

HSC Injury Benefit Scheme Permanent Injury Benefits (PIB) – Factsheet

The PIB allowance for successful claimants is based on a percentage of their pensionable pay at the time employment ends or they move to a lower paid employment, the number of years worked for the HSC at that time, and the level of permanent reduction in earnings ability that resulted. The table below shows how PIB can be calculated for a specific case.

A lump sum may also be payable if the applicant's HSC employment ends because of the injury or illness. This is also a percentage of the applicant's pensionable pay but unlike the PIB allowance is not connected to the length of service.

	<i>Length of HSC Employment</i>				<i>Lump Sum</i>
	<i>Less than 5 years</i>	<i>5-15 years</i>	<i>15-25 years</i>	<i>25 years and over</i>	
<i>Permanent reduction of earning ability</i>					
<i>More than 10% up to 25%</i>	15%	30%	45%	60%	12.5%
<i>More than 25% up to 50%</i>	40%	50%	60%	70%	25%
<i>More than 50% up to 75%</i>	65%	70%	75%	80%	37.5%
<i>More than 75%</i>	85%	85%	85%	85%	50%

In calculating the annual PIB allowance due to a successful claimant, the scheme administrators are required to deduct annual income applicants may be getting from pensions (HSC, SERPS or any other public or private sector pension scheme), from a range of specific social security benefits and from compensation claims.

Because of these deductions, there are some people who may have a valid claim for PIB but, because of income received from other sources, they will receive no actual payment from the Scheme. This does NOT mean PIB will NEVER be payable in these cases: if the applicant's condition deteriorates and with it their earning ability, or their income from a pension or social security payment stops, they can contact the Scheme administrators for a review of the claim.

Once set, claimants' PIB is only reviewed if the claimant's circumstances change. That means if:

- their social security benefits start or stop (but not if the payments change)
- they reach normal pension age
- their earning ability declines further and they ask for a review
- the claimant returns to HSC paid employment anywhere in the UK