



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

April 2020



COVID - 19 - Impact on Services

We understand that the current situation around COVID-19 continues to cause significant concern and uncertainty. I wanted to reassure you that at HSC Pension Service we have taken, and continue to take, a number of proactive steps to ensure that we support you during these difficult times.

Our efforts will ensure that in the days and weeks ahead we can prioritise retirement applications, receipt of notifications of bereavements and the processing of pensions payment to our members. As a result, you may notice some disruption to our other services, but we will do our very best to limit this.

It is vital that HSC Pension Service manages resources to keep the phone lines open as much as possible for those in need who can't get help with their situation online. That's proving especially hard at the moment, with so many of our colleagues not being able to come into work. We are also finding that many of the calls we are receiving are for simple requests where information is readily available on-line. That prevents us from helping other members who really need to talk to someone.

So, we have a big ask of our members. Please only call if it is essential and you can't find the support you need on our website.

Pension Workshops & 1-1 Sessions - COVID-19 Implications

As a result of the ongoing issues with COVID-19 and in the interest of staff health and wellbeing HSC Pension Service has taken the decision to postpone all Workshops and Staff Engagement sessions for the foreseeable future.

As and when guidance from government/Department of Health decrees or when the situation changes HSC Pension Service will liaise with employers to arrange future sessions etc.

HSC Pension Service will continue to provide One to One pension consultations BY PHONE for those staff that have already been allocated an appointment. We will contact each individual to confirm.

If you have any issues and wish to contact the HSC Pension Service please use the following contact details

General Enquiries – hscpensions@hscni.net

Annual Allowance queries – aaqueries@hscni.net

General/Dental Practitioners enquiries – gpcertificates@hscni.net

Member Self Service enquiries – mssqueries@hscni.net



Protection of Pay (1995 & 2008 Sections of the Scheme Only)

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 [here](#)

ERRBO Applications

An application for an Early Retirement Reduction Buy-Out (ERRBO) must be made within 3 months of the beginning of the Scheme year for it to be effective from that Scheme year i.e. all applications should be received prior to 30th June 2020.

Any application made later will only be effective from the beginning of the following Scheme year i.e. year commencing 1st April 2021. It is not permissible to make retrospective applications for earlier Scheme years.

Once an agreement is in place it will automatically roll forward to subsequent Scheme years until ended.



Updating Personal Information & Survivors Benefits

If you have a change in your personal circumstances, for example you have moved house or have had a change to marital status/next of kin then please ensure HR and HSC Pension Service are made aware. These details can be updated via HRPTS. This information is then electronically interfaced to the HSC Pension Scheme system on a monthly basis.

In addition to HRPTS you should keep HSC Pension Service up to date by submitting the relevant nomination forms (see below) to ensure Scheme benefits are paid to the person/ persons you have chosen in the event of your death.

[DG3 Form](#) – This form is used to nominate who you wish the Death Benefit Lump Sum to be paid to in the event of your death. If you have not completed this form any death gratuity payable will be paid to your surviving spouse/civil partner/nominated partner. If you do not have a surviving spouse/civil partner/nominated partner the payment will be made to your estate/ personal representatives on receipt of relevant documentation.

[PN1 Form](#) – This form is used if you are single/widowed or divorced and are living with your partner, you can nominate your partner to receive a survivor pension in the event of your death. For a nomination to be accepted certain conditions must be met, these are listed on the form.





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 (9.00am to 4.00pm – Monday to Thursday; 9.00am 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

