

Changes to the HSC Pension Scheme from April 2015 FAQ's

Protection Arrangements

Q1. What is Protection?

- A. *Protection* is the arrangement whereby certain members will remain in their current section of the HSC Pension Scheme beyond 31st March 2015 (see Q5 & Q6).

Q2. Who do the Protection arrangements apply to?

- A. All active members of the 1995 and 2008 sections, who, as at 1st April 2012, were either already over their normal pension age (see Q3 & Q4) or 10 years or less from their normal pension age are entitled to full Protection. Active members of both sections who, as at 1st April 2012, were more than 10 years, but less than 13 years and 5 months from their normal pension age are eligible for limited Protection. We call this Tapered Protection.

Q3. What is the normal pension age (NPA) in the 1995 section?

- A. Age 60 for the vast majority of members. There are some exceptions. Members of the special classes, or a mental health officer (MHO) who will have worked at least 20 years in that capacity, may have a normal pension age of 55.

Q4. What is the normal pension age (NPA) in the 2008 section?

- A. Age 65 for everyone.

Q5. What is full Protection?

- A. Full Protection is not being compelled to move to the new arrangement on 1st April 2015 and instead continuing to remain in your existing section of the Scheme.

Q6. How is tapered Protection different to full Protection?

- A. Tapered Protection means you will join the new arrangements from a date determined by your age in years and months as at 1st April 2012 (See Annex A, B or C).

Q7. How is the tapered Protection period calculated?

- A. Tapered Protection is based on how many months beyond 10 years you were away from your normal pension age (NPA) as at 1st April 2012. For each month beyond 10 years, the protection period is reduced by two months.

Q8. Can Protection status be lost?

- A. Yes you will lose Protection if you leave HSC employment or the Scheme on or after 1st April 2012 and do not rejoin within 5 years.

Q9. Can I opt out of Protection?

- A. No for members of the 1995 section entitled to full Protection. Those entitled to tapered Protection could choose to move to the 2008 section under a further Choice exercise (to be run sometime after 1st April 2015) and then opt out of Protection. Members of the 2008 section eligible for Protection will be given a one-off option, to opt-out of the Protection arrangements and transfer to the new 2015 scheme.

This is because it is possible that if you do not receive promotional pay increases before retirement that the higher accrual rate in the 2015 arrangement could deliver a bigger pension than the 2008 section.

Q10. When will members of the 2008 section have to decide whether to opt-out of the Protection arrangements?

- A. After the introduction of the 2015 scheme members will be given the option to decide whether opting out of the Protection arrangements would likely be of benefit to them. Further information will be published as it becomes available and appropriate communications will be issued. Meanwhile there is no need to do anything further at present.

Q11. I am in the 1995 section of the scheme and was born in the year 1966, but it is not included in any of the tapered protection tables, why not?

A. Tapered protection is available for those members who are more than 10 years and less than 13years 5 months from their Normal Retirement Age (NRA) at 01/04/2012. In the 1995 section of the scheme there are 2 possible NRA's depending on your type of employment.

Special Class Nurses and Mental Health Officer workers have An NRA of age 55. Therefore any member of this group born between April 1967 and August 1970 will fall into the tapered protection category for an NRA of age 55.

All other members of the 1995 Section of the scheme have An NRA of age 60. Therefore any member of this group born between April 1962 and August 1965 will fall into the tapered protection category for an NRA of age 60.

Anyone born before the dates above for their relevant NRA will receive full protection and anyone born after the dates above for their relevant NRA will move to the new scheme on 01/04/2015.

Q12. I currently hold Special Class Status but do not qualify for protection. Will I lose my Special Class Status when I move to the new scheme?

A. Yes. There is no provision for Special Class Status in the new scheme.

Q13. What if I meet the age requirements but was not in active membership on both 1 April 2012 and 31 March 2015?

A. You will still be eligible for Protection provided you have membership of the 1995/ 2008 sections prior to 1 April 2012 and either:

- return to membership of the appropriate section before 31 March 2015 without a break of 5 or more years and have not transferred your previous pension rights to another pension scheme and be in active membership on 31 March 2015; or
- return to membership of the appropriate section on or after 1 April 2015 without a break of 5 or more years and have not transferred your previous pension rights to another pension scheme.

Q14. What if I join the NHS Pensions Scheme between 2 April and 31 March 2015?

- A. If you joined the NHS Pension Scheme between 2 April 2012 and 31 March 2015 within the 2008 Section then you will only qualify for either Tapered or Full Protection if you were within 13 years and 5 months of age 65 at 1 April 2012 and were previously an active member of a qualifying public sector scheme in which you qualified for protection.

If you don't meet both of these criteria you will join the 2015 Scheme on 1 April 2015.

Q15. I am a Special Class Nurse with full protection under the 1995 Regulations. I can claim my pension benefits at age 55. If I work beyond age 55 and continue to pay contributions, will I have to move to the new 2015 scheme?

- A. No. All your current and future benefit accrual is protected under the 1995 Scheme Regulations.

Annex (A) 1995 Scheme Tapered Protection

Age at 1 April 2012		Age at 1 April 2015		Months of Protection	Age at end of protection		Date of end of protection
Year	Month	Year	Month		Year	Month	
49	11	52	11	82	59	9	Feb. 2022
49	10	52	10	80	59	6	Dec. 2021
49	9	52	9	78	59	3	Oct. 2021
49	8	52	8	76	59	0	Aug. 2021
49	7	52	7	74	58	9	Jun. 2021
49	6	52	6	72	58	6	Apr. 2021
49	5	52	5	70	58	3	Feb. 2021
49	4	52	4	68	58	0	Dec. 2020
49	3	52	3	66	57	9	Oct. 2020
49	2	52	2	64	57	6	Aug. 2020
49	1	52	1	62	57	3	Jun. 2020
49	0	52	0	60	57	0	Apr. 2020
48	11	51	11	58	56	9	Feb. 2020
48	10	51	10	56	56	6	Dec. 2019
48	9	51	9	54	56	3	Oct. 2019
48	8	51	8	52	56	0	Aug. 2019

48	7	51	7	50	55	9	Jun. 2019
48	6	51	6	48	55	6	Apr. 2019
48	5	51	5	46	55	3	Feb. 2019
48	4	51	4	44	55	0	Dec. 2018
48	3	51	3	42	54	9	Oct. 2018
48	2	51	2	40	54	6	Aug. 2018
48	1	51	1	38	54	3	Jun. 2018
48	0	51	0	36	54	0	Apr. 2018
47	11	50	11	34	53	9	Feb. 2018
47	10	50	10	32	53	6	Dec. 2017
47	9	50	9	30	53	3	Oct. 2017
47	8	50	8	28	53	0	Aug. 2017
47	7	50	7	26	52	9	Jun. 2017
47	6	50	6	24	52	6	Apr. 2017
47	5	50	5	22	52	3	Feb. 2017
47	4	50	4	20	52	0	Dec. 2016
47	3	50	3	18	51	9	Oct. 2016
47	2	50	2	16	51	6	Aug. 2016
47	1	50	1	14	51	3	Jun. 2016
47	0	50	0	12	51	0	Apr. 2016
46	11	49	11	10	50	9	Feb. 2016
46	10	49	10	8	50	6	Dec. 2015
46	9	49	9	6	50	3	Oct. 2015
46	8	49	8	4	50	0	Aug. 2015
46	7	49	7	2	49	9	Jun. 2015
46	6	49	6	0	49	6	N/A

Annex (B) SCN & MHO Tapered Protection (1995 Section Only)

Age at 1 April 2012		Age at 1 April 2015		Months of Protection	Age at end of Protection		Date of end of protection
Year	Month	Year	Month		Year	Month	
44	11	47	11	82	54	9	Feb. 2022
44	10	47	10	80	54	6	Dec. 2021
44	9	47	9	78	54	3	Oct. 2021
44	8	47	8	76	54	0	Aug. 2021
44	7	47	7	74	53	9	Jun. 2021
44	6	47	6	72	53	6	Apr. 2021
44	5	47	5	70	53	3	Feb. 2021
44	4	47	4	68	53	0	Dec. 2020
44	3	47	3	66	52	9	Oct. 2020
44	2	47	2	64	52	6	Aug. 2020
44	1	47	1	62	52	3	Jun. 2020
44	0	47	0	60	52	0	Apr. 2020
43	11	46	11	58	51	9	Feb. 2020

43	10	46	10	56	51	6	Dec. 2019
43	9	46	9	54	51	3	Oct. 2019
43	8	46	8	52	51	0	Aug. 2019
43	7	46	7	50	50	9	Jun. 2019
43	6	46	6	48	50	6	Apr. 2019
43	5	46	5	46	50	3	Feb. 2019
43	4	46	4	44	50	0	Dec. 2018
43	3	46	3	42	49	9	Oct. 2018
43	2	46	2	40	49	6	Aug. 2018
43	1	46	1	38	49	3	Jun. 2018
43	0	46	0	36	49	0	Apr. 2018
42	11	45	11	34	48	9	Feb. 2018
42	10	45	10	32	48	6	Dec. 2017
42	9	45	9	30	48	3	Oct. 2017
42	8	45	8	28	48	0	Aug. 2017
42	7	45	7	26	47	9	Jun. 2017
42	6	45	6	24	47	6	Apr. 2017
42	5	45	5	22	47	3	Feb. 2017
42	4	45	4	20	47	0	Dec. 2016
42	3	45	3	18	46	9	Oct. 2016
42	2	45	2	16	46	6	Aug. 2016
42	1	45	1	14	46	3	Jun. 2016
42	0	45	0	12	46	0	Apr. 2016
41	11	44	11	10	45	9	Feb. 2016
41	10	44	10	8	45	6	Dec. 2015
41	9	44	9	6	45	3	Oct. 2015
41	8	44	8	4	45	0	Aug. 2015
41	7	44	7	2	44	9	Jun. 2015
41	6	44	6	0	44	6	N/A

Annex (C) 2008 Scheme Protection

Age at 1 April 2012		Age at 1 April 2015		Months of Protection	Age at end of protection		Date of end of protection
Year	Month	Year	Month		Year	Month	
54	11	57	11	82	64	9	Feb. 2022
54	10	57	10	80	64	6	Dec. 2021
54	9	57	9	78	64	3	Oct. 2021
54	8	57	8	76	64	0	Aug. 2021
54	7	57	7	74	63	9	Jun. 2021
54	6	57	6	72	63	6	Apr. 2021
54	5	57	5	70	63	3	Feb. 2021
54	4	57	4	68	63	0	Dec. 2020

54	3	57	3	66	62	9	Oct. 2020
54	2	57	2	64	62	6	Aug. 2020
54	1	57	1	62	62	3	Jun. 2020
54	0	57	0	60	62	0	Apr. 2020
53	11	56	11	58	61	9	Feb. 2020
53	10	56	10	56	61	6	Dec. 2019
53	9	56	9	54	61	3	Oct. 2019
53	8	56	8	52	61	0	Aug. 2019
53	7	56	7	50	60	9	Jun. 2019
53	6	56	6	48	60	6	Apr. 2019
53	5	56	5	46	60	3	Feb. 2019
53	4	56	4	44	60	0	Dec. 2018
53	3	56	3	42	59	9	Oct. 2018
53	2	56	2	40	59	6	Aug. 2018
53	1	56	1	38	59	3	Jun. 2018
53	0	56	0	36	59	0	Apr. 2018
52	11	55	11	34	58	9	Feb. 2018
52	10	55	10	32	58	6	Dec. 2017
52	9	55	9	30	58	3	Oct. 2017
52	8	55	8	28	58	0	Aug. 2017
52	7	55	7	26	57	9	Jun. 2017
52	6	55	6	24	57	6	Apr. 2017
52	5	55	5	22	57	3	Feb. 2017
52	4	55	4	20	57	0	Dec. 2016
52	3	55	3	18	56	9	Oct. 2016
52	2	55	2	16	56	6	Aug. 2016
52	1	55	1	14	56	3	Jun. 2016
52	0	55	0	12	56	0	Apr. 2016
51	11	54	11	10	55	9	Feb. 2016
51	10	54	10	8	55	6	Dec. 2015
51	9	54	9	6	55	3	Oct. 2015
51	8	54	8	4	55	0	Aug. 2015
51	7	54	7	2	54	9	Jun. 2015
51	6	54	6	0	54	6	N/A