



Health & Social Care Pension Scheme 2015

Administered by.....

**HSC Pension Service
Business Services Organisation**

HSC Pension Scheme Member's Charter

Our service standards



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1. Introduction

The HSC Pension Scheme has been a cornerstone of the HSC reward package since its creation in 1948. It is the largest centrally administered public sector pension scheme in Northern Ireland and currently has 61,500 actively contributing members, 15,000 members with deferred benefits, and pays pension benefits to over 32,000 pensioners every month.

The Scheme is an unfunded occupational scheme backed by the Exchequer. It is open to employees from the HSC and other approved organisations. Whilst the Scheme remains the subject of significant modernisation it continues to allow HSC staff and HSC approved staff to save effectively for their retirement.

There are two HSC Pension Schemes:

The 1995 and 2008 Sections

Both Sections closed on 31 March 2015 except for members entitled to continue membership in either Section through 'Protection' arrangements. Both Sections provide defined benefit pensions based on final salary, or career average pay for GPs, General Dental Practitioners, and Ophthalmic Medical Practitioners.

The 2015 Scheme

This Scheme opened on 1 April 2015 and is for all new members and members without 'Protection' who moved to the 2015 Scheme on 1 April 2015. This Scheme provides defined benefit pensions based on career pay for all members.



Our aim

We work closely with HSC and other approved employers who are responsible for local administration of the Scheme. The HSC Pension Service Charter specifies our key performance targets. These are reviewed monthly and we continue to maintain excellent service performance. HSC Pension Service aims to provide a prompt, efficient and helpful service to all members of the HSC Pension Scheme.

We aim to:

- Pay pensions accurately and on time
- Treat you as an individual with dignity and respect
- Listen to what you say
- Be fair, helpful and easy to talk to
- Give clear reasoning and explanation when necessary
- Keep what you say to us confidential
- Tell you exactly what you need to do and what information we need.

You can help us by:

- Giving your surname, initials and National Insurance number when you contact us
- Giving us your email address so we can contact you in the future about important pension information
- Giving us full and accurate information when we request it
- Treating our staff courteously
- Informing us if you change your address
- Regularly looking on our website for up to date information.



2. Our core service standards and what you need to do

Members Charter - Our service standards

Below you will find a list of our core service standards. All target times shown in this table only apply from the point when HSC Pension Service has received all the information required to complete the activity accurately. Please note that employers follow a processing schedule whereby data is provided to HSC Pension Service in cycles. This may affect the time taken for data to arrive at HSC Pension Service for processing.

Activity	What we want you to do	What we will do	Our Target Times
General Correspondence	Please tell us what pension activity you are writing about – and always provide your full name, Maiden name (if applicable), and National Insurance number.	We will acknowledge all emails upon receipt and thereafter provide a full reply to all correspondence (emails or letters).	For all forms of correspondence (emails and letters), we will aim to reply within 15 working days of receipt.
Increasing your pension			
Purchase Additional Pension	Please obtain application form AP1 or AP1-CARE from your employer or our website http://www.hscpensions.hscni.net/forms/ Please complete the form accurately and provide all the information that is requested.	When we receive your application form AP/AP1-CARE we will process your application, update our records with the purchase and send you the relevant confirmation letters.	We will aim to complete your purchase within 4 weeks of receiving your application.
Early Retirement Reduction Buy Out (ERRBO) – 2015 Scheme only	Please obtain the expression of interest form from our website at: http://www.hscpensions.hscni.net/forms/ Please complete the form accurately and provide all the information that is requested.	When we receive your expression of interest we will assess your application and contact you to let you know if you are eligible to enter into an ERRBO agreement and to confirm the rate of additional contributions. If you wish to proceed you will need to sign and return the agreement document sent to you by HSC Pension Service. Your employer will then be instructed to deduct the additional contributions from the effective date.	We will aim to assess your expression of interest within 15 working days of receiving the form.

REFUND

<p>Refund of Contributions</p> <p>NOTES:</p> <p>1: You can only obtain a refund of your contributions (less tax and deductions) if you have less than 2 years qualifying</p>	<p><u>If you request a refund before your first pay period:</u></p> <p>Please speak to your employer and they will arrange for it to be paid back to you.</p>	<p>HSC Pension Service only deals with refunds after you have been paid.</p> <p>When we receive your application form REF-1 (from your employer), if you have less than 2 years qualifying membership, we will return your contributions to you.</p>	<p>We will aim to pay your refund within 20 working days of receiving form REF -1</p>
<p>2: How and when you get your refund depends on when you opted out of the scheme and when you make your refund request in the monthly payroll cycle.</p>	<p><u>If you request a refund after your first pay period and remain in employment.</u></p> <p>Please speak to your employer and complete form REF -1.</p> <p><u>If you want to request a refund after you have left HSC employment.</u></p> <p>Please obtain application form REF-1 from our website http://www.hscpensions.hscni.net/forms/ completing the form accurately and providing all the information requested.</p> <p>When complete send it to your last employer and they will verify it and send it on to HSC Pension Service.</p> <p>Is this the case given that the disqualifying break in the 2015 scheme is extended</p>	<p>There will be a 20% deduction for tax and a deduction to buy you back into the State Second Pension (formerly called the State Earnings Related Pension Scheme SERPS).</p>	

Activity	What we want you to do	What we will do	Our Target Times
TRANSFER IN OR OUT			
<p>Transfer In of Pension Rights – Requesting an Estimate</p> <p>NOTES:</p> <p>1. 1995 section: Applications to transfer benefits into the Scheme must be made within 12 months of joining the Scheme for the first time and before the normal pension age. Special rules apply to HSC employees transferring from NHS Pension Schemes elsewhere in the UK.</p> <p>2. 2008 section: Applications to transfer benefits into the Scheme must be made within 12 months of becoming eligible to join the Scheme for the first time and before the normal pension age. Special rules apply to HSC employees transferring from NHS Pension Schemes elsewhere in the UK.</p>	<p>These are no longer used</p>	<p>On receipt of the transfer value quote and any additional information that we require, we will provide you with an estimate of what membership the proposed transfer would buy you in the HSC Pension Scheme.</p>	<p>We aim to send you your transfer estimate within 20 working days of receiving the transfer value quote.</p> <p>(Against our statutory target of 2 months).</p>



Activity	What we want you to do	What we will do	Our Target Times
<p>Transfer In of Pension Rights – Receiving the Transfer Payment</p>	<p>If you decide to transfer your existing pension rights into the HSC Pension Scheme after you receive the estimate from HSC Pension Service, you will need to complete your part of the option forms enclosed and send them to your previous pension provider. They will then send HSC Pension Service a transfer payment and the completed option forms.</p>	<p>On receipt of the transfer payment from your previous pension provider, we will write to you to confirm what membership the transfer has bought you.</p>	<ul style="list-style-type: none"> • The BSO shall acknowledge receipt of Member's request for transfer value within 15 working days, once in receipt of all relevant information • The BSO will issue request for transfer value to sending scheme 20 days of receiving member's request • The BSO shall send a reminder to the sending scheme after 60 days with further reminders at regular intervals • The BSO shall process transfer amount within 15 working days of receipt of members instruction to transfer their rights
<p>Requesting an estimate of your Transfer Out Value</p>	<p>If you are considering transferring your HSC Pension membership to another pension provider you should write to your new pension provider authorising them to contact HSC Pension Service for information about your benefits. They will then contact us for an estimated transfer value.</p>	<p>On receipt of the request for the estimated transfer value from the proposed pension provider, we will provide an estimated transfer value to them.</p> <p>This will be used by them to calculate what membership or credit you can buy in their pension scheme. They will then write to you with a proposal.</p>	<p>BSO aim to provide the estimate of Transfer Value quotation to your pension provider within 15 working days of receiving the request from your proposed pension provider.</p> <p>BSO shall provide a transfer quote within 8 weeks of receiving the request once in receipt of all relevant information (quote guaranteed for 3 months)</p>
<p>Transfer payment to your new pension provider</p>	<p>You need to complete and send the other scheme's option form (generally this will be provided with their proposal) to HSC Pension Service informing us that you wish to go ahead with the transfer.</p> <p>(Note: You must ensure that HSC Pension Service receives the request for a transfer payment within 3 months of us providing the estimate to your new pension provider).</p>	<p>When we receive confirmation of your request to transfer out, we will make an electronic payment for the transfer value with a covering letter to your new pension provider.</p>	<p>BSO aim to make the transfer payment to your new pension provider within 20 working days of receiving your request.</p>



Activity	What we want you to do	What we will do	Our Target Times
DIVORCE			
Pensions on Divorce (Cash-Equivalent Transfer Value - CETV)	Please obtain forms PD1 and PD2 from our website http://www.hscpensions.hscni.net/forms/ Once you and your employer have completed both forms your employer should send them to HSC Pension Service	When we receive the completed forms PD1 and PD2, we will provide you with a CETV and all the legally required information.	<ul style="list-style-type: none"> • The BSO acknowledge receipt of request within 15 working days. • The BSO will calculate and issue CETV within statutory time limit of 3 months from date all relevant information received. • The BSO shall send confirmation of correspondence to scheme member on completion of CETV.
Activity	What we want you to do	What we will do	Our Target Times
RETIREMENT			
Estimate of Retirement Benefits	<p>Unless you are a Practitioner you should approach your employer for an estimate of benefits as this may be the quickest way for you to receive the information.</p> <p>Your employer has the facility (ESS) to process an estimate for you. (If your employer is unable to provide you with an estimate using this system please ask them to ensure that your HSC Pension membership and pay records are fully updated before referring to us).</p> <p>If your employer doesn't have this facility or you are a Practitioner you should:</p> <p>1: Ask your employer to complete form EST1 and submit it to HSC Pension Service</p>	If your employer is unable to supply you with an estimate, we will on receipt of a request from your employer provide a quotation including confirmation of the membership and pensionable pay used.	The BSO will provide an estimate of benefits for members within 20 working days of receipt of a request, provided they have not been provided with an estimate in the previous 12 months.

Activity	What we want you to do	What we will do	Our Target Times
Applying for and receiving your Retirement Benefits	<p>You should contact the Pensions Officer/Payroll Department at your place of work 4 months prior to your retirement).</p> <p>You and your employer will complete application form AW6 and your employer will submit this to HSC Pension Service</p>	<p>If HSC Pension Service receives the completed application form at least 3 months prior to retirement, we aim to pay your lump sum (if applicable) on the Friday following retirement. Your pension will be paid within one calendar month after your retirement date. We will notify you of the benefits you will receive and when they will be paid.</p> <p>(Please remember that part-time membership is scaled down to a whole time equivalent (WTE).</p>	<ul style="list-style-type: none"> The BSO shall calculate and issue final award details on receipt of the fully completed application for payment of award and at least 1 week prior to pension start date where all relevant information has been received.
Revising your Retirement Benefits	<p>Sometimes, after the payment of your initial retirement benefits, your employer will notify HSC Pension Service of revised membership and pay details, This will result in a Revised Award.</p> <p>You do not need to do anything.</p>	<p>When your employer notifies us of any revised membership or pay details we will write to you to confirm your revised pension and lump sum (If applicable).</p>	<p>We will provide you with notice of your revised pension (and lump sum where applicable) within 1 month of notification from your employer.</p>
DEATH			
Payment of Death Benefits	<p>Information regarding the payment of Death benefits can be obtained from our website http://www.hscpensions.hscni.net</p>	<p>Upon notification of Death we will write to your beneficiary/estate to notify them of the benefits payable (if applicable).</p>	<p>The BSO shall calculate and issue award details within 15 working days of receipt of the application and all relevant documents</p>
Making a Death Benefit Nomination	<p>Please ensure that the relevant Death Benefit Nominations Form is completed correctly and the witness signature is signed and dated on the same day. You can access the relevant forms on our website http://www.hscpensions.hscni.net/forms/</p>	<p>On receipt of the completed Death Benefit Nomination form we will update our records and send you written confirmation.</p>	<p>We will provide you with the written confirmation within 15 working days.</p>

3. Help and support

We provide a range of information to help you understand your HSC Pension.

- The website contains all the factsheets, guides and forms you will need to understand or apply for your pension.
<http://www.hscpensions.hscni.net/>
- The *1995/2008 Scheme Guide* gives you an overview of this Scheme.
- The *2015 Scheme Guide* gives you an overview of this Scheme.
- Member helpline: 02871 319111.



4. When will this Charter be updated?

This charter is intended to be a living document which will be updated as new legislation is introduced or administration changes are made.

The version on the HSC Pension Service website will be the latest, most up to date version so you are advised to check on a regular basis (if you have previously downloaded or printed out copies) that you have the most recent version. Any revisions will be notified to you via the website and Member Newsletter.

HSC Pension Service welcome any feedback or suggestions on any part of this guide and its contents. Feedback can be sent to hscpensions@hscni.net.

