



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

December 2021



Coronavirus Act & end of Temporary Suspensions

The UK government published their <u>coronavirus action plan</u> on 3 March 2020. This plan set out measures to respond to the COVID-19 outbreak.

This included increasing the available health and social care workforce. This removed barriers and allowed recently retired NHS staff and social care workers to return to work and tackle the outbreak.

From 25 March 2020, the <u>UK government's emergency legislation</u> suspended some regulations to allow retired NHS members to return to work.

It also allows retired members who have already returned to work to increase their commitments if needed, without affecting their pension benefits.

The measures include temporary suspension of:

- the 16-hour rule
- abatement for special class status holders in the 1995 Section
- draw down abatement in the 2008 Section and 2015 Scheme

The measures predominantly affect members of the 1995 Section, although a smaller number of members could be affected by draw down abatement in the 2008 Section and the 2015 Scheme.

These temporary suspensions will end on 24 March 2022.

The Coronavirus Act 2020 is designed to be time limited. Following a review of the Act in Parliament in October 2021, we have now been informed by the Department of Health and Social Care (DHSC) that the Act has been extended to 24 March 2022.

DHSC is asking employers and members to prepare for an end to the temporary suspensions and a return to normal arrangements from the 25 March 2022.

This is when the 16-hour rule in the 1995 Section, abatement for special class status holders in the 1995 Section and draw down abatement in the 2008 Section and 2015 Scheme will come back into force.

You can find information on normal arrangements for returning to work after retirement on our website.

Extension of Voluntary Scheme Pays for Annual Allowance

To help support HSC Pension Scheme members who are continuing to deal with the impact of the Coronavirus (COVID-19) pandemic, we have taken the decision to extend the voluntary scheme pays deadline for 2019/20.

If you have an annual allowance charge for 2019/20 and you're wishing to use voluntary scheme pays to pay all or part of this charge, you now have until 31 March 2022 to submit your application.

Scheme pays allows you to ask the HSC Pension Scheme to pay your annual allowance charge to HMRC. In return, your HSC Pension benefits will be permanently reduced when these become payable or if you leave and transfer out of the Scheme. The HSC Pension Scheme offers both a mandatory and voluntary scheme pays facility.

We do not have the authority to extend the mandatory scheme pays election deadline for 2019/20 as this is confirmed in legislation. The 2019/20 mandatory scheme pays deadline was 31 July 2021.



Extension of Voluntary Scheme Pays for Annual Allowance - cont

Submitting your scheme pays application, known as a scheme pays election (SPE2) before the mandatory deadline allows us to consider your election under the mandatory scheme pays facility or a combination of the mandatory and voluntary scheme pays facilities. If paid under the mandatory scheme pays facility, the HSC Pension Scheme is responsible for paying your tax charge to HMRC by their deadline.

If you apply to use scheme pays and we pay some or all of your annual allowance charge using our voluntary scheme pays facility, you remain responsible for the charge until the payment is made and for any interest that may be incurred for payments made after HMRC's tax bill deadline. HMRC's deadline for 2019/20 was the 31 January 2021.

You can find more information about mandatory and voluntary scheme pays, how to apply and the deadlines for doing so on our <u>annual allowance</u> webpage. If you have any queries about your Annual Allowance please contact our dedicated Annual Allowance Team at <u>aaqueries@hscni.net</u>.



Pension Workshops & 1-1 Consultations

Pension Workshops and Staff Engagement sessions continue to be provided via Zoom or Microsoft Teams. As and when conditions improve and further restrictions are lifted we would hope to deliver these sessions face to face with scheme members. In the meantime we appreciate your patience and willingness to engage via the electronic platform.

Following feedback from scheme members and employers HSC Pension Service are also offering sessions specifically dealing with the issues which have arisen as a result of the McCloud Judgement and the recent Public Sector Pension Scheme consultation.

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

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

If you have any specific issues relating to your HSC Pension and wish to contact the HSC Pension Service directly please use one of the following:

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



Information for Members Approaching Retirement

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 AW6 Pension Application form AW6 from the HSC Pension Service website http://www.hscpensions.hscni.net/pension-benefit-application/
- 3. Complete parts 1-9 of the form and send to your HR Department with your Birth Certificate

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 4 months in advance 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 <u>do not</u> need to have attended a one to one pension consultation in order to retire.

Unpaid Leave/Career Breaks and Pension Implications

From 1st April 2008 members had the option to continue to pay contributions during periods of authorised unpaid leave (including career breaks). However, this is not compulsory and if the member decides not to pay contributions their pension record will be closed down on the day before the leave commences.

If a member is on unpaid leave (not including unpaid sick, maternity, paternity adoption or parental leave) and has ceased paying pension contributions the following implications should be considered;

- Death and Survivors Benefits If a member dies whilst on unpaid leave they are treated
 as a former member of the scheme. Therefore they will not be entitled to the Death in
 Service benefits afforded to active members. Please see the <u>Life Assurance and Family</u>
 Benefits factsheet for further information on benefits payable.
- III Health Retirement if a member suffers ill health whilst on unpaid leave and wishes to apply for their benefits through the III Health Retirement facility they will be treated as a former member of the scheme. This means they will need to satisfy the criteria for Tier 2 but only be eligible for Tier 1 benefits. Please see the III Health Retirement factsheet for more information.

It is important to note that on return to employment following a Career Break it is up to the member to opt back into the Pension Scheme by completing a re-joiner form which should be submitted to the Employer.



Member Self-Service (MSS)

The operating times of the Member Self Service (MSS) portal have 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 go to https://mypension.hscni.net/

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.



Department of Health Consultations

On Monday 6th December the Department of Health launched 2 consultations relevant to the HSC pension Scheme. They are the consultation on the McCloud Remedy, relating to the reforms of Public Sector Pension Schemes introduced in 2015 and the consultation on the structure of Member Contributions moving forwards under a Career Average Revalued Earnings (CARE) Scheme model.

Full details on the consultations including information on how to respond can be found on the Department of Health Website at Consultations | Department of Health (health-ni.gov.uk)

Please ensure all staff and stakeholders are informed of the consultations and provided with details on how to access and respond.



A message on behalf of Northern Ireland Foster Care – Have you ever considered fostering?

Did you know that there is no upper age limit to becoming a foster carer? We are looking for caring people who have space in their lives to offer safe and nurturing homes to children who cannot live with their birth families.

We consider every application to foster individually and welcome enquiries from a broad range of individuals regardless of age, marital or employment status, home ownership status, or whether you are a parent or not.

Our foster carers are ordinary people who do an incredible thing by supporting children and young people at a time when they need it most. Every child deserves a stable and happy home where they feel valued, respected and cared for. This is what our foster carers provide.

There are currently over 2,800 children and young people living in foster care in Northern Ireland. We have seen an increase in the number of children and young people coming into care over the last year and with less people coming forward to foster, we urgently need more foster carers.

There are different types of foster care so there are lots of ways you can help depending on your lifestyle and family circumstances. Foster carers can provide emergency care, short breaks, short term care (up to two years), or provide children and young people with loving homes until they reach independence.

We need foster carers to support unaccompanied/ separated children and young people aged 12-16 who arrive into Northern Ireland without a responsible adult. We are also looking for Supported Lodgings 'hosts' for young people aged 16 – 21 who have lived in care but are not quite ready to live on their own. There is also the option of providing short breaks care to young people in the community to help keep them at home with their families.

Geraldine is a single foster carer and has been caring for a 16 year old for ten years and a 9 year old child for the last two years. "Foster care is about helping children but I also get so much out of it – it has been so rewarding. When they give me a hug it means so much to me. They just become part of your family. Not a day goes by that I don't have a good laugh with the girls – they bring so much joy to me. All those normal, everyday things are the things that really matter," said Geraldine.

As a HSC NI foster carer you are never on your own. We will train you, provide you with fostering allowances as well as 24-hour social work support.

Call HSC NI Foster Care on **0800 0720 137** or visit **adoptionandfostercare.hscni.net** to find out how you could give a child a brighter future.

Facebook: @HSCAdoptionAndFosterCare

Twitter: @HSCAdopt Foster







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

