



HSC Pension Scheme

Changes to public service pension schemes

In 2015 the government made changes to the majority of public service pension schemes. These reforms didn't apply to those members closest to retirement, who stayed in their legacy schemes with 'transitional protection'. The Court of Appeal later found that this discriminated against younger members – the Department Of Finance published a public consultation in August 2020 on options to remove this discrimination from all public service pension schemes and has now decided on its final approach.

► Only some members are affected

If you joined a public service pension scheme on or before 31 March 2012 and you were still a member of the scheme on or after 1 April 2015, then as long as you had continuous pensionable public service you will be asked to make a choice about your pension scheme benefits.

Continuous service includes members who left public service but returned within 5 years to the same or another public service pension scheme.

► What will affected members need to do?

When it's time to claim your benefits, you'll be asked if you want to receive legacy scheme or reformed scheme pension benefits for your service between 1 April 2015 and 31 March 2022. We'll provide you with information at the time to help inform your decision. Asking you to make this choice when you retire means you'll know what you're entitled to under each option, making it easier to make the right decision for you.

Are you affected?

Were you a member of a public service pension scheme on or before 31 March 2012 and still a member on or after 1 April 2015, with continuous pensionable service?

Continuous service includes members who left public service but returned within 5 years to the same or another public service pension scheme.

Yes

No

Have you retired or are you planning to retire (including partially) before 1 October 2023?

You are not affected and you don't need to do anything.

Yes

No

We will offer you a choice as soon as we can once your benefits become payable, but this may need to be after the government has made changes to the legislation.

When it's time to pay your pension benefits, we'll give you a choice between legacy and reformed scheme benefits for any relevant service you have between 1 April 2015 and 31 March 2022.

► Understanding the legacy and reformed schemes

In the HSC the legacy scheme is the 1995/2008 HSC Pension Scheme. The reformed scheme is the 2015 HSC Pension Scheme.

You can find out more about the Schemes on our website.

► Reformed public service pension schemes

From 1 April 2022 all active members, regardless of their age, will be members of our 2015 HSC Pension Scheme. The legacy 1995/2008 HSC Pension Scheme will close on 31 March 2022.

► You'll keep any pension benefits you've earned in legacy schemes

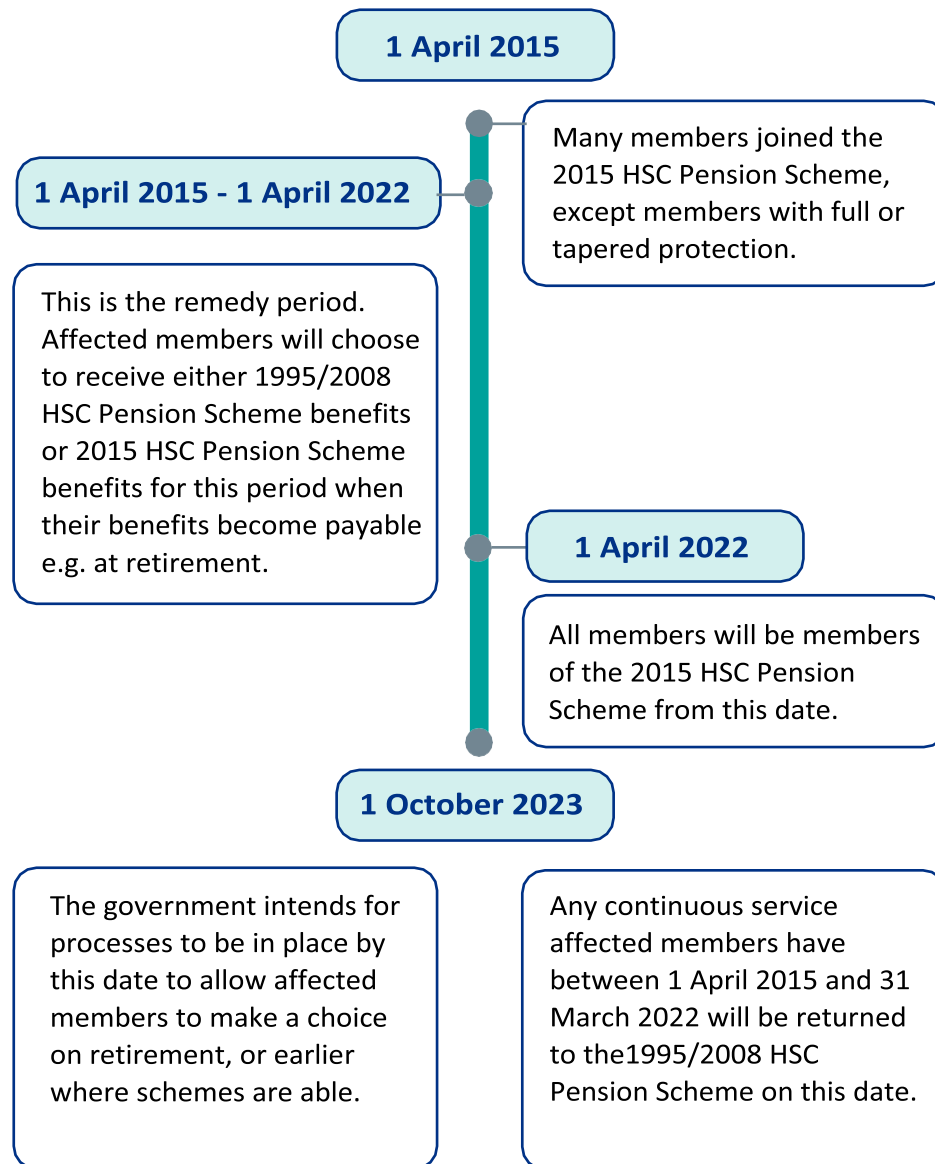
If you're a member of the 1995/2008 Scheme, you'll keep any service you have earned before 1 April 2022 and you'll be able to access these benefits in the same way and at the same time as you can now. If you have one, you'll also keep your final salary link for your 1995/2008 Scheme benefits.

Any pension benefits you earn on or after the 1 April 2022 will be in the 2015 Scheme.

► What's next?

The government will introduce new legislation and intends for processes to be in place by 1 October 2023 to support members to make a choice once they retire, or earlier if schemes are able to do so. For now, all our processes remain the same and there is nothing you need to do. We'll contact all affected members directly when you need to take action.

Timeline of key dates



Visit our HSC Pension Scheme website for the latest information: [McCloud Remedy – HSC Pension Service \(hscni.net\)](https://hscni.net)

