



HSC Pension Service

Business Services Organisation

Provided by

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

Sep 2023



Submission of AW6 Pension Benefit Application - McCloud

To apply for your HSC Pension benefits you must first complete the Pension Benefit Application (AW6).

We have had a number of occasions recently where members are completing their application form and sending this directly to HSC Pension Service. Please note that all AW6 forms must be sent to your employer in the first instances i.e. your HR Department.

If you are unsure of the contact information for your HR Department please check at [HR Contact Details | PSC Payroll Query \(HSCNI\)](#).

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 \(health-ni.gov.uk\)](#)

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



Transfer of Benefits into the HSC Pension Scheme

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 deciding about transferring benefits.

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

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.

Annual Benefit Statements

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 \(hscni.net\)](#).

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.

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



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



How to enrol on a Pension Workshop

HSC Pension Service have changed how members can book onto our bespoke information sessions. Staff members can now enrol on these Pension workshops via the LearnHSCNI portal. These sessions include:

1995/2015 Transitional Workshop
2008/2015 Transitional Workshop
2015 New Scheme Workshop
McCloud Awareness Session

The information sessions will be delivered via MS Teams and this is your opportunity to find out more information about the pension scheme and put your questions to HSC Pension Service staff regarding any issues/concerns you may have.

To view dates available and book a place please click on the link below
[LearnHSCNI - HSC Pensions](#)





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: 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

