



Health & Social Care Pension Scheme 2015

Administered by.....

**HSC Pension Service
Business Services Organisation**



HSC Pension Service Pensioner Newsletter

This newsletter is for all pensioners of the HSC Pension Schemes and contains important information about your HSC Pension.





Pension Payment Dates

2018

January	Wednesday, 31st January
February	Wednesday, 28th February
March	Thursday, 29th March
April	Monday, 30th April
May	Thursday, 31st May
June	Friday, 29th June
July	Tuesday, 31st July
August	Friday, 31st August
September	Friday, 28th September
October	Wednesday, 31st October
November	Friday, 30th November
December	Friday, 21st December

Pensioners living abroad

We write to our overseas pensioners every year asking them to complete and return a Declaration of Entitlement form. **Failure to return this form may result in suspension of your pension.**



Annual Pensions Increase

Each year we increase pensions in line with the Pensions Increase (Review) Order (Northern Ireland) so that your pension keeps up with the cost of living.

It is the rate recorded in September of the previous year, which then sets the rate that applies the following April. The pension increase for 2018 will be 3%

Your April 2018 payment will only reflect a part increase, as it takes effect from Monday 9 April 2018. Your May payment will reflect the increase in full.

Do I get a pay advice slip every month?

You'll get a payment advice slip:

- with your first payment
- if your pension differs by more than £5 from the previous month

How can I notify you if I change address/bank details

You can contact us by email or post to let us know your new address/bank details. Please ensure this is signed as we require a signature to authorise this change. We are required to have an up-to-date address for all our pensioners. If we do not have one, we may have to suspend payment of your pension.

Lasting Power of Attorney

There may come a time when, because you are incapable of managing your property and financial affairs, you will need someone to do this for you. You can formally appoint a friend, relative or professional to hold a Power of Attorney that will allow them to act on your behalf.

What is a Power of Attorney?

A Power of Attorney is a legal document giving someone else the authority to take actions or make decisions on your behalf. It enables you to choose a person/ or people (called an attorney) to deal with your property and affairs. A Power of Attorney ceases when you become unable of managing your affairs, but an Enduring Power of Attorney will continue.

It is important to remember that mental incapacity can happen to anyone at anytime, for example - by accident or through illness.

To become effective, all Enduring Powers of Attorney need to be registered with the High Court (Office of Care and Protection) but registration is not required until the point where your attorney believes you are no longer capable of managing your affairs.

HSC Pension Service cannot accept amendments from any other persons on behalf of a member unless the person has been appointed Power of Attorney Status. The official court document provided by the Office of Care and Protection must be presented to HSC Pension Service to allow your Power of Attorney to deal with your pension affairs on your behalf.

Who can I contact to make further enquiries?

Any solicitor can provide advice and the Office of Care and Protection can give general guidance. Enquiries can be made in person, by telephone or by post to:

*The Office of Care and Protection
Room 2.2A, Second Floor
Royal Courts of Justice
Chichester Street
Belfast
BT1 3JF*

Telephone: 0300 200 7812

Your Tax code

HSC Pension Service does not hold any information on the reason why a tax code has changed and does not have the ability to change a tax code without authorisation directly from HMRC.

If you have any queries on your tax code, you should contact the HMRC directly on 0300 200 3300 (+44 135 535 9022 if living overseas) or please write to, **Pay As You Earn and Self Assessment, HM Revenue & Customs, BX9 1AS.**

You will need to quote **your National Insurance number** and **PAYE reference** of 916/G78000.



SMS Text Messaging Service

In order to improve communication to our pensioners, HSC Pension Service has a Text Messaging Service.

What do you get as a member?

This service will provide our pensioners with new and important updates on information relating to their pension.

Join Now!

If you wish to avail of this key service text:
HSCPENSIONS to 67300

Note: This initial text message will incur a one off charge based on your network operator's standard text message rate. However, all subsequent text messages sent from HSC Pension Service will be free of charge.

Already a member, but want to unsubscribe?

To end your HSC Pension Service text alerts membership text **STOP to 67300**
Information is held securely and is non-identifiable. Contact us if you have any queries regarding this service.
Alongside this service, HSC Pension Service will in future, release all Newsletters to our web-site with a prompt text to inform you when this available.



Online Communications

We want to be more environmentally friendly, reduce costs and continue to meet member demand, so we are encouraging you to register your email address with us. We can then send you communications such as this newsletter and general Scheme information by email. You can do this by emailing hscpensions@hscni.net and providing us with your:

- Full Name
- Date of Birth
- Payroll Number
- Email address

All personalised information such as your yearly P60 will continue to be posted to your home address.



HSC Retirement Fellowship

If you are not already a member of the fellowship, why not join now! You will be made very welcome at all 13 branches across Northern Ireland.

Information about the fellowship can be found on www.hscrfni.org or contact Mr Bertie Thompson on 028 9146 9151 and he will be happy to answer any queries.



Keeping us Informed

- **Your Pension**

Please tell your next of kin or any other representative that, in the unfortunate event of your death, they must inform HSC Pension Service without delay.

Pension is payable up to and including the date of death. Entitlement to pension benefits ceases on the death of a pensioner and any overpayment must be repaid. If your pension is paid into a joint account it is important that the other account holder is aware of this condition.

- **Marriage, forming a civil partnership after retirement**

If you marry, remarry or form a civil partnership after you have retired from the HSC, please let us know as it may affect the potential survivor benefits due to your spouse or civil partner.

- **A pension for your widow, widower, civil partner or nominated partner**

A surviving spouse or civil / nominated partner who is eligible for a survivor's pension must apply directly to HSC Pension Service. We will promptly send them an application form to complete so that their own pension can start as soon as possible

Unlike a husband, wife or registered civil partner, a cohabiting partner is not automatically entitled to a survivor's pension. If you were actively contributing to the Scheme on or after April 2008, you have the option of nominating a cohabiting partner to receive a pension when you die. This option is not open to you if you ceased actively contributing to the Scheme before 1 April 2008.

If you wish to nominate your partner to receive a survivor pension after your death, please complete a [partner nomination form PN1](#), which can be downloaded from our website www.hscpensions.hscni.net.

It would be helpful if you could let us know if your spouse, civil partner or nominated partner pre-deceases you so that we can avoid causing any distress through the issue of an inappropriate application form.



- **Changes of address/payment destinations**

If you change your address, bank or building society details please tell us straight away. If you get more than one pension from HSC Pension Service, please tell us the reference number of all pensions to which the change applies. **We will also require a signed letter noting any changes before we can amend member records. If we lose contact with you it may be necessary to suspend your pension.**

- **Survivor Benefits – Re-marriage, forming a civil partnership or co-habiting**

If you receive HSC survivor benefits following the death of a scheme member who retired or whose service ceased before 1 April 2008 and you decide to re-marry, form a civil partnership or live with another person as life partners, please let us know as it may affect your pension.

- **Dependants' Allowances**

If you are in receipt of a dependant's allowance, these are normally paid up to age 17. After this age you should contact us if:

- you intend to leave or have left full time education;
- you intend to take a gap year.

We may contact you on a regular basis and ask you to confirm that you are still in full-time education. If we do not receive a reply from you, your pension will be suspended.

Any change in circumstances should be notified to the HSC Pension Service immediately in writing.

Failure to notify us of any change in circumstances, which leads to a dependants pension being payable when entitlement has ceased, will be recoverable by HSC Pension Service.

- **Going back to work in the HSC**

Your pension could be affected if you return to work in the HSC after retirement. Your pension may need to be reduced or stopped altogether whilst you are employed. You can check with us beforehand and we will be happy to let you know. If you do not let us have the relevant information you may be paid too much pension and will have to pay the money back.

If you are in receipt of a Tier 2 Ill Health pension you must read the factsheet '[Returning to work with a Tier 2 pension](#)' available from the HSC Pension Service website at www.hscpensions.hscni.net



Useful contact information

Pensions Advisory Service

Free independent information and guidance on pensions

T: 0300 123 1047

www.pensionsadvisoryservice.org.uk

The Money Advice Service

Set up by Government providing unbiased free advice

Holborn Centre, 120 Holborn, London EC1N 2TD

T: 0800 138 7777

www.moneyadviceservice.org.uk

Pension Tracing Service

Trace a personal or company pension scheme.

The Pension Service 9, Mail Handling Site A, Wolverhampton, WV98 1LU

T: 0345 600 2537

<https://www.nidirect.gov.uk/articles/find-lost-pension>

How to contact us:

By writing to us at:

HSC Pension Service
Waterside House
75 Duke Street
Londonderry
BT47 6FP

Or via the website contact page:

<http://www.hscpensions.hscni.net/contacts/>

Age UK

Offering help and advice for older people

T: 0800 055 6112

www.ageuk.org.uk

Action Fraud

UK's national reporting centre

T: 0300 123 2040

www.actionfraud.police.uk

Pension Wise

A free and impartial government service that helps you understand the options for your pension pot.

T: 0800 138 3944

www.pensionwise.gov.uk

Via e-mail at: hscpensions@hscni.net

By Telephone: 028 7131 9111 (Option 2)

9 am - 4 pm Monday to Thursday

9 am - 12 noon Friday

Find us on Twitter! @hscpensions or ask us a question using the link below:



Find us on Facebook 'HSC Pension Service'.

