



HSC Pension Service

Business Services Organisation

Provided by

Welcome to the HSC Pension Service Pensioner Newsletter



This newsletter is for all pensioners of the HSC Pension Schemes and contains important information about your HSC Pension

March 2024



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Pension Payment Dates

You will receive your pension on the last banking day of each month, except for December when we will pay your pension before Christmas.

Please see below the payment dates up until November 2024. These are also updated on our website by clicking [here](#).

2024	
28/03/2024	Thursday
30/04/2024	Tuesday
31/05/2024	Friday
28/06/2024	Friday
31/07/2024	Wednesday
30/08/2024	Friday
30/09/2024	Monday
31/10/2024	Thursday
29/11/2024	Friday



Pay Advices / P60's

We are no longer issuing Pay Advices and P60's, these will be available on the Member Self-Service Portal from the 1st April once you register.

Please click [here](#) for instructions on how to register.



Pension Increase

Public service pensions which have been in payment for a year will be increased by 6.7% from 8th April 2024. Any pension which has been in payment for less than a year will be increased by a proportionate amount depending on the number of months it has been in payment.

Is my pension taxable?

All incomes are subject to tax. Her Majesty's Revenue and Customs (HMRC) informs HSC Pension Service of your tax code and tells us how much tax to deduct. If you have any queries on your tax code you should contact the HMRC directly. You will need to quote your national insurance number and PAYE reference of 916/G78000. HSC Pension Service does not hold any information on the reason why a tax code has changed and does not have the ability to change a tax code without authorisation directly from HMRC.



CONTACT HMRC

Call: 0300 200 3300

**Call from Overseas: 0044
135 535 9022**



Keeping us Informed

Changes of address/payment destinations

If you change your address, bank or building society details please tell us straight away. If you get more than one pension from HSC Pension Service, please tell us the reference number of all pensions to which the change applies.

If we lose contact with you it may be necessary to suspend your pension.

Need to change your bank account?

If you want to change where your pension is paid to we need to receive new bank details in writing with a valid signature. Please allow us enough time to make the change and let us know two weeks before your next pay day so we don't try to make a payment to your old account. **Please do not close your old account until you receive confirmation from our team that your new details have been updated.**



Dependants' Allowance

If you are in receipt of a child allowance, these are normally paid up to age 23. Please see [Dependant Allowances](#) for more information.

Failure to notify us of any changes in circumstances, which leads to a dependants pension being payable when entitlement has been ceased, will be recoverable by HSC Pension Service.

Pensioners living abroad

We write to our overseas pensioners every year asking them to complete and return a Declaration of Entitlement form. **Failure to return this form may result in suspension of your pension.**

Survivor Benefits - Re-marriage, forming a civil partnership or co-habiting

If you receive HSC survivor benefits following the death of a scheme member who retired or whose service ceased before 1st April 2008 and you decide to remarry, form a civil partnership or live with another person as life partners, please let us know as it may affect your pension.

If you were actively contributing to the Scheme on or after April 2008, you have the option of nominating a cohabiting partner to receive a pension when you die. If you wish to nominate your partner to receive a survivor pension after your death, please complete a partner nomination form [PN1](#), which can be downloaded from our website

Keeping us Informed

Your Pension

Please tell your next of kin or any other representative that, in the unfortunate event of your death they must inform HSC Pension Service without delay.

The best way to inform us of the death of a pensioner is to telephone 02871319111-Option 2. This allows us to get any survivors' benefits processed and paid as soon as possible and ensure that we avoid overpaying the deceased's pension.



Re-joining the HSC Pension Scheme (post retirement)

Under the current regulations of the HSC Pension Scheme, members who take their 1995 Section benefits are not permitted to build up further pension in the 2015 Scheme if they return to work in the HSC.

The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 have now been amended to allow members who take their 1995 Section benefits to continue to build up pension in the 2015 Scheme, if they wish. This may help some retired staff to bridge the gap between claiming their HSC pension benefits and receiving their State Pension.

This regulation amendment will take effect from 01 April 2024.

16 Hour Rule

Under the current 1995 Regulations, members who take their pension benefits and then return to work can only work a maximum of 16 hours per week in their first month back without impacting their pension (this is currently suspended until 31 March 2024).

This rule, which is currently suspended is being permanently removed from 01 April 2024, allowing staff to maximise the hours they contribute, if they wish, without impacting their pension after they claim their 1995 Section benefits.

Members who fully retire and return to HSC employment must still adhere to the 24-hour break rule.

Rollback to Legacy Scheme (McCloud)

HSC Pension Service has 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. HSC Pension Service 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.



Lasting Power of Attorney

There may come a time when, because you are incapable of managing your property and financial affairs, you will need someone to do this for you. You can formally appoint a friend, relative or professional to hold a Power of Attorney that will allow them to act on your behalf.

What is a Power of Attorney?

A Power of Attorney is a legal document giving someone else the authority to take actions or make decisions on your behalf. It enables you to choose a person/ or people (called an attorney) to deal with your property and affairs. A Power of Attorney ceases when you become unable to manage your affairs, but an Enduring Power of Attorney will continue. It is important to remember that mental incapacity can happen to anyone at any time, for example - by accident or through illness.

To become effective, all Enduring Powers of Attorney need to be registered with the High Court (Office of Care and Protection) but registration is not required until the point where your attorney believes you are no longer capable of managing your affairs. **HSC Pension Service cannot accept amendments from any other persons on behalf of a member unless the person has been appointed Power of Attorney Status. The official court document provided by the Office of Care and Protection must be presented to HSC Pension Service to allow your Power of Attorney to deal with your pension affairs on your behalf.**

Who can I contact to make further enquiries? Any solicitor can provide advice and the Office of Care and Protection can give general guidance. Enquiries can be made in person, by telephone or by post to: The Office of Care and Protection Room 2.2A, Second Floor Royal Courts of Justice Chichester Street Belfast BT1 3JF.



Employment Support Allowance (ESA)

ESA may request information pertaining to your pension benefits from the HSC Pension Service. The HSC Pension Service and ESA are currently liaising to implement a more efficient and effective service for the notification of pension benefits.

ESA will now contact our organisation directly and in order to avoid any duplication of work we ask that pensioners do not forward ESA requests onto the HSC Pension Service.

Pension Scams

If it sounds too good to be true, it probably is!

You may have seen stories in the press about an increase in pension scams. We don't want you to worry though, as these scams are mainly targeted at people who haven't taken their pension yet.

The scams often see scheme members approached by unscrupulous companies, promising instant cash sums and/or early access to their pension if they transfer their savings. There is more information available at www.pension-scams.com or telephone 0800 028 1881.

As your pension is already in payment it is very unlikely you would be targeted by one of these companies. However, it is always wise to remain vigilant so we have included some general advice on pension scams.

These may sound obvious, but here are some practical tips to follow:

- * Don't give your personal or bank details to anyone, unless you have checked them out.
- * Tell all your friends and family if you discover a scam.
- * Take care with all your paperwork and shred anything with your personal details on it.

For further advice you can contact the Citizens Advice consumer helpline on **0345 04 05 06** or visit www.adviceguide.org.uk.

If you think you are being targeted by a pension scam please contact Action Fraud on 0300 123 2040 or www.actionfraud.police.uk.



Complaints Procedure

We make every effort to get things right, however, occasionally things go wrong and it is a cause of great concern to us when this happens. We deal with all complaints as quickly as possible and do our utmost to put things right. If you are not satisfied with the way we have handled your complaint please see the [Internal Dispute Guidance notes](#) on our website.

Online Communications

We want to be more environmentally friendly, reduce costs and continue to meet member demand, so we are encouraging you to register your email address with us. We can then send you communications such as this annual newsletter and general Scheme information by email. You can register for email communications by sending written confirmation of your email address to HSC Pension Service at the address overleaf.

Blue Light Card

Retired HSC staff can now access savings with Blue Light Card

Blue Light Card, the UK's number one discount service for emergency services, NHS and social care workers, is now giving retired HSC staff the opportunity to become members.

With more than 15,000 partner retailers in its portfolio, retired HSC staff can now access exclusive discounts across restaurants, holidays, days out and online and in-store retailers via Blue Light Card. To sign up you'll need a P60 showing a HSC pension and a valid form of ID. Register online at www.bluelightcard.co.uk and select 'Retired NHS' in the trust/division drop down menu to get started.



Branches

Currently there are 10 Branches, which normally meet from Sept to June:

Armagh & Craigavon	Knockbracken
Belfast City Hospital	Londonderry
Causeway	Mid-Ulster
Downpatrick	North Down
East Antrim	Sperrin Lakeland



Each branch is responsible for organising its own programme of activities:

- theatre outings
- day visits, weekend trips, holidays etc.
- talks by various speakers on a wide range of topics.

Members are also encouraged to become volunteers in their local hospital or in local or national voluntary organisation.

How to Join

Membership is open to all grades of staff in the Health and Social Care Services including those who are not in receipt of a Health Service Pension and if you are interested in becoming a member, or would like some more information about the Organisation, please contact your Human Resources Department or direct to the Fellowship's Regional Officer, Mrs. Janet Hassard.
Tel: 028 9066 4000

The annual cost of membership is £12.00, which can be paid by a **monthly deduction of £1.00 from your Health Service Pension** or by a single annual payment of £12.00 by cheque or postal order made **payable to the HSC Retirement Fellowship (NI)** at the address shown below. It is hoped that all retiring staff will join our ranks.



Address:

Regional Office
HSC Retirement Fellowship (NI)
1 Malone Grange
Belfast
BT9 5QA

www.hscrfni.org



Retired or about to retire

If you are retired or about to retire how about joining the HSC Retirement Fellowship?



There are 10 branches (with a total membership of over 1200) in Northern Ireland and retired Health and Social Care staff are relishing their new found 'freedom', enabling them to pursue and develop new and varied interests and pastimes. You will make new friends and reconnect with former colleagues sharing activities and outings.

The Fellowship

When you become a member, you not only unlock the door to a new life of your choice but you also share in the active involvement of a caring organisation - a relationship that allows you to continue your vocation to care for those in need.

The more mature we become, the more we realise and appreciate the true value of friends, of keeping in touch with former colleagues and of the enjoyment we get when sharing interests and activities with old and new friends. The Fellowship gives you these opportunities.

History

The NHS Fellowship was launched in Gloucestershire in April 1978 and started here in 1982 through the efforts of the late Captain Willis Hawthorne, the first Chairman and later President of the NI Region.

In 2012 it was decided to withdraw from the UK NHS Retirement Fellowship and set up our own organisation in Northern Ireland called 'The Health and Social Care Retirement Fellowship (NI)'. We still, of course maintain close links with the Fellowship in Great Britain.



Armagh & Craigavon Branch Summer Weekend 2017

The Link Newsletter

We have our own magazine 'The Link Newsletter' which is published twice a year and serves to keep members and HSC bodies informed of what's happening in the Fellowship.

The Aims of the Fellowship

Briefly the aims of the Fellowship are:

- ✓ to promote and look after the interests of retired and about to retire HSC staff.
- ✓ to enable members to maintain old friends and to make new ones.
- ✓ to be a focus for arranging social and cultural activities.
- ✓ to assist members who might be having some financial difficulties through a Benevolent Fund.




Together for a better future

Tel: 028 9066 4000

Email: info@hscrfni.org

Web: www.hscrfni.org



Useful Contact
Information &
Phone Numbers

Pensions Advisory Service

Free independent information
and guidance on pensions

0800 011 3797

www.pensionsadvisoryservice.org.uk

The Money Advice Service

Set up by Government providing
unbiased free advice

Holborn Centre, 120 Holborn, London
EC1N 2TD

0800 138 7777

www.moneyadviceservice.org.uk

Pension Tracing Service

Trace a personal or company pension
scheme

0800 731 0193

[Find pension contact details - GOV.UK
\(www.gov.uk\)](http://www.gov.uk)

Pension Wise

A free and impartial government service
that helps you understand the options for
your pension pot

0800 138 3944

www.pensionwise.gov.uk

Action Fraud

UK's National Reporting Centre

0300 123 2040

www.actionfraud.police.uk

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



Find us on X- @hscpensions



Find us on Facebook - HSC Pension Service

