



HSC Pension Service

Business Services Organisation

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## 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

June 2022



## Coronavirus Act & end of Temporary Suspensions

The UK government published their [coronavirus action plan](#) 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 [UK government's emergency legislation](#) 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.

The Coronavirus Act 2020 is designed to be time limited and was due to end on 24 March 2022. Following a review of the Act in Parliament in March 2022, we have now been informed by the Department of Health and Social Care (DHSC) that the Health & Social Care Pension Schemes (Abatement) Regulations (Northern Ireland) 2022 have been amended and the temporary suspension of the above mentioned rules will be extended until 31 October 2022.

You can find information on normal arrangements for returning to work after retirement on our [website](#).

## Annual Benefit Statements 31st March 2022

Annual Benefit Statements for 31<sup>st</sup> March 2022 will be available on the Member Self-Service (MSS) portal in August 2022. These statements are not posted out to members and must be accessed online.

We would encourage all members who have not yet registered for MSS to do so as soon as possible. To register go to <https://mypension.hscni.net/>

You can find help to register on the system at <http://www.hscpensions.hscni.net/quick-links/member-self-service/>



## Annual Allowance 5th April 2022



Annual Allowance details for 5<sup>th</sup> April 2022 will be available to view on the Member Self Service (MSS) portal by 6<sup>th</sup> October 2022 and we will have contacted those who have breached the standard £40,000 allowance only i.e. we will not take into account tapered allowance.

Annual Allowance does not affect everyone, we have published and [Annual Allowance Notice 2021-22](#) on our website which you may find helpful.

If you are approaching retirement and wish to use Scheme Pays for a tax charge we must receive the Scheme Pays Election form prior to your retirement date.

If you fall into the category below please contact [aaqueries@hscni.net](mailto:aaqueries@hscni.net).

If you are;

- Retiring before October AND
- Will most likely have a breach of Annual Allowance AND
- Wish to avail of Scheme Pays

**\*\*Please note if you wish to avail of Scheme Pays for a tax charge incurred in year 2020/21 you must submit your Scheme Pays Election form by the 31<sup>st</sup> July 2022.**

## Unpaid Leave/Career Breaks & Pension Implications

From 1<sup>st</sup> 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 by the Employer 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 [Life Assurance and Family Benefits](#) factsheet for further information on benefits payable.
- **Ill Health Retirement** – if a member suffers ill health whilst on unpaid leave and wishes to apply for their benefits through the Ill 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 [Ill 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.

## Added Years/ERRBO/Additional Pension Contracts

If you are currently paying additional contributions to purchase Added Years, Additional Pension or an ERRBO and change jobs/employer, you must inform Payroll Shared Services of the additional pension contributions percentage you are paying.

This must be done by completing a HSC Pension Scheme Re-Joiner Form which can be accessed [here](#)

If you fail to complete and submit the re-joiner form your contract will be terminated from the last day you paid contributions.

If you had an Added Year's contract which was terminated, you **cannot** re-start it at a later date.

If you had an Additional Pension or ERRBO contract which was terminated you cannot re-start the original contract but can take out a new one under new terms from the next available start date.

## Estimates of Benefit

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.

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





## 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](mailto: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](mailto:john.coyle@hscni.net)

