



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



Pension Cold Calling

The Government has announced a forthcoming ban on cold-callers who try to scam people out of their pension savings to not only include telephone calls but emails and texts. Nearly 3,000 savers in the UK have been conned out of an average of £15,000 each since 2014, after fraudsters persuaded them to cash in their pensions.

Members should be aware of such fraudsters and be very careful before giving out information relating to your HSC Pension Benefits. HSC Pension Service will only contact you about your individual pension benefits in response to a query raised by you and will not advise or request you to move your pension benefits out of the Scheme. If you are in any doubt about such communication please contact HSC Pension Service at hscpensions@hscni.net or telephone 028 71319111



Transfer in of Benefits

Are you a new Scheme Member? Have you joined the Scheme in the previous 12 months? If so you may wish to consider transferring in benefits you may have accrued in another pension scheme this includes NHS England, Wales and SPPA Scotland .

If this is the case you can contact HSC Pension Service to request such a transfer. HSC Pension Service will provide you with a valuation of your benefits if you transfer them to the HSC Pension Scheme. You can compare this valuation with that of your previous provider and decide which is the best option for you.

In order to process a transfer, HSC Pension Service requires you to complete and submit the Transfer In Request form which is contained in the [Transfer In Guide and Application Pack](#) on the Scheme website.

HSC Pension Service will not advise or encourage you either way. It is your choice and you are under no obligation to finalise the transfer. You can find out more about transferring your pension benefits at the following link <http://www.hscpensions.hscni.net/scheme-guides/>



HSC Pension Service Forms

Recently, it has been found that a number of HSC Pension Scheme members have been using NHS Pension Scheme forms to claim their HSC Pension Benefits. Please note that the NHS Pension Scheme for England and Wales, the NHS Superannuation Scheme Scotland and the HSC Pension Scheme Northern Ireland are separate Schemes and as such have their own unique set of forms.

If members wish to apply for benefits in the HSC Pension Scheme Northern Ireland they should use the forms available on the scheme website at <http://www.hscpensions.hscni.net/quick-links/scheme-forms/>



Letter of Authority

In order to allow a third party access to your pension information, we require a letter of authority signed and dated by you, the member. You may wish to grant access to financial advisors etc.

If you wish to allow a third party access to your information please complete the [Letter of Authority](#) available on the Scheme website.

A member's letter of authority will be valid for three years from the date received (unless authority is withdrawn earlier by the member).



Launch of Member Self Service

HSC Pension Service has recently launched their Member Self Service portal which allows members to view their Annual Benefit Statement for March 2017 on-line. The portal can be accessed using the following link <https://mypension.hscni.net/>

The portal can only be accessed from a computer which is linked to the secure HSC network. If members have any queries regarding accessing the portal please direct your queries to mssqueries@hscni.net



Zero Tolerance Policy

The HSC Pension Service continues to offer a high level of customer service and members should expect that our staff treat you with courtesy at all times. Staff work very hard on behalf of our members and therefore it is expected that they deserve the same courtesy and respect in return. For this reason The HSC Pension Service would like to remind all members of the Zero Tolerance Policy.

"All staff have a vital role to play in protecting themselves, reporting of incidents and taking appropriate action against perpetrators of abuse or violence. This includes the use of inappropriate words or behaviour causing distress and/or constituting harassment. This includes receipt of abusive telephone calls from any source."

Any breaches will be escalated to senior management and dealt with accordingly.

Further information can be found at the [ZERO TOLERANCE POLICY](#)



Change of Circumstances

Have you changed your address, marital status, e-mail address etc. recently? If so please update your record on HRPTS or inform your employer so that the new details are recorded on your HSC Pension Record.



Lifetime Allowance

The Lifetime Allowance (LTA) is the total capital value of all your pension arrangements which you can build up without paying additional tax. It applies to the total of all the pensions you have, but excluding your State Pension.

The Lifetime Allowance for 2017/18 is £1 million. This equates to 1995 Scheme pension of approximately £43,500 per annum or a 2008 or 2015 Scheme pension of £50,000 per annum. Most Scheme members' pension savings will be significantly less than the LTA and therefore no charge will apply.

Further information on the LTA and associated HMRC protection arrangements can be found at the [HMRC website](#)



Annual Benefit Statements

If you have accessed your Annual Benefit Statement through the Member Self Service Portal and have a query regarding the information held, you should address your query to absqueries@hscni.net

Misinformation

HSC Pension Service is alarmed at the number of rumours circulating in the HSC network regarding the changes to pension legislation and what this means for Scheme Members. Members must be aware of the damage that listening to or spreading such rumours can have on their own or their colleague's financial future.

HSC Pension Service has learned that some members are making decisions regarding their pension benefits/retirement options based on such speculative information. Following advice from "coffee room pension experts" can cost members dearly.

HSC Pension Service would encourage members to attend the Pension Workshops/ Engagement Sessions being organised by your employer to find out the facts regarding your pension benefits and the impact changes in Pension Legislation may mean for you. We would also ask that you do not try to relay pension regulations or legislation to colleagues in case you misinterpret the scheme rules and your colleague loses out as a result.



Member Workshops

HSC Pension Service provides a wide range of bespoke Pension Engagement Sessions/Workshops to Scheme Members. The Sessions/Workshops are tailored to accommodate those groups of employees who have been affected in different ways as a result of Pension Reform and the ever changing pensions environment. To establish which type of member you are you should follow the [Which Scheme am I In decision Tree](#) or check the table below

Which Pension Scheme am I in?

Scheme	Criteria
Fully Protected 1995 Scheme Member	<p>Normal Member –</p> <ul style="list-style-type: none"> • Been a member of the 1995 section of the scheme at 31/03/2015 • Have a date of birth before 02/04/1962 <p>Special Class Member (Nurses/Mental Health Officers etc. who meet the criteria)</p> <ul style="list-style-type: none"> • Been a member of the 1995 section of the scheme at 31/03/2015 • Have a date of birth before 02/04/1967
Fully Protected 2008 Scheme Member	<ul style="list-style-type: none"> • Have first joined the scheme on or after 01/04/2008 and before 31/03/2012. • Have a date of birth before 02/04/1957
Transitional 1995/2015 Scheme Member	<p>Normal Member –</p> <ul style="list-style-type: none"> • Been a member of the 1995 section of the scheme at 31/03/2015 • Have a date of birth after 01/04/1962 <p>Special Class Member (Nurses etc. who meet the criteria)</p> <ul style="list-style-type: none"> • Been a member of the 1995 section of the scheme at 31/03/2015 • Have a date of birth after 01/04/1967
Transitional 2008/2015 Scheme Member	<ul style="list-style-type: none"> • Have first joined the scheme on or after 01/04/2008 • Have a date of birth on or after 02/04/1957





Contact Us:

By writing to us at:-

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Waterside House
75 Duke Street
Londonderry
BT47 6FP



E-mail hscpensions@hscni.net

www.hscpensions.hscni.net/

028 7131 9111

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

