



HSC Pension Service

Provided by



Business Services Organisation

EMPLOYER NEWSLETTER

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HSC (P) 01-21-22

June 2021

1. Coronavirus Act 2020 - Change to Legislation

Following the introduction of the Coronavirus Act 2020 a number of temporary suspensions were made to the HSC Pension Scheme Regulations. These suspensions are listed and summarised below:

- Omission of Regulation 84 of The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 and equivalent in 2008 & 2015 Schemes
The omission of this regulation broadly means that the rule restricting recent retirees from working any more than 16 hours per week in HSC Employment in the first month following their retirement is no longer applicable.
- Amendment of Regulation 85 of The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995
The amendment of this regulation broadly means that members of the HSC Pension Scheme who retired whilst holding Special Class Status will temporarily have the restriction on their earnings allowed on re-employment with the HSC removed.

These amended regulations remain in place until notice is given by the Government. HSC Pension Service will inform employers once any changes are to be made.

2. Pension Workshops

HSC Pension Scheme workshops continue to be delivered via Zoom and Microsoft Teams for Scheme Members. The workshops are tailored to accommodate staff who have membership in the various schemes or hybrids of schemes.

Following feedback from members HSC Pension Service will deliver a number of information sessions for members on the impact of the McCloud Ruling and the outcome of the recent Public Sector Pension Consultation.

The Pension Liaison Team will be in touch with the HR Teams to arrange dates for the delivery of these sessions.



3. Update on McCloud - Public Sector Pension Scheme Consultation

Following the publication by the Department of Finance to the recent Public Sector Pension Schemes Consultation, HSC Pension Service has distributed information and FAQ's which will help employers and scheme members better understand the outcomes of the consultation. This document can be found [here](#)

As and when further information becomes available HSC Pension Service will share this with you. Further updates will be also be added to the scheme website on a regular basis.

If you receive any questions or queries from scheme members regarding the outcome of the consultation and/or what changes are proposed from 01/04/2022 please refer them to the relevant section of the scheme website at the link above.

4. Reduction or Forfeiture of Benefits

The HSC Pension Scheme Regulations allow for HSC pension benefits to be reduced or forfeited under certain circumstances.

Employing Authorities should make HSC Pensions aware of any legal proceedings in respect of a loss to public funds as a result of a Scheme member's criminal, negligent or fraudulent act or omission.

Where there is a loss to public funds as a result of a Scheme member's criminal, negligent, fraudulent act or omission their HSC pension benefits may be reduced to recover the loss. Where an Employing Authority has suffered a financial loss, HSC Pensions may reimburse them directly by offsetting the member's HSC pension benefits once these have been claimed. Please note that the loss to public funds does not include any investigation or legal costs incurred by the employer.

When contacting HSC Pension Service, Employing Authorities should provide as much information as possible including:

- The amount of loss to public funds and whether any of the loss has been or is to be repaid by other means.
- Details of how the loss to public funds has occurred.
- Copies of the Certificate of Conviction if applicable.
- If the amount of the loss to public funds is disputed, a copy of the Court Order enforcing the member's obligation to repay the loss.
- Where the amount of loss to public funds is not disputed by the member, HSC Pensions will require the member's consent to offset benefits in order to recover the loss.



4. Reduction or Forfeiture of Benefits - cont

Forfeiture

Where an active or deferred Scheme member has been convicted of any of the following offences some or all of their HSC pension benefits may be forfeited:

- An offence in connection with employment which is certified by the Secretary of State either to have been gravely injurious to the State or to be liable to lead to serious loss of confidence in the public service.
- An offence of treason.
- One or more offences under the Official Secrets Acts 1911 to 1989 for which the member has been sentenced on the same occasion to a term of imprisonment of, or to two or more consecutive terms amounting in the aggregate to, at least 10 years.

Survivor and/or dependants benefits may be subject to forfeiture if the survivor or dependant has been convicted of the murder, manslaughter, or unlawful killing of the member.

If you have any cases where you believe forfeiture may be applicable please inform HSC Pension Service as soon as possible and include all relevant documentation.

Any correspondence/queries should be sent to John Coyle, Pension Liaison Manager at HSC Pension Service.

5. Procedure for Applying for Commuted Benefits (Over Normal Retirement Age)

If a member has reached their Normal Retirement Age (NRA) they are not eligible for Ill Health Retirement. However if that member is suffering from an illness and has a life expectancy of less than 12 months, that member can apply to have their Normal Retirement Benefits commuted to a one off lump sum payment.

These members must apply by submitting forms [AW34](#) and [AW34-A](#) to HSC Pension Service, the usual Ill Health Retirement Application form [AW33](#) *is not required*



6. New Scheme Forms

HSC Pension Service continuously review and amend forms used to claim benefits from the scheme.

Recently a number of forms have been developed which can be completed on-line, however a signature is still required by the applicant.

Please use the new forms available on the Scheme website at [Scheme Forms](#)

7. Late Submission of Retirement Application Forms

Unfortunately HSC Pension Service has to report that in the year 2020/21 approximately 50% of all retirement application forms (AW6) were submitted late for processing. Whilst we appreciate that sometimes these occurrences are beyond your control (such as late submission by the member, failure by managers to follow the termination process etc.) we would plead with employers to try to ensure that any AW6 retirement applications are sent to the Payroll Pension Team in Waterside House at least 3 months before the members retirement date.

Ill Health Retirements are different and do not fall under this process.

8. Member Self Service

HSC Pension Service would ask employers to encourage their employees to register and sign up to the Member Self Service (MSS) portal available on the HSC Pension Service website. The MSS Portal allows members to view their pension record including Service History, Annual Benefit Statement, Annual Allowance Data View etc.

HSC Pension Service has developed a number of new calculators which will make it easier for members to forecast their potential benefits at retirement. Members will need sight of their latest Annual Benefit Statement which holds information required for input to the calculator.

This should reduce the number of pension related queries for employers.



9. New Joiner & Re-Joiner Forms

Employers must ensure that if you have a new member of staff or a member who changes jobs and subsequently is allocated a new staff/payroll number that those members complete a New Joiner Questionnaire or Re-Joiner form. This is particularly important for rotational doctors who can change employers on a regular basis.

The New Joiner Questionnaire/Re-joiner Form captures important information pertaining to their membership of the HSC Pension Scheme, for example, was the member contributing to an added years, additional pension or ERRBO contract. If a member moves jobs and starts up a new employment with a new staff number, Payroll Shared Services will not be aware of any additional pension contribution contracts which were set up in a previous employment and which may be running alongside standard pension contributions.

HSC Pension Service has recently carried out an audit of member records which established that at least 100 members had cased paying additional contributions on contracts they had taken out. This has resulted in significant arrears of contributions building up for these members.



10. Contact Us

By writing to us at:-

HSC Pension Service

Waterside House

75 Duke Street

Londonderry

BT47 6FP

Via e- mail at:- hscpensions@hscni.net

By Telephone: 028 7131 9111

10.00 am to 12.00pm / 2.00 pm to 4.00pm - Monday to Thursday

10.00 am to 12.00pm - Friday



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If you have any suggestions for the newsletter or would like a particular topic covered in future publications please do not hesitate in contacting us by emailing: hscpensions@hscni.net

