

# Meeting of the HSC Pension Scheme Pension Board

## Conference Suite – Ewart Block - Holywell Hospital

Wednesday 2 October 2019

### In Attendance:

David Best <b>(DB)</b>	<b>Chairperson</b>
Phil McCusker <b>(PMC)</b>	DoH (Secretariat)
Martin Bradley <b>(MB)</b>	HSC Pension Service
Maryna Chambers <b>(MC)</b>	Northern HSC Trust
Noeleen McCreanor <b>(NMC)</b>	South Eastern Trust
Cara McLaughlin <b>(CMC)</b>	Western HSC Trust
Dessie Lowry <b>(DL)</b>	RCN
Andrea Henderson <b>(AH)</b>	BSO
Mary Caddell <b>(MC)</b>	RCM

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### Apologies:

Russell McGowan	DoH
Maria Morgan <b>(MM)</b>	NIPSA
Alan Stout <b>(AS)</b>	NIGPC
Kevin McAdam <b>(KMA)</b>	UNITE
Dr Padhraic Conneally <b>(DPC)</b>	BMA
Roberta Magee <b>(RM)</b>	UNISON
Catherine Shannon <b>(CS)</b>	Belfast HSC Trust

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## 1. Welcome / Introductions / Apologies

The Chair welcomed those attending, confirmed that the meeting was quorate **[it has since been established that this meeting was not quorate – amendment agreed at Meeting on 30 June 2020]** and received details of apologies. Following an initial discussion members agreed that it would be helpful to agree dates for the next 3 Pension Board meetings. These were agreed as 16 January 2020 (Belfast), 17 April 2020 (Antrim), and 30 June 2020 (Derry), with secretariat to circulate details to all Board members.

**ACTION Point 1: Secretariat to issue details of the next 3 meetings to all Board members.**

## **2. Conflict of Interest**

No conflicts of interests were declared.

The Chair asked that those members who had not returned their completed Register of Interests (ROI) pro-forma do so as soon as possible. He also clarified that this would be an annual exercise.

**ACTION POINT 2: Secretariat to issue reminder to Board members to return their completed pro-formas as soon as possible.**

## **3. Minutes of Previous Meeting**

Board Members agreed the minutes of the previous meeting held on 8 May 2019.

## **4. Action Points from Previous Meeting**

There were 14 Action Points from the meeting on 8 May 2019. All of these except the following were cleared:-

**AP5 – MB** to provide the Board with pension audit plan and timing of next internal audit.

**AP8 – MB** to check with BSO payroll if total pay figures can be provided via the pension to payroll interface.

**AP10 – MB** to provide comparison figures iro employee workshops / presentation for future reports

**AP13 – MB** to include a report on data accuracy / improvement as an Annex to the Scheme Manager's report.

**MB** provided a verbal update on these. The information requested at AP8 was not available and he undertook to provide information in relation to AP5,10,13.

**ACTION POINT 3: HSC Pension Service to provide details on AP5,10,13.**

## **5. Annual Allowance / Pension Savings Statements**

The Chair informed Board members that a complaint had been made by a Scheme member regarding the provision of timely and accurate information to Scheme members in order for them to manage their pension tax liabilities. This

complaint had been raised with the Department and the Department had asked the Board to consider the matter and to obtain assurance from employer representatives that all required information is being provided to the HSC Pension Service each year to enable them to process the required information for scheme members.

PMC informed board members that the scheme administrators are required to provide scheme members with two different types of statements each year – (i) an Annual Benefit Statement (ABS) setting out the benefits the member has accrued in the Scheme to date, and (ii) a Pension Saving Statement (PSS) which provides the information relevant to pension tax liabilities.

Scheme administrators are required to issue an ABS to all scheme members each year.

The Scheme administrator is required to automatically issue a PSS for a tax year if the individual's growth in pension in that year is more than £40 000. (This must be provided by 6 October following the end of the relevant tax year). An individual can also ask for a PSS and the administrator must provide this within 3 months of the date of the request.

**MB** confirmed that HSC Pension Service have made over 55 000 ABS available online in the current year. Following a discussion on how those who do not have online access at work MB confirmed that those members who do not have online access can request a hard copy of their ABS. Members also discussed how this could be signposted and it was agreed that employers would take an action to consider signposting this to staff.

**MB** confirmed that PSS have been automatically issued each year to all those scheme members who have had a growth in pension of more than £40 000 as required. MB also stated that there had been a significant number of individuals who had made requests for a PSS in June this year and that the HSC Pension Service was actioning these.

He also stated that Annual Allowance information is being made available to members online and that this would be backdated for a 6 year period and that a team was being put in place to specifically deal with this.

In response to a query from the Chair, employer representatives confirmed that they were content that the relevant information had been provided to the HSC Pension Service to enable them to provide PSS as required.

Following detailed discussions it was the view of the Board that, on the basis of the information provided to them, that HSC Pension Service had provided the required information to members in the annual PSS and that the matter did not require an investigation. It was agreed that secretariat would draft a response to original complaint, with input from the Board Chair.

**ACTION POINT 4: Employers to consider signposting to staff about ABS**

**ACTION POINT 5: Secretariat to draft letter in response to complaint.**

## **6. *Scheme Managers Report***

**MB** covered the main points contained on the Scheme Manager's report, in particular:-

### *Scheme Growth*

He advised that scheme overall membership had now increased to 131,179 and this was primarily due to the effects of auto enrolment and increased pension awareness by staff. He also agreed with a request to include membership data from the previous reports as a comparator for Board members.

**ACTION POINT 6: MB to include membership data from previous quarter in each report as a comparator for Board members.**

### *Annual Benefit Statements (ABS)*

**MB** stated that ABS had been uploaded to the self-service portal and that 11,000 members had currently registered for on line access. **MB also** confirmed that staff who were unable to access their ABS online could request a hard copy from HSC Pension Service.

He also confirmed that in response to requests from clinicians pension input (pension growth) amounts would be available online via the MSS portal.

#### Outstanding PSSC Queries

**MB** informed members that the new team was now established within HSC Pension Service and that the team will be looking at streamlining payroll processes, including the use of online forms.

#### LTA/ AA Update

In order to address the increase demands on the HSC Pension Service in this area, including the number of requests for information and to ensure data is accurate for publishing on the MSS portal Trust Directors of HR and Finance have agreed to fund a dedicated LTA/AA team within the HSC Pension Service. Members of the Board welcomed this development.

#### Compliance Officer

**MB** advised that HSC Pension Service is pursuing options to seek funding for a dedicated compliance officer and is seeking a meeting with the Department to discuss this.

#### IDR2s and Pension Ombudsman Outcomes

There were no IDR or PO cases to report and the Chair commented that it was positive to see this.

#### Trust Liaison Officers

**MB** took members through the attendance figures in relation to employee engagement sessions/workshops, in particular highlighting the request for one to one consultations. He also confirmed that the Liaison officers were targeting information seminars for consultants in light of the ongoing AA /LTA requirements and looking at other alternatives such as canteen seminars and after hours seminars. Board members were again happy with the performance and results, and agreed that the engagement sessions/workshops provided good value for money.

### Service Level Agreement Targets

MB confirmed that HSC Pension Service were meeting all SLA targets and that HSC Pension Service was coming out at the 'lowest cost per head' across UK Pension Schemes according to the pension scheme benchmarking annual report.

**MB** confirmed that the HSC Pension Scheme takes part in the National Fraud Initiative, which occurs every 2 years. He agreed to provide a report after the next NFI exercise.

MB also confirmed that the BSO carry out a Customer satisfaction survey and members noted that it would be interesting to see the outcomes from that. In response to a question on

**ACTION POINT 7: MB to provide board members with an update following the next NFI exercise.**

**ACTION POINT 8: MB to provide Board with outcomes from BSO customer satisfaction survey.**

## **6. Cyber Security**

Members agreed that this should be removed from the agenda for future meetings and that the Scheme Manager would report on this by exception.

**ACTION POINT 9: Secretariat to remove as a standing agenda item.**

## **7. Data Issues / Improvement Plan Update**

**MB** informed Board members that the HSC Payroll staff were in place and that progress was being made and that this should greatly improve data quality

## **8. Policy Update**

There was nothing further to report on the McCloud/Sargeant ruling.

Members were informed that the Department for Health & Social Care in England & Wales had started a consultation exercise on proposed pension flexibilities to try and address the issues around tax and annual allowance.

## **9. Annual report 2018/19**

The **Chair** stated that members had already agreed the Annual Report for 2018/19. The Report was approved.

## **10. Scheme Accounts**

The Chair outlined the key figures in the Accounts for year ended 31 March 2019 and it was agreed that it would be helpful for someone from the Department's Finance Directorate to provide a short session on the accounts and finance issues.

**ACTION POINT 10: Secretariat to approach Finance to request a speaker.**

## **11. Pension Board Risk Register**

The key risks for the Board were agreed at the Away day on 8 October this year, however, members felt that it would be useful to spend time to look at these in more detail at the next meeting. It was agreed that Irene Lowe from the South Eastern Trust be invited to attend the next meeting in January to introduce a session on risk management.

**ACTION POINT 11: Irene Lowe to be invited to participate in session on risk management at the January meeting**

## **12. Training Needs Assessment Questionnaire**

The Chair asked that those who had not completed the Training Needs Assessment questionnaire to do so as soon as possible and return to the secretariat. Secretariat will issue a reminder to all board members.

It was agreed that a session on risk management should be part of the January meeting. Further areas identified for training this year were accounts/finance, tax issues, consultation on scheme flexibilities. The latter to be carried out by MB outside of normal meetings.

**ACTION POINT 12: Secretariat to issue reminder re TNA questionnaires.**

### **13. AOB**

The Chair asked that the secretariat summarise actions from the Forward Work Plan for 2019/20 and to briefly summarise progress in a short report at each meeting.

**ACTION POINT 13: Secretariat to report actions from the Forward Work Plan for 2019/20 at Board meetings.**

### **14. Date of Next Meetings**

The dates and locations [and potential training subjects] for the next 3 meetings were agreed as follows:-

Thursday 16 January 2020	10.00 Belfast
Friday 17 April 2020	10.30 Antrim
Tuesday 30 June 2020	10.30 Derry

**Venues to be confirmed.**