



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

October 2020



Public Service Pension Scheme Consultation

In 2015 the government implemented reforms to all main public service pension schemes. Public service pensions are some of the most generous pension schemes available, rewarding those who dedicate their working lives to public service.

The government maintains its commitment to ensuring that public servants are rewarded at the end of their careers and the need for schemes to be sustainable and affordable in the future.

The reforms that took place in 2015 did not apply to those closest to retirement. The Court of Appeal found this to be discriminatory against younger members and so the government has since been taking steps to fix this.

The Department of Finance (DoF) is consulting on proposals to remedy discrimination in the main unfunded public service pension schemes made under the Public Service Pensions (Northern Ireland) Act 2014.

The consultation is asking for views on the choices offered to pension scheme members

This consultation is the next stage in the process to remove the discrimination. It sets out options for how this will be done by providing members with a choice of which set of pension scheme benefits, those under their old scheme or the new scheme, they would like to have for the remedy period (between 1 April 2015 and 31 March 2022). These changes will apply across all the main public service pension schemes.

Who is affected by the consultation proposals?

Members of a public service pension scheme on 1 April 2015 who joined on or before 31 March 2012 will be in scope for these proposals. This includes those members who are currently active, deferred or retired.

How the changes could affect pension scheme members

Addressing the discrimination essentially gives members a choice of scheme benefits during the remedy period, increasing the value to some members.

The majority of individuals will see no change in their pension's tax liabilities. A minority of members may see changes, which could be a return of tax already paid or more tax to pay. Where individuals have overpaid tax HM Revenue and Customs (HMRC) will repay this. Where there are tax charges owed the individual must pay these but only for the 4 tax years before their scheme benefits change.

Where a member chooses new scheme benefits for the remedy period, at the point of retirement, their annual allowance tax position will be reassessed. Where an annual allowance tax charge arises from their choice, the scheme will compensate individuals for the tax charge.

A copy of the consultation is available on the DoF website and can be accessed by clicking the following link:

<https://www.finance-ni.gov.uk/consultations/consultation-proposed-changes-transitional-arrangements-2015-schemes>



Public Service Pension Scheme Consultation - cont

How to respond to the consultation

The consultation is asking for views on the choices offered to pension scheme members

This consultation will run for 12 weeks and will close at midnight on Wednesday 18 November 2020. Responses can be submitted by email to: DoFpensionspolicy@finance-ni.gov.uk

Alternatively, responses can be sent by post to:

Public Service Pensions, Policy and Legislation Branch
Pensions Division
Department of Finance
Waterside House
75 Duke Street
Londonderry
BT47 6FP

Any questions or requests for further information pertaining to the consultation should be directed to Department of Finance at the address above.

Submission of AW6 - Retirement Application Form

If you are considering retirement, HSC Pension Service would recommend that you start the process at least 4 months before your proposed retirement date. The steps to be taken are as follows:

1. Agree a retirement date with your line manager
2. Download the Pension Application form [AW6](#) from the HSC Pension Service website
3. Complete parts 1-9 of the form and send to your HR Department

Your HR Department will complete part 10 and forward on to HSC Pension Service. HR contact details can be found at <https://payrollquery.hscni.net/hr-contact-details/>.

It is important that the form is received as soon as possible by HSC Pension Service to allow all relevant checks be made to your pension record. Failure to submit the form within the recommended timeframe may result in a delay in the payment of your pension and/or Lump sum.

Please note: members **do not** need to have attended a one to one pension consultation in order to retire.



HSC Pension Service Workshops

HSC Pension Service has recommenced the delivery of pension workshops for scheme members. Given that the COVID 19 pandemic is still with us, we will have to approach these in a different manner. The new workshops will be both face to face with a much smaller audience (possibly up to a maximum 10 if the venue has sufficient space to accommodate) and using Zoom to an audience of up to 30.

It is thought that those attending in person would be those members who do not have access to a computer, laptop or other device connected to the internet. Those connecting via zoom can interact with the presenter by asking questions via the chat option or through the raise your hand functionality.

In order to get the most information out of the workshop, you are expected to have downloaded a copy of your latest Annual Benefit Statement from the [Member Self Service \(MSS\) Portal](#). It would also be beneficial for you if you have used the [HSC Pension Service on-line calculators](#) and kept a copy of your figures. Both the Annual Benefit Statement and the calculators will be covered during the workshop.

Your employer will issue details of dates and venues and the booking procedure for attendance at a workshop.

HSC Pension Service One to One Consultations

HSC Pension Service will continue to provide One to One pension consultations BY PHONE for those staff who have attended one of the generic Pension Workshops.

At the moment we are fully booked, for the most part, up to the end of December 2020

Your HR Team will advertise dates for upcoming one to one consultations available in your Trust/ Organisation and the contact details for applying.

N.B In the last quarter 11 one to one consultations were not attended and no prior notice given to HSC Pension Service. As these appointments are in such high demand, it is important to inform us (by email or telephone) if you are unable to attend. This allows us to allocate the appointment to another member of staff.



Member Self Service Portal (MSS)

The operating times of the Member Self Service (MSS) portal have been amended to allow access from 2.01 am to 11.59 pm.

There is valuable information such as details of service, Annual Allowance and Annual Benefit Statements available to view on MSS.

Your Annual Benefit Statement will display details of the pension benefits you have accrued to date and those survivors benefits payable to your family in the event of your death.

We currently have approximately 16,000 Scheme Members registered for the Member Self-Service (MSS) portal. We would encourage all members who have not yet registered to do so as soon as possible.

To register click [here](#)

You can find help to register on the system [here](#)

The Activation key you receive for registration on the Member Self-Service contains a link to register to your own personal Pension Record and should therefore not be shared with anyone else.



ABS & AA Dataviews

2020 Annual Benefit Statement are now available for viewing on the Member Self Service Portal.

If you are unable to view your Statement or have queries please email ABSqueries@hscni.net.

2019/20 Annual Allowance data views will be available from 06th October 2020.

If you have any queries regarding your Annual Allowance details please email AAqueries@hscni.net.



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.

Additional Pension Purchase Calculator

Members wishing to purchase Additional Pension can now use our calculator to estimate the cost of benefits as a one off lump sum or additional monthly contributions.

This can be found [here](#).



Bank/Casual Employment (Three Month Rule) Reminder

Scheme members who are employed on a casual/ bank contract must be aware of the rules surrounding membership of the HSC Pension Scheme for such contracts.

The pensionable start date of any bank post is the first day the member actually performs any duties and pays contributions, not the date they joined the bank.

A bank employee's pension record may remain open, even if they do not work for up to a period of **three months only**, as long as they remain 'on the bank' of the employer and return to pensionable work within three months.

If the break exceeds three months, the pensionable employment will be closed down on the last day the member actually worked.

The member's benefits, if qualifying service is greater than 2 years, will be preserved from the last day of working.

Estimates of Benefits

Members can use a combination of their Annual Benefit Statement and the HSC Pension Service On Line Calculators available [here](#) to forecast potential benefits available at retirement. By using the calculators you can provide yourself with free of charge estimates of benefits for many different scenarios such as voluntary early retirement or applying different retirement dates/service accrued etc.

Any member within 1 year of their normal retirement age can request one estimate of benefits statement per year free of charge. Additional requests for estimates will be processed at a cost of £45 per estimate - administration charge.

Ill Health Estimates can only be requested if an Ill Health Application (AW33) has already been submitted for consideration.

Please note we are unable to provide estimates for hypothetical scenarios e.g. proposed part time working or possible future promotion. Likewise, we cannot offer advice; we can only provide details of our Scheme. If you require Pension Advice please seek help from an Independent Financial Adviser.

Members requesting an Estimate must now complete the [Member Request for Pension Estimate Form](#) which should then be forwarded to:

Payroll Pension Team
HSC Pension Service
Waterside House
75 Duke Street
Derry
BT47 6FP
Or email the form to; aw6.est.ppt@hscni.net





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

Due to COVID-19 we are operating on temporary cover

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

