



HSC Pension Service

Provided by



Business Services Organisation

EMPLOYER NEWSLETTER

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HSC (P) 01223-24

Sep 2023

1. Proposed Pension Flexibilities—Consultation

The Department of Health (DoH) are consulting on proposals to introduce a package of new retirement flexibilities within the 1995 Section of the legacy scheme to include:

- pensionable re-employment
- partial retirement
- permanent removal of the 16-hour rule
- plus a number of minor changes in relation to current partial retirement rules

The new retirement flexibilities outlined in the consultation have been designed to offer staff increased options at the end of their careers, enabling them to partially retire or return to work seamlessly and continue to build pension after retirement if they wish to do so. The consultation will run until 16 October 2023, details can be found and response submitted at the link below.

[HSC Pension Scheme – proposed amendments to scheme regulations regarding flexibilities | Department of Health \(health-ni.gov.uk\)](https://www.health-ni.gov.uk/hsc-pension-scheme-proposed-amendments-to-scheme-regulations-regarding-flexibilities)

2. Annual Allowance 2022-23

Normally, HSC Pension Service must inform any members who breach their Annual Allowance limit by 6th October. For year 2022-23 anyone affected by the McCloud Remedy will not receive notice of a breach until 6th Oct 2024. This has been extended to allow the re-calculation of Annual Allowance figures for the remedy period.

If you are not affected by the McCloud Remedy and you breach the Annual Allowance limit in year 2022/23 you will still be notified by 6th October 2023.

HMRC have confirmed that members will not need to report any Annual Allowance charge for 2022/23 on their Self-Assessment Tax Return by the 31st January 2024 deadline but members must still complete and submit a Self-Assessment Return to report and pay any other tax charge they may be liable for by 31st January 2024.

If you have any queries please contact the Annual Allowance Team by emailing:

AAQueries@hscni.net



3. Annual Benefit Statements 2023

Annual Benefit Statements for 31st March 2023 have been processed in August 2023. These are available to view on the Member Self-Service portal. If you have not already registered this can be found at [Welcome - Altair Member Self-Service \(hscni.net\)](https://www.hscni.net/Welcome-Altair-Member-Self-Service).

It is important to note that if you are affected by the McCloud Remedy these statements will still be based on your original transition date i.e. 01/04/2015 as the McCloud Remedy is not due to be implemented until 1st October 2023.

If you have any queries in relation to your Annual Benefit Statement please email: ABSqueries@hscni.net.

4. Coronavirus Act & Temporary Suspensions

From 25 March 2020, the UK government's emergency legislation suspended some regulations to allow retired HSC members to return to work.

It also allowed retired members who have already returned to work to increase their commitments if needed, without affecting their pension benefits. These temporary changes to legislation are still in place and mean:

- The 16 hours per week rule is omitted. There is no requirement for retiree's returning to HSC Employment to restrict their hours of work to 16 per week in the first month after retirement. The suspension/omission of the 16 hour rule has been extended to 31st March 2024.
- The limit on earnings (commonly referred to as abatement) normally imposed on Special Class Nursing Staff or Mental Health Officers on return to HSC Employment after retirement is suspended. This suspension has been extended to March 2025 due to ongoing concerns regarding capacity

If you have any queries you can contact us at : hscpensions@hscni.net

5. Protection of Pensionable Pay

Protection of Pensionable Pay is a feature of the legacy 1995 and 2008 sections of the HSC Pension Scheme. As the legacy Scheme was a final salary scheme for both sections, it was applicable to allow members to protect their pension benefits, if their pensionable pay reduced before retirement, either through no fault of their own, or if they voluntarily stepped down to a less demanding role and met the eligibility criteria.

As all members are now moved to the 2015 CARE Scheme which does not use final salary a lot of stakeholders believed that protection of Pensionable Pay would no longer apply. This is not the case.

5. Protection of Pensionable Pay - cont

Although all members have now moved to the 2015 Scheme they retain a Final Salary link to your legacy scheme service. This means that members are still eligible to apply for protection of pay if they meet the criteria below.

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

Protection of pay through no fault of the member (both 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.

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 at: [Protection-of-Pay-and-Voluntary-Protection-of-Pay.pdf \(hscni.net\)](#)

6. HSC Pension Service Annual Report 2022-23

You can access the HSC Pension Service Annual report [here](#). The report provides details of HSC Pension Service performance for the year 2022/23

7. 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

