

## HSC Pension Scheme Contribution Rates from 1 November 2022

The Department of Health (DoH) has introduced changes to the amount members pay towards their HSC pension.

The DOH has updated the pensionable pay ranges used to decide how much you contribute to your pension, and the percentage of your pay you'll pay to be a member of the Scheme.

The amount you pay will be based on your actual annual rate of pay, instead of your whole-time equivalent. This means if you're part-time, you may pay less as your contribution rate will be based on how much you're paid each year, instead of how much you would earn if you worked full time.

The changes help to reduce the gap between the different tiers of contribution rates.

To give members time to adjust the DOH is phasing in the new contribution rates in two stages, starting on 1 November 2022 with further changes planned in 2023:

Pensionable salary ranges from 1 November 2022	Contribution rates from 1 November 2022 (based on actual annual pensionable pay):	Future planned contribution rates (based on actual annual pensionable pay):
Up to £13,246	5.1%	5.2%
£13,247 to £16,831	5.7%	6.5%
£16,832 to £22,878	6.1%	6.5%
£22,879 to £23,948	6.8%	6.5%
£23,949 to £28,223	7.7%	8.3%
£28,224 to £29,179	8.8%	8.3%
£29,180 to £43,805	9.8%	9.8%
£43,806 to £49,245	10%	10.7%
£49,246 to £56,163	11.6%	10.7%
£56,164 to £72,030	12.5%	12.5%
£72,031 and above	13.5%	12.5%

The pensionable salary ranges have been amended to reflect the outcome of the DoH's recent consultation on uplifting the contribution tier boundaries to reflect the Agenda for Change pay increase for 2022/23. This includes increasing the upper boundary of tier 1 from £13,231 to £13,246 and the lower boundary of tier 2 from £13,232 to £13,247 as announced in the consultation outcome.

These salary ranges will change each year in line with any annual increase to Agenda for Change pay scales. This means that members will be less likely to move into a higher contribution tier as a result of a national pay award.

### **If you are a practitioner**

If you are a practitioner, you already pay contributions based on your total annual practitioner pensionable pay. This won't change, but now all members are members of the 2015 Scheme your practitioner pay may be annualised and the updated salary ranges will apply to you.

If you also work in an officer post, for example as a salaried hospital doctor, your contribution rates will be calculated separately and may be different for your officer and practitioner pensionable pay.