Pension Service have also taken the following actions:

- 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 at [Members Newsletters](#)
- From October 2019 members will be able to access their Annual Allowance data view through the Member Self Service (MSS) Portal which will provide Pension Input history for the last 6 years
- HSC Pension Service has established a dedicated Annual Allowance Team. This team will work on issuing Annual Allowance Statements on request to offer Scheme members, 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
- 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 e-mail address for all correspondence.

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

On retirement from the 1995 section of the Scheme, HSC Pension Service will review the pay of all pensionable employments held within the last 3 years of scheme membership to calculate the correct pensionable pay figure to be used in the calculation of benefits.

On retirement from the 2008 section of the Scheme, HSC Pension Service will review the pay of all pensionable employments held within the last 10 years of scheme membership and use an average of pay of the best 3 consecutive years to calculate the pensionable pay figure to be used in the calculation of 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.



Transferring into the HSC Pension Scheme

Please note if you wish to transfer previous service to the HSC Pension scheme you must:

- Request a transfer of pension benefits within **12 months** of becoming eligible to join the Scheme
- Be under your normal pension age.

If your transfer request is not within HSC Pension time limits it will be rejected.

How do I request to transfer into the scheme?

- To request a transfer you must first request complete a transfer in request form. This is available from our website.

Please be aware that transfers **do not** automatically happen regardless if they were previously with another NHS Pension Scheme including NHS Pensions Agency England & Wales or Scottish Public Pensions Agency (SPPA).

Please note members who transfer in from a personal pension will not be able to take a refund of contributions even if they subsequently leave with less than two years membership.

Change to time limits for transfer quotes

For all transfers (apart from NHS England & Wales and SPPA Club transfers) members will receive a quote as there will be a difference in service or CARE earnings transferred between HSC Pension scheme and the scheme you were previously with. HSC Pensions will send your quote to you by post. We will ask that you give this your immediate attention as transfer quotes are only guaranteed for three months. Once this window passes the quote will be re-issued; some pension schemes will then charge for a new quote to be processed.

To avoid this and delays in transfers we have amended our processes for transfer in quotes. If you do not respond to the first quote one final reminder letter will be issued. You will then have four weeks from this point to respond to the quote. If we do not receive a response from this letter we will automatically close your case.



Applying for a Refund of Pension Contributions

HSC Pension Service has noted an increase in the number of refund application forms which are being completed incorrectly. Please familiarise yourself with the information below as this will help avoid unnecessary delays when processing your application for a refund.

Refund application checklist:

- Opt out form [SD502](#) completed for **ALL** active employments
- Refund application form [REF1](#) fully completed including bank details
- Post refund application form and [SD502](#) to your employer (if still actively paying into the scheme, if you are not please forward forms to the HSC Pension Branch)

Some members will not be entitled to a refund. You cannot have a refund if:

- You have more than two qualifying years' service (five years if your service ended before 6th April 1988)
- You continue to do any pensionable work (including bank employment) in the HSC without having a total break of at least 24 hours
- You are already in receipt of a HSC pension
- You have had a transfer of pension rights into the scheme from a defined contribution scheme

For further information please visit our website at: www.hscpensions.hscni.net.

2015 Scheme Supreme Court ruling - McCloud & Sargeant

The Supreme Court has refused permission for the Government to appeal the Court of Appeal's December 2018 judgment in the cases of McCloud and Sargeant. This means that the Court of Appeal's judgment stands, and that 'transitional protection' gave rise to unlawful discrimination in the Judges' and Firefighters' schemes.

This basically means that the transitional protections afforded to older members of those schemes were unlawfully age discriminatory. On 27 June 2019 the Supreme Court refused permission for a further appeal on that ruling. Transitional protection is the policy which allowed some older workers to stay in the old, unreformed pension schemes (1995 or 2008 sections), instead of being moved to new career-average schemes with higher pension ages in 2015. The Government has accepted that the McCloud judgement means discrimination must also be rectified in the wider public service schemes.

The attached link takes you to the full statement recently issued by the Department of Finance following the Collective Consultation Working Group (CCWG) meeting held on 26 September, the statement refers to those reformed pension schemes, including the HSC Pension Scheme, established under the Public Service Pensions Act (Northern Ireland) 2014.

<https://www.finance-ni.gov.uk/publications/statement-mccloud-judgement>



labelling="Section-Header">Cancelling added year's contract or Additional Pension Purchases

If a member wishes to cancel an existing Added Years Contract or Additional Pension Purchase please do so in writing to HSC Pension Service detailing the reason why, e.g. financial hardship etc.

HSC Pension Service will review the request and contact Payroll Shared Services to confirm the cessation of the contract. The member should review their next month contributions from their payslip to confirm the contract has been terminated and their monthly contributions reduced to reflect this.

Estimate of Benefits

Members can use a combination of their Annual Benefit Statement and the HSC Pension Service On Line Calculators available [here](#) to forecast potential benefits available at retirement. By using the calculators you can provide yourself with free of charge estimates of benefits for many different scenarios such as voluntary early retirement or applying different retirement dates/service accrued etc.

Any member within 1 year of their normal retirement age can request one estimate of benefits statement per year free of charge. Additional requests for estimates will be processed at a cost of £45 per estimate - administration charge.

Members requesting an Estimate must now complete the [Member Request for Pension Estimate Form](#) which should then be forwarded to:

Payroll Pension Team
HSC Pension Service
Waterside House
75 Duke Street
Derry
BT47 6FP

Or email the form to; aw6.est.ppt@hscni.net



Applying for Your Pension

When applying for your pension, it is essential that your Benefit Application Form is received by the Payroll Pension Team in Waterside House at least 3 months in advance of your agreed retirement date. Failure to have the form submitted on time may lead to a delay in you receiving your retirement.





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

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

