



HSC Pension Service

Business Services Organisation

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## HSC Pension Service

**Welcome to the  
HSC Pension Service  
Member Newsletter**



This newsletter is for all active and deferred members of the HSC Pension Schemes and contains important information about your HSC Pension Scheme Benefits

September 2021



## Annual Benefit Statements 2021

We are happy to say that, even with the current limitations in place due to COVID-19, HSC Pensions Annual Benefit Statements for 31st March 2021 are now available on the Member Self-Service (MSS). These statements are not posted out to members and must be accessed online.

We would encourage all members who have not yet registered for MSS to do so as soon as possible. To register go to <https://mypension.hscni.net/>

You can find help to register on the system at <http://www.hscpensions.hscni.net/quick-links/member-self-service/>

## Annual Allowance for 5th April 2021

Annual Allowance details for 5<sup>th</sup> April 2021 will be available to view on the Member Self Service (MSS) portal by 6<sup>th</sup> October 2021 and we will have contacted those who have breached the standard £40,000 allowance only i.e. we will not take into account tapered allowance.

If you are approaching retirement and wish to use Scheme Pays for a tax charge we must receive the Scheme Pays Election form prior to your retirement date.

If you fall into the category below please contact [aaqueries@hscni.net](mailto:aaqueries@hscni.net).

If you are;

- Retiring before October AND
- Will most likely have a breach of Annual Allowance AND
- Wish to avail of Scheme Pays

## Extension of Voluntary Scheme Pays for Annual Allowance

Extension of voluntary scheme pays deadline 2019/2020 for members with an annual allowance charge.

To help support HSC Pension Scheme members who are continuing to deal with the impact of the Coronavirus (COVID-19) pandemic, we have taken the decision to extend the voluntary scheme pays deadline for 2019/20.

If you have an annual allowance charge for 2019/20 and you're wishing to use voluntary scheme pays to pay all or part of this charge, you now have until 31 March 2022 to submit your application.

Scheme pays allows you to ask the HSC Pensions Scheme to pay your annual allowance charge to HMRC. In return, your HSC Pension benefits will be permanently reduced when these become payable or if you leave and transfer out of the Scheme. The HSC Pension Scheme offers both a mandatory and voluntary scheme pays facility.

We do not have the authority to extend the mandatory scheme pays election deadline for 2019/20 as this is confirmed in legislation. The 2019/20 mandatory scheme pays deadline remains the 31 July 2021.

Submitting your scheme pays application, known as a scheme pays election (SPE2) before the mandatory deadline allows us to consider your election under the mandatory scheme pays facility or a combination of the mandatory and voluntary scheme pays facilities. If paid under the mandatory scheme pays facility, the HSC Pension Scheme is responsible for paying your tax charge to HMRC by their deadline.



## Extension of Voluntary Scheme Pays for Annual Allowance - cont

If you apply to use scheme pays and we pay some or all of your annual allowance charge using our voluntary scheme pays facility, you remain responsible for the charge until the payment is made and for any interest that may be incurred for payments made after HMRC's tax bill deadline. HMRC's deadline for 2019/20 was the 31 January 2021.

You can find more information about mandatory and voluntary scheme pays, how to apply for scheme pays and the deadlines for doing so on our [annual allowance webpage](#).



## Public Sector Pension Consultation (McCloud)

HSC Pension Service staff are delivering information sessions to all HSC Pension Scheme Members to provide information on the recent Public Sector Pension Scheme Consultation and the changes to the HSC Pension Scheme which will be introduced from 01st April 2022.

The information sessions will be delivered via Zoom and this is your opportunity to find out more information about the forthcoming changes to the pension scheme and what they may mean for your pension benefits on retirement.

There will be an opportunity for you to put your questions to HSC Pension Service staff regarding any issues/concerns you may have relating to the proposed changes.

Your HR Department will send details to all staff of available sessions and how to register for a place.

For more information on the Consultation please visit [Public Sector Pension Scheme Consultation Summary – HSC Pension Service \(hscni.net\)](#)



## Transferring Pension Benefits from Other Schemes

If you have recently joined HSC NI and wish to move previously built up pension rights to the HSC Pension scheme you need to let us know by completing an Application for Transfer In of Pension Rights.

The Transfer In application form can be found on the Scheme website where you will also find the Transfer in Guide informing you of what pension rights that you can transfer and the rules that apply. You can access the guide and the application form [here](#).

The most important thing for you to remember about transferring in your pension is that you only have **12 months** from the day you join the HSC Pension Scheme to apply. Please remember that if you confirm on your Joiner Questionnaire you have service you wish to transfer this does not equate to a transfer request. The Joiner Questionnaire is returned to HR and will not be sent to HSC Pensions so you must follow the instructions in the Transfer in Guide to ensure your Transfer is actioned.

HSC Pension Service recommends that you consider taking independent financial advice before making a decision about transferring benefits.

### Transferring into the HSC Pension Scheme

Please note if you wish to transfer previous service to the HSC Pension scheme you must:

- Request a transfer of pension benefits within 12 months of becoming eligible to join the Scheme
- Be under your normal pension age.

If your transfer request is not within HSC Pension time limits it will be rejected.

### How do I request to transfer into the scheme?

- To request a transfer you must first complete a transfer in request form. This is available [here](#).

### Previous NHS Service in England & Wales, Scotland or the Isle of Man

Please be aware that transfers do not automatically happen regardless if they were previously with another NHS Pension Scheme including NHS Pensions Agency England & Wales or Scottish Public Pensions Agency (SPPA) or NHS Isle of Man.

### Change to time limits for transfer quotes

For all transfers (apart from NHS England & Wales, Isle of Man and SPPA Club transfers) members will receive a quote as there will be a difference in service or CARE earnings transferred between HSC Pension scheme and the scheme you were previously with. HSC Pensions will send your quote to you by post. We will ask that you give this your immediate attention as transfer quotes are only guaranteed for three months. Once this window passes the quote will be re-issued; some pension schemes will then charge for a new quote to be processed.

## Transferring Pension Benefits from Other Schemes - cont

To avoid this and delays in transfers we have amended our processes for transfer in quotes. If you do not respond to the first quote one final reminder letter will be issued. You will then have four weeks from this point to respond to the quote. If we do not receive a response from this letter we will automatically close your case.

Please note members who transfer in from a personal pension will not be able to take a refund of contributions even if they subsequently leave with less than two years membership.

### Protection of Pensionable Pay

There are two provisions under which a member can protect their pensionable pay:

Protection of pay through no fault of the member (1995 & 2008 Sections of the Scheme)

Voluntary Protection of Pay (1995 Section only)

#### Protection of Pay (through no fault of the member)

A member, who has at least two years qualifying service and suffers a reduction in earnings through no fault of their own, may apply to protect their pension benefits.

Examples of accepted reasons for protection of pay are:

- A change in the nature of the duties performed, for example due to ill health
- A move to a lower paid post because of pending or actual redundancy.
- Being transferred to other employment with an employer.
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To apply a member must complete Form PROPAY1 and submit to their employer **within 3 months** of the date their pay reduced.

#### Voluntary Protection of Pay

If a member of the 1995 Section of the Scheme has attained minimum pension age and chooses to 'step down' to a less demanding role where their new or remaining duties are less demanding and carry less responsibility than their previous duties, they may be able to apply for voluntary pay protection, if their pay reduces by at least 10%.

To apply a member must complete Form PROPAY1 and submit to their employer **after 12 months and within 15 months** of the date their pay reduced.

HSC Pension Service will assess each application to ensure it meets the eligibility criteria and notify the member of the outcome.

Further information on protection of pensionable pay can be found [here](#).



## Bank/Casual Employments (3 month rule)

Both Employers and scheme members should be aware of the rules surrounding membership of the scheme for Bank/Casual employees.

The pensionable start date of any bank post is the first day the member actually performs any duties and pays contributions, not the date they joined the bank.

A bank employee's pension record may remain open, even if they do not work, for up to a period of three months only.

If the break exceeds three months, the pensionable employment must be closed down on the last day the member actually worked, the employee will then not be eligible for certain 'in scheme' benefits such as Death in Service Lump Sum Payment.

## Coronavirus Legislation 2020

Following the introduction of the Coronavirus Act 2020 a number of temporary suspensions have been 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.



## Pension Awareness Seminar

Wednesday 15<sup>th</sup> September was Pension Awareness Day. To mark the occasion HSC Pension Service hosted an event with experts from the government backed organisation MoneyHelper.

With over 20 years Pensions experience they were able to provide information about overall financial wellbeing in retirement and how much you might need to suit your lifestyle. This involved cutting through the complexities of Pensions in general and answering a wide range of questions from the audience.

The session was attended by 175 HSC Staff members and received excellent feedback. The slides from the presentation can be accessed [here](#).

For more information on how MoneyHelper can help you visit: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## HSC Pension Service Performance for Quarter Ending June 2021

New Retirements – 889

Revision of Benefits – 221

Estimate of Benefits – 1453

Transfers In – 74

Transfers Out – 32

Refund of Contributions – 150

Survivor's pensions – 67

One to One member consultations – 202

Value of lump sums paid – £40,874,436.76

Telephone Calls dealt with – 5493



## Three Frequently Asked Questions

### Q. How does the McCloud ruling affect me?

A. HSC Pension Service is now running dedicated Workshops dealing with McCloud and the changes this means for you and the Pension Scheme. You can book a place on these sessions via your HR Department.

You can find all the most up to date information about McCloud on our website at:  
[Public Sector Pension Scheme Consultation Summary – HSC Pension Service \(hscni.net\)](https://www.hscni.net/public-sector-pension-scheme-consultation-summary)

### Q. Has Scheme Pays for Annual Allowance 2019/20 been extended in Northern Ireland as it has for our counterparts in England, Wales and Scotland?

A. Yes, you can now submit a Scheme Pays election for year 2019/20 up to 31<sup>st</sup> March 2022

### Q. How do I get an estimate of my Pension Benefits?

A. Pension estimates can only be provided for those within 12 months of retiring and can be requested via the Scheme website. However, a much quicker way to estimate your future benefits is by using your Annual Benefit Statement in line with our [Calculators](#).

These allow you to estimate benefits for various ages as well as what your maximum available lump sum may be (after commutation) in minutes.







## 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](mailto:hscpensions@hscni.net)

### By Telephone: 02871319111

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: [john.coyle@hscni.net](mailto:john.coyle@hscni.net)

