HEALTH AND SOCIAL CARE (HSC) PENSION SERVICE

PENSION COMMUNICATION STRATEGY

JANUARY 2015

**COMMUNICATION STRATEGY**

**INTRODUCTION**

An effective communications strategy is vital for any organisation which strives to provide a high quality and consistent service to its customers.

**Objective of the Strategy**

* To communicate information about the Pension Scheme and policies in a clear information style to ensure that all our stakeholders are well informed.

**Key Principles**

* To consult with stakeholder
* To use most appropriate and effective means of communication that takes into account the differing needs of stakeholders
* To communicate aspects of Pension Reform in a language that is easily understood
* To engage in communications
* To evaluate the effectiveness of our communications

There are six distinct groups in no particular order with whom the HSCPS needs to communicate:

1. DEPARTMENT OF HEALTH, SOCIAL SERVICES AND PUBLIC SAFETY (NI)
2. SCHEME MEMBERS
3. PROSPECTIVE SCHEME MEMBERS
4. SCHEME EMPLOYERS
5. SCHEME PENSIONERS
6. OTHER BODIES

In this Communications Strategy we have set out how we will meet the needs of our customers

Health and Social Care (HSC) Pension Service aims to use the most appropriate communication medium for the audiences receiving the information. This may involve using more than one method of communication

If you require this document in an alternative format (such as large print, Braille, disk, audio file, audio cassette, Easy Read or in minority languages to meet the needs of those not fluent in English) please contact –

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We are committed to developing our communications strategy on an ongoing basis. Comments on this document are very welcome and can be sent by contacting us by text, email or fax.

DHSSPSNI

**Current Communication Mechanisms**

**HSC Pension Service, Service Level Agreement (SLA) Review Group**

As per our SLA with DHSSPSNI, HSC Pensions administer the HSC Pension Scheme which provides retirement benefits to HSC employees, GPs, dentists and employees of other organisations in Northern Ireland that are approved to join our scheme, for example, hospices. Currently we have approximately 56,000 members, our services include: -

* Responsibility for paying lump sums and pensions promptly and correctly to approximately 29,000 existing pensioners.
* Processing and administering claims for new retirements, applications for ill – health retirements, transfers of benefits from one scheme to another e.g. employees transferring from HSC to Civil Service, local government etc. and refunds of contributions to people who have left the scheme.
* Publicising and encouraging awareness of the Scheme among employers and HSC staff through newsletters, booklets, leaflets, seminars, website etc.
* Maintaining member records throughout their membership of the Pension Scheme.
* Dealing with all forms of communication from various sources such as members, employers, representative bodies, The Pension Advisory Service and Pensions Ombudsman.
* Implementing the new CARE Scheme in accordance with the Pensions Act (NI) 2014 and subsequent relevant Regulations.

In addition to pension administration, HSCPS has responsibility for training delivery to its staff. Whilst most of the training delivered is of a technical basis, staff are provided with a range of developmental opportunities from management techniques to computer keyboard skills.

HSC Pensions Service is split into various teams with responsibilities as follows: -

* **Awards** Responsible for all current and deferred members, General Practitioners, General Dental Practitioners, Permanent Injury Benefit and OHS referrals.
* **Payroll** Responsible for payment of pensions and lump sums to beneficiaries.
* **Finance** Responsible for maintenance of general ledger within Account NI, reconciliation of scheme income and expenditure, provision of data for compilation of scheme accounts.
* **BSU** The Business Support Unit is responsible for data management, interface with HRMS, IT and web development, scanning and indexing, and communications.
* **Pension Reform**  A dedicated Pension Reform team is now in place to ensure the system implementation required and subsequent work flow and processes re-design required. This team will also have direct responsibility for communications directly relating to Pension Reform.

This Service Level Agreement is regularly reviewed on a quarterly basis by relevant Directors within Business Services Organisation (BSO) and DHSSPSNI. The Scheme manager presents a written report outlining achievements against agreed targets and any further initiatives undertaken by HSC Pension Service.

**Proposed Communication Mechanisms**

A Pension Reform Board to oversee the project has been set up representing all stakeholders. DHSSPSNI are included on this Board and will therefore receive relevant progress / update reports re implementation.

SCHEME MEMBERS

**Current Communication Mechanisms**

**HSC Pension Service Website**

HSC Pension Service has established an extensive internet area containing Scheme details, Scheme leaflets etc. There are also a number of on-line calculators which members can use to estimate accrued pension rights, the cost of purchasing additional pension and the impact of changes to statutory legislation.

**Scheme Literature**

An extensive range of Scheme literature is produced on line by HSCPS and in certain cases hard copies may be supplied to Employing Authorities and Directional Bodies.

**Pay Advices**

On occasion HSC Pension Service may request messages on Human Resource Management System (HRMS) payslips for current members

**Correspondence**

The scheme utilises both surface mail and e-mail to receive and send correspondence. There is a generic dedicated email address to which all correspondence may be sent.

**Telephone**

HSCPS has implemented an automatic call distribution system to improve customer satisfaction and currently deals with approximately 36,000 calls per annum.

**Pension Seminars**

The Scheme stages Pensions Seminars as and when required to communicate with scheme members and employers on changes to the scheme or promote the scheme or specific aspects of it.

Additionally, Pensions Administration Staff deliver Pre-retirement courses in association with employers to provide information to staff nearing retirement.

**Proposed Communication Mechanisms**

**Annual Newsletter**

Newsletters will be issued on line to members, at least annually, the contents of which cover current pension topics within the HSCPS, specific issues for HSC employees and the pensions industry in general.

**Employee Access**

With the implementation of our new bespoke pension administration system Altair, it is planned to facilitate on line access for employers and employees. Members will be able to access their service details and make effective use of already existing pension calculators

Benefit Statements will also be sent direct to the home address of deferred members where a current address is known.

**HSCPS Website**

HSCPS website has been updated to include a specific section which encompasses the latest updates on Pension Reform. This section also includes reference material such as scheme calculators, guidance on protection (including tapered), PowerPoint presentations, FAQs, Glossary of terms etc.

**Pension Reform Workshops**

HSCPS in conjunction with HSC Leadership Centre will facilitate a series of half day workshops to update Employers on Pension Reform issues.

**E Learning**

HSCPS in conjunction with HSC Leadership Centre is developing an ELearning package for all scheme members which will enable all members to access electronically all relevant Pension Reform updates.

**Site Visits**

HSC Pension Service will arrange a structured programme of site visits to update employers of legislative changes pending.

**Surgeries**

HSC Pension Service will also on request and subject to officer availability provide one to one surgeries for scheme members. It is envisaged that these will take place in conjunction with or immediately following site visits.

PROSPECTIVE SCHEME MEMBERS

**Current Communication Mechanisms**

**Scheme Guidance**

All new prospective Scheme members will be provided with Scheme guidance available on HSCPS website by their employer at the time of their appointment.

**Internet**

The Scheme’s Internet contains specific information for non-joiners. It will

highlight the process by which a member should be given the relevant information to make an informed choice, as well as detailing the administrative process that should be followed to “opt out” of the Scheme in accordance with Auto – Enrolment regulations.

**Pensions Seminars**

As well as being a valuable aid for pensioners and current scheme

Members, seminars will be used to target specific non-members with support

being enlisted from The Pension Advisory Service and in-house Additional Voluntary Contributions providers. This will ensure members receive the information required to make an informed choice with regards to their pension provision.

**Corporate Induction Courses**

Scheme Officers will attend when available, corporate induction events in order to present to prospective Scheme members the benefits of joining the HSC Pension Scheme. A “one-on-one” surgery will also be offered to take account of individual queries that may be raised at such meetings.

**Proposed Communication Mechanisms**

**Break in service**

All new members will now be asked to provide details of all previous public sector Scheme membership within the previous 5 years in accordance with the Pension Reform protection arrangements.

**Trade Unions**

We will work with the relevant Trade Unions to ensure the Scheme is

understood by all interested parties. This will be delivered through various mechanisms including the Joint Negotiating Forum, Corporate joint committees etc. Training days for branch officers will be provided upon request, and efforts will be made to ensure that all pension related issues are communicated effectively with the Trade Unions.

SCHEME EMPLOYERS

**Current Communication Mechanisms**

**Regular Updates**

These are issued periodically to all employers. This medium is also used to

communicate any issues that are currently under debate. Changes to the

Regulations which impact upon the employer’s function or their employees

are also covered.

**Employers’ Guide**

An Employers Guide is available electronically to assist the employers in discharging their pension’s administration and Duty of Care responsibilities. These are continually updated and reviewed by HSC Pension Service and DHSSPSNI Policy Branch. HSCPS Officers are also available for assistance and guidance.

**Employer’s Fora**

A number of Fora have been established such as the Employer’s Forum and GP Practice Forum to communicate directly and listen to issues, concerns and legislative impacts to Employers and Scheme members.

**Internet**

A dedicated area has been established and all manuals and Scheme literature is available on HSCPS website.

**Site Meetings**

Meetings with Employers take place at their premises. Specifically

this has been used as a mechanism for communicating major strategic issues, significant legislation changes and valuation matters.

**Proposed Communication Mechanisms**

There are currently no proposals to change current mechanism

SCHEME PENSIONERS

**Current Communication Mechanisms**

**Internet**

A dedicated area within the HSC website has been designed to deal explicitly with Pensioners queries. A range of Pensioner guides is also available on line.

**ACDS**

The automated call distribution system has a specific hot line for Pensioner queries.

**Pay Advices**

The Scheme only issues a pay advice to Scheme pensioners if their net pay varies by more than £5.00. This is utilised as a communication mechanism as well, e.g. Pensions Increase and P60 information is communicated using this medium on an annual basis.

**Existence Validation – Pensioners**

The Scheme undertakes regular exercises conducted through correspondence in order to establish the continued existence of pensioners. Furthermore the Scheme participates in the National Fraud Initiative process to identify potential overpayments. Other data sources may include local authority registrar information.

**SMS**

HSC Pensions are the first public sector pension service to implement a new SMS service whereby all our pensioners can now register to receive updates via text messages. This service provides our pensioners with new and important updates on information relating to their pension and directs them to relevant sections of our website.

This enables us to provide updates on pension increases, legislative changes and also direct customers to important changes on our website.

**Proposed Communication Mechanisms**

**Pensioner’s Newsletter**

An annual newsletter will be issued electronically to all existing pensioners the contents of which covers current pension topics within the HSCPS, specific issues for HSC pensioners and the pensions industry in general.

**Fora**

HSC Pension Service will engage with a number of existing bodies to communicate with existing pensioners such as the Pension Fellowship Association and the University of the 3rd Age.

OTHER BODIES

HSCPS interacts and engages with a number of other bodies on a regular and on-going basis either by attendance at meetings and seminars or electronically and by teleconference where possible.

Such bodies include: -

Trade Unions

Technical Advisory Group

HM Treasury Official Committee of Occupational Pensions (MOCOP)

The Pensions Advisory Service

Department of Work and Pensions

Northern Ireland Public Sector Pensions Group

Inter jurisdiction Administration

DHSSPSNI Policy team

Her Majesty’s Revenue & Customs

Internal Communications

**HSC Pension Service Staff**

**Team Meetings**

Office and/or Team Meetings are held on a regular basis.

**Communication Methods**

Scheme manuals, core briefings, Business Matters, Departmental circulars, Technical Updates etc. are issued regularly. This is an effective mechanism for ensuring that information is available to all staff at their work location in a timely manner.

**Induction**

All new members of staff undergo an induction procedure and an

Induction / personnel manual is available to all staff.

BSO has introduced a performance appraisal scheme for staff

which includes a process for discussing and reviewing personal development.

This is supplemented by regular one to one meetings with all staff.

**System Re-design**

Due to the upgrade of Altair to facilitate the new CARE scheme arrangements, all current workflow processes and subsequent Scheme literature will be revised accordingly. A new series of system operational manuals will be devised to assist staff implementing and operating Pension Reform requirements.

**Internet**

All staff have been enabled to use the corporate network in order to access the internet and BSO Intranet.

**E-mails**

All staff have been given access to the e-mail facility.

**Customer Service Handbook**

All staff have access to our in house handbook detailing how we should deal with our customers.

**Pensions Managers**

All Pensions Managers maintain an open-door policy and, within reason,

make themselves available to all staff on request.

**Data Protection**

To protect any personal information held on computer, BSO is registered under the Data Protection Act 1998. This allows members to check that their details held are accurate.

The Scheme may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Scheme, for example, the Scheme’s AVC provider. Members who wish to apply to access their data on Data Protection Act grounds should contact the BSO’s Data Protection Officer.

BSO is under a duty to protect the public funds it administers, and to this

end may use information for the prevention and detection of fraud. It may

also share this information with other bodies administering public funds solely

for these purposes.

**Contacts and Further information**

If you need more information about the Scheme you should contact

HSC Pension Service at the following address:

HSC Pension Service

Waterside House

75 Duke Street

LONDONDERRY

BT47 6FP

Tel : 028 71319 111

Web Site: [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net)

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