



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

March 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
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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](#).

## McCloud Remedy

The 1<sup>st</sup> of April is fast approaching bringing with it the first stage of the implementation of the McCloud Remedy, where all members of the HSC Pension Scheme will move to the 2015 Reformed Scheme.

HSC Pension Service are understandably experiencing an increase in queries relating to the McCloud Remedy and how it might affect you as members. You may wish to consider catching up on the latest information available on the [McCloud Remedy Page](#) of the HSC Pension Scheme website.

The page which is located in the Quick Links section of the home page of the [HSC Pension Scheme website](#) includes FAQ's, a Decision Tree on who is affected by the Remedy, Factsheet, Myth Buster and Timelines which might find useful.





## Member Pension Contributions

The Department recently carried out a consultation exercise which sought views on changes to member contributions with effect from 1 April 2022. The proposals set out in that consultation aim to preserve participation in the scheme while protecting its substantial value for members in retirement.

The consultation document set out a number of proposals:

- Members' contribution rates would be based on actual pensionable pay instead of members' notional whole-time equivalent pay
- Rebalancing the contribution structure by narrowing the range of contribution rates.
- Increasing tier boundaries in line with annual AfC pay awards
- Phasing in the new member contribution structure over 2 years

The Department of Health and Social Care in England has recently announced that the reform of their pension contribution structure will be delayed until October 2022. This delay will avoid increasing some members' pension contributions at the same time as increases to National Insurance contributions are being applied. The Minister of Health in Northern Ireland has decided that it would also be appropriate to delay the implementation here as it would avoid immediate pressures on the take home pay of some HSC staff.

**In view of this the current member contribution rates will not change before October 2022.**

The Department will continue to analyse the responses and issues in relation to all the proposals set out in the consultation document and will publish a full response, addressing all the proposals, in due course.

The consultation is available via the DoH website at:-

<https://www.health-ni.gov.uk/consultations>

## 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.

**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.



## Bank Casual Employments (3 month rule)

Both Employers and scheme members should be aware of the rules surrounding membership of the scheme for Bank/Casual employees.

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.

If the break exceeds three months, the pensionable employment must be closed down on the last day the member actually worked, the employee will then not be eligible for certain 'in scheme' benefits such as Death in Service Lump Sum Payment.

## Transfer of Benefits into the HSC Pension Scheme

If you have recently joined HSC NI and wish to move previously built up pension rights to the HSC Pension scheme you need to let us know by completing an Application for Transfer In of Pension Rights.

The Transfer In application form can be found on the Scheme website where you will also find the Transfer in Guide informing you of what pension rights that you can transfer and the rules that apply. You can access the guide and the application form [here](#).

The most important thing for you to remember about transferring in your pension is that you only have **12 months** from the day you join the HSC Pension Scheme to apply. Please remember that if you confirm on your Joiner Questionnaire you have service you wish to transfer this does not equate to a transfer request. The Joiner Questionnaire is returned to HR and will not be sent to HSC Pensions so you must follow the instructions in the Transfer in Guide to ensure your Transfer is actioned.

HSC Pension Service recommends that you consider taking independent financial advice before making a decision about transferring benefits.

### Transferring into the HSC Pension Scheme

Please note if you wish to transfer previous service to the HSC Pension scheme you must:

Request a transfer of pension benefits within 12 months of becoming eligible to join the Scheme  
Be under your normal pension age.

If your transfer request is not within HSC Pension time limits it will be rejected.

### How do I request to transfer into the scheme?

To request a transfer you must first complete a transfer in request form. This is available [here](#).

### Previous NHS Service in England & Wales, Scotland or the Isle of Man

Please be aware that transfers do not automatically happen regardless if they were previously with another NHS Pension Scheme including NHS Pensions Agency England & Wales or Scottish Public Pensions Agency (SPPA) or NHS Isle of Man.



## Transfer of Benefits into the HSC Pension Scheme - cont

### Change to time limits for transfer quotes

For all transfers (apart from NHS England & Wales, Isle of Man and SPPA Club transfers) members will receive a quote as there will be a difference in service or CARE earnings transferred between HSC Pension scheme and the scheme you were previously with. HSC Pensions will send your quote to you by post. We will ask that you give this your immediate attention as transfer quotes are only guaranteed for three months. Once this window passes the quote will be re-issued; some pension schemes will then charge for a new quote to be processed.

To avoid this and delays in transfers we have amended our processes for transfer in quotes. If you do not respond to the first quote one final reminder letter will be issued. You will then have four weeks from this point to respond to the quote. If we do not receive a response from this letter we will automatically close your case.

Please note members who transfer in from a personal pension will not be able to take a refund of contributions even if they subsequently leave with less than two years membership.



## Pension Benefit Applications

HSC Pension Service are in receipt of a number of queries from upcoming retirees in relation to notification of their pension entitlement. Please be advised that we are only able to process your pension application and notify you of your pension entitlement, in the month that your pension is actually due and not before. If your last day of superannuable service falls on the final day of the month e.g. 30<sup>th</sup> April, your pension becomes payable on the following day, in which case you are treated as a May pensioner. Upon processing of your pension application, your entitlement notification will be sent either via email or hard copy letter to your home address.





## 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)

