



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

March 2021



Public Service Pension Scheme Consultation Update

Following the publication by the Department of Finance to the recent Public Sector Pension Schemes Consultation, HSC Pension Service has distributed information and FAQ's which will help employers and scheme members better understand the outcomes of the consultation. This document can be found at: <http://www.hscpensions.hscni.net/quick-links/public-sector-pension-scheme-consultation-summary-3/>

As and when further information becomes available HSC Pension Service will share this with you.

Further updates will be also be added to the scheme website on a regular basis

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.

Death Benefit Nominations

It is important to keep HSC Pension Service informed of where you wish survivor benefits to be paid in the event of your death by submitting the relevant nomination forms (see below).

If you are married or in a civil partnership benefits will automatically be paid to your spouse/partner unless you tell us otherwise.

If you are single/widowed or divorced benefits will be paid to your estate unless you tell us otherwise.

You can use the forms below if you wish to specifically nominate an individual or individuals for payment of a death gratuity or if you are co-habiting but not married or in a civil partnership to nominate your partner for a survivors pension.

[Form DG3](#)– 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.



Death Benefit Nominations - cont

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.



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:

- Agree a retirement date with your line manager
- Download the AW6 Pension Application form AW6 from the HSC Pension Service website <http://www.hscpensions.hscni.net/pension-benefit-application/>
- 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 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 you pension and/or Lump sum.

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



Pension Workshops & 1-1 Sessions

Given that the COVID 19 pandemic is still with us, we continue to deliver Pension Workshops via Zoom or Microsoft Teams. The new workshop format has been received with positive feedback and attendance numbers are consistent.

It is hoped in the 2nd Quarter of 2021/22, restrictions allowing that we will be able to go back out to various locations and engage with our members face to face as we had done previously.

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. This can be accessed at <https://mypension.hscni.net/>. It would also be beneficial for you if you have used the HSC Pension Service on-line calculators available at <http://www.hscpensions.hscni.net/quick-links/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.

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 March 2021.

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 14 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



Coronavirus Legislation

Following the introduction of the Coronavirus Act 2020 a number of temporary suspensions have been made to the HSC Pension Scheme Regulations. These suspensions are listed and summarised below:

- Omission of Regulation 84 of The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 and equivalent in 2008 & 2015 Schemes
The omission of this regulation broadly means that the rule restricting recent retirees from working any more than 16 hours per week in HSC Employment in the first month following their retirement is no longer applicable.
- Amendment of Regulation 85 of The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995
The amendment of this regulation broadly means that members of the HSC Pension Scheme who retired whilst holding Special Class Status will temporarily have the restriction on their earnings allowed on re-employment with the HSC removed.

These amended regulations remain in place until notice is given by the Government. HSC Pension Service will inform employers once any changes are to be made.



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.



Pension Queries

Have you got a query relating to your pension? If so please refer to the HSC Pension Scheme website at www.hscpension.hscni.net On the website you will find numerous Scheme Guides, Scheme Factsheets, Scheme forms, on-line calculators to help you forecast potential benefits at retirement.

The vast majority of general enquiries can be answered by browsing the Scheme website.

If you are submitting a query to HSC Pension Service, to ensure it goes to the correct department please use the following e-mail address

General Enquiry – hscpensions@hscni.net

Annual Allowance Queries – aaqueries@hscni.net

Annual Benefit Statement – absqueries@hscni.net

Member Self Service Queries – mssqueries@hscni.net

Three most Frequently Asked Questions

Q. *When can I expect to receive my Lump Sum after I retire?*

A. HSC Pension Service strives to pay your lump sum on a Friday as close to and following your retirement date. However this is not always possible given processing times, bank transfer times etc. Your lump sum will be paid into your account on **A** Friday in the month following your retirement.

Q. *If I retire, when can I expect to hear what my benefits will be?*

A. HSC Pension Service will issue you a letter in the month of your retirement outlining the value of the benefits payable.

Q. *How can I get an estimate of what I might receive on retirement?*

A. The most efficient way to get estimates of benefits is to use the information contained on your Annual Benefit Statement and the On-Line calculators on the Scheme website. The on-line calculators will give you a forecast of standard benefits payable, adjusted benefits if you wish to claim a maximum lump sum and adjusted benefits if you wish to claim an additional lump sum less than the maximum permitted. The calculators can be accessed at <http://www.hscpensions.hscni.net/quick-links/calculators/>

Alternatively you can complete and submit an estimate request form. The form is available to download at <http://www.hscpensions.hscni.net/request-an-estimate/>

Please note Estimates of benefits are taking approximately 12 weeks to process.



Re-Joiner Form

Scheme members who change employers/jobs and as a result begin a new employment under a new payroll number must complete a HSC Pension Scheme Re-Joiner form. Completion of this form will maintain your continuity of service and ensure that if you are contributing to an added years/additional pension or ERRBO contract that your correct level of contributions are maintained.

Please Respect Our Staff

In HSC Pension Service we are committed to treating everybody with respect and courtesy, and to giving you a polite and effective response should you contact us.

Our staff also has the right to work in a safe environment, free from verbal abuse. We therefore ask that you respond to this by showing polite, respectful behaviour when in contact with our staff.

Financial Advisers

From time to time we are asked to provide advice – this may include lump sum options at retirement or financial planning with regard to opting in or out of the scheme.

HSC Pension Service staff cannot provide members with financial advice.

We will sign post you to our website where you will find extensive information and calculators to help you make your choices. We would however encourage you to access the help of a financial adviser to assist you to make these important financial decisions. **Lump sums choices at retirement in particular cannot be changed when the pension is in payment** therefore it is imperative that you access the services of authorised pension advisers before submitting your lump sum choice.

You should research the extensive information available on the www and you may find information and links at <https://www.nidirect.gov.uk/articles/getting-information-and-help-pensions> helpful.

The BMA can also offer advice from specialists, further information can be found at www.bma.org.uk

All requests for information from a 3rd Party such as an Independent Financial Adviser or Accountant will be subject to a charge (this includes ABS, AA calculations and estimates). The charge should be paid in advance, processing will not occur until HSC Pension Service is in receipt of the fee. Please refer to [Schedule of Charges](#) for further information. A letter of authority must be on file before we can release any information to a third party. Please note that as we have a constant high volume of work, requests for calculations will be processed in date received order.



2021 Census

Census 2021 is here!

The census happens only once every ten years and gives us a picture of all the people and households in Northern Ireland. It gives us three windows on our world.

The Past – As well as being a rich source of genealogy information, we can find out interesting facts like Putter Outter, Clod Hopper, Toe Rag all past occupations that have disappeared from census records.

The Present – It shows us what Northern Ireland looks like today highlighting current trends. For example, renewable energy in homes is included for the first time while we don't ask about outside toilets anymore.

The Future - Census data is used make decisions about how vital public services, such as health, housing and transport are planned and funded. As we get older our needs may change and it is important that this is captured so everyone has access to the services they need.



census 2021

On Census Day 2011, 21% of people had a long-term health problem or disability that limited their day-to-day activities.

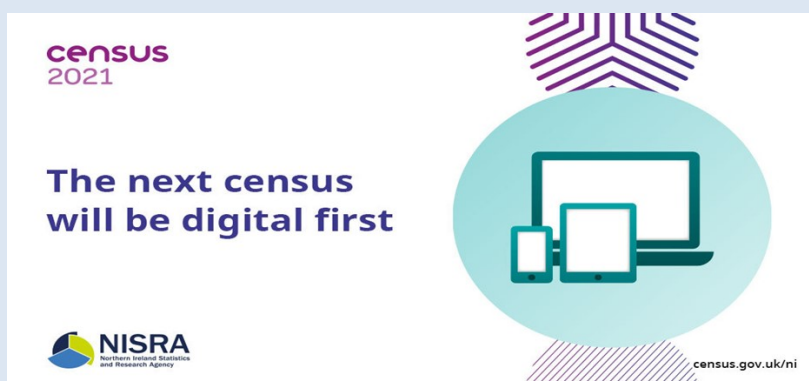
What will it be on Census Day:
21 March 2021?



 **NISRA**
Northern Ireland Statistics and Research Agency


census.gov.uk/ni


You should have received your pack in the post. It will have included an access code for completing online or details on how to request a paper form. If you have already completed your census we are very grateful. Your answers are important and completely confidential. Your personal data will never be shared.



census 2021

The next census will be digital first



 **NISRA**
Northern Ireland Statistics and Research Agency

census.gov.uk/ni

If you didn't receive a pack, have lost your access code or have any questions call our contact centre for free on **0800 328 2021** or visit our website at www.census.gov.uk/ni. Here you can find out about the support available to help you complete including guidance in Braille, Easy Read, British and Irish Sign Language and large print questionnaires.

Follow us on Facebook and Twitter **@NICensus2021**





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

