



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

March 2024



Department of Health Consultation

The Department of Health is consulted on amendments to the Regulations that provide the rules for the HSC Pension Schemes. The Consultation ran from 14th November 2023 until 5pm on 22nd January 2024.

In summary, the proposals amend the HSC Pension Scheme Regulations as follows:

- Changes to the member contribution structure from 1 April 2024
- Changes to the employer contribution rate from 1 April 2024
- Changes to abatement provisions for special class status (SCS) members
- Changes to scheme access policy

The Department of Health has now published the response document to the recent consultation relating to the introduction of new retirement flexibilities, including partial retirement. Some further detail on these changes can be found in this Newsletter. The full response can be found at the following link:

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

Partial Retirement

Under the current 1995 Regulations, members are unable to partially retire, whereas they are able to do so in the 2008 Section and 2015 Scheme.

The Health and Social Services (Superannuation) Regulations (Northern Ireland) 1995 have been amended to allow members to partially retire and claim up to 100% of their 1995 Section benefits, whilst continuing to work and accrue further pension in the 2015 Scheme.

It is hoped partial retirement will better support members' work/life balance and may also help the HSC to retain valued experienced staff in the workforce, as members may wish to partially retire and work longer than they had previously planned.

Guidance for employers and members, including calculators, the application criteria and forms for completion will be available shortly on the HSC Pension Scheme website.

HSC Pension Service are also working with Trust & Regional Orgs HR Teams to facilitate workshops and seminars for both Members and Managers to provide guidance and understanding of this change in regulations.

This regulation amendment will take effect from 01 April 2024

Important: Whilst members can apply to take partial retirement from 01 April 2024, HSC PS will do all we can to process these applications as efficiently as possible, however members must be made aware that due to resourcing issues we may not be in a position to calculate and pay benefits for some months. Applications that need to be backdated to a chosen retirement date will include arrears owing.



Rollback to Legacy Scheme (McCloud)

HSC Pension Service (HSCPS) have made progress in implementing the first stage of the McCloud Remedy by rolling affected members back into their legacy scheme i.e. 1995/2008 up until 31st March 2022. All active members will be moved to the 2015 CARE Scheme from 1st April 2022.

As a result, all pension calculations processed on or after 1st April 2024 will have benefits up to 31st March 2022 calculated under their legacy scheme i.e. 1995/2008. All benefits accrued from 1st April 2022 onwards will be calculated under the 2015 CARE Scheme. HSCPS will contact retirees at a later date with personalised information to assist in making their choice regarding their benefits for the remedy period (01/04/2015 – 31/03/2022).

If a member chooses to keep their existing benefits, no changes will be needed. If a member chooses to receive different pension benefits for the remedy period, adjustments will be made to their pension payments accordingly. Any changes will be backdated to the date of retirement

Submission of AW6 Pension Application

The retirement process for Voluntary Early Retirement and Normal Age Retirement previously called for the Pension Benefit Application (AW6) to be submitted to your HR Department 4 months in advance of your chosen retirement age.

Due to the McCloud Project and other changes in regulations such as Partial Retirement additional time is required for the calculation and processing of pensions. As a result, the notice period for retirements is extended to **6 months**.

****Please ensure when completing your pension application that you have entered the correct bank details for payment.**





Contact Us:

By writing to us at:-

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Via e- mail at:- hscpensions@hscni.net

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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

