



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

July 2020



COVID-19 Update - Impact on Services

We understand that the current situation around COVID-19 continues to cause significant concern and uncertainty. I wanted to reassure you that at HSC Pension Service we have taken, and continue to take, a number of proactive steps to ensure that we support you during these difficult times.

HSC Pension Service continues to prioritise retirement applications, receipt of notifications of bereavements and the processing of pensions payment to our members. As a result, you may notice some slight disruption to our other services, but we will do our very best to limit this.

It is vital that HSC Pension Service manages resources to keep our phone lines open as much as possible. That's proving especially hard at the moment, with so many of our colleagues not being able to come into work. As a result we have limited hours of service for our telephone calls to;

Mon – Thurs 10.00am to 12.00noon & 2.00pm to 4.00pm

Fri 10.00am to 12.00noon

Please only call if it is essential and you can't find the support you need on our website.

Pension Workshops & 1-1 Sessions—COVID-19 Update

As you will be aware all Workshops and Staff Engagement sessions have been suspended due to COVID-19. We would like to reassure our members that we will resume these sessions as soon as is safe to do so. Your HR team will keep members updated with availability and send notice once sessions can recommence.

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. Your HR Team will advertise dates for upcoming 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 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



Annual Benefit Statements 31st March 2020

We are happy to say that, even with the current limitations in place due to COVID-19, HSC Pensions are on track and Annual Benefit Statements for 31st March 2020 will be available on the Member Self-Service (MSS) portal in August 2020. 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/>

**When will I
get my
Statement?**

Annual Allowance April 2020

Annual Allowance details for 5th April 2020 will be available to view on the Member Self Service (MSS) portal by 6th October 2020 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.

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.

If you are:

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

Annual Allowance & Pay Award Implications

In the event of a backdated pay award where arrears of pay may be owed to a member, the Annual Allowance is calculated in the standard way.

The member's pension benefits at the end of the current pension input period will be calculated using their new pensionable pay amount as determined by the pay increase. Any arrears of pensionable pay received in the current pension input period relevant to previous years will not be used to establish growth in the current year.

For example in the year 2017/18 Judith's pensionable pay was £80,000. Salary negotiations concluding in 2019/20 (February 2020) decreed that Judith is awarded pay increases of 2% for 2018/19 and 1% for 2019/20. Judith will receive all backdated arrears for both years in March 2020.

As a result of the increases Judith's pensionable pay for year 2019/20 is now £82,416. She is owed arrears of £4,016 in her March 2020 pay (£1,600 for 2018/19 & £2,416 for 2019/20). The total pensionable pay received by Judith in 2019/20 was therefore £84,016 (including arrears).

For the purposes of calculating Judith's Pension Benefits (and subsequently the pension growth) the arrears received in 2019/20 but relevant to 2018/19 (£1,600) are ignored and her closing balance of pension benefits in year 2019/20 is based on a pensionable pay figure of £82,416.

Further information can be found at <https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/>





HSC Pension Scheme Website

The HSC Pension Scheme website is a resource we would urge all members to look at when considering any pension related issues. There are various factsheets and FAQs available explaining all areas of our Schemes. We also publish quarterly [Newsletters](#) such as this one to keep members abreast of current issues and any upcoming changes.

The [Calculators](#) section of the website has a wide array of calculators which members can use to input their own service and pay details to look at estimated pension benefits at different retirement ages. This is particularly useful when looking at Voluntary Early Retirement (reduced benefits) or commuting some pension to take a higher lump sum.



Sharing our Performance

Quarter April to June 2020

New Retirements - 730

Revision of Benefits - 122

Estimate of Benefits – 1020

Transfers In - 91

Transfers Out - 10

Refund of Contributions- 105

Survivor's pensions – 53

One to One member consultations – 207

Value of pensions paid – £85,186,533.36

Value of lump sums paid – £119,215,607.69

Telephone Calls – 2882



Delivering through the Pandemic Two months & two metres.. How we did it!

As the world became exposed to the coronavirus so the strengths and weaknesses of different public and private sectors fell victim to a similar exposure. The outbreak of Novel Coronavirus certainly created great concern and unrest within the Business Services Organisation but there is strong evidence that it has driven positive change and creativity within our workforce. This was unquestionably apparent within the team at HSC Pension Service.

Certainly at the outset of the crisis the initial step was to reference the Business Continuity Plan (BCP). But really, did any BCP's make adequate provisions for a pandemic situation? The Senior Management Team in pensions met to agree Business Continuity levels in the event of pandemic levels of disruption. Key Performance Indicators were agreed correlating with reduced workforce levels. It was thought that a fully operational service could only be cautiously guaranteed if there was at least 80% of the workforce present; reducing to delivering on retirement applications and payroll functions only should the workforce reduce to as low as 20%. Premises were immediately made as socially distanced *friendly* as possible (if there is such a thing!). Yet the official guidance that soon followed meant that we needed to move quickly to remote working. Within days, almost 90% of the workforce was working from home (WFH). Those who remained on-site were happy to do so for personal reasons and their roles have proved essential to our overall success.

More than two months on and it is remarkable to report that a full service has been delivered and continues despite the fast evolving pandemic situation that disrupted all of society on such a vast and challenging scale. Not only did normal service delivery levels prevail but the pension service team also managed to do this despite other non-pandemic related pressures. The delivery of these services under such extreme and unprecedented pressure is testament to the whole team in pensions and their close alignment with the BSO values; "*Working together, Excellence, Compassion and Openness and Honesty.*"

The Agency workers within the pension team are highly valued and there was a spirited mindfulness that providing a full service could go some way in securing their continued employment. As staff vacancies arose within the team due to natural movements, the contribution by agency staff became even more vital; even lending their talents to pioneering some technological advancement and invaluable assistance in the delivery of remote working. Despite training and induction constraints to recruiting new staff, 2 business critical posts have been filled by means of innovative remote induction and training methods. A recruitment exercise is currently well underway to fill the other vacancies in the coming weeks, with social distancing measures being fully considered for the approaching interviews.

End of year (EOY) is a pressurised time for most service areas but particularly so in a finance driven environment such as pensions. Traditionally, the financial year end sees increased numbers of retirement applications and yet all retirements were timely administered with all backs and direct debit transactions processed remotely. P60 advice notes were issued to almost 40,000 pensioners, weeks ahead of regulatory requirements and CETV's were prepared for disclosure on time.

Information required for the EOY resource accounts is firmly time bound and can only be provided once the financial year has ended i.e. after 31/03/2020 therefore this had to be managed very closely so that all statistics and processes completed by individual teams fed into the resource account disclosures. Due to excellent communications between teams working remotely HSCPS were able to supply the information required within the tight timeframes required by the Department of Health so that faster closing was achieved. During the challenging period that had emerged in March, not only were these deadlines met but there was the added challenge of a server move and a system upgrade within a one week timeslot.



Once EOY processes were completed, both Test and Live system services migrated over to a new infrastructure and software upgraded to enable regulatory disclosures to HMRC in the new financial year. The timeframes were constricted as this had to be achieved prior to week 1 payroll at the start of April 20. Parallel arrangements had to be made too for the ongoing NI Fire and Rescue Service (NIFRS) onboarding project. Although the NIFRS Finance Director offered to pause any project progression during the crisis, pension senior personnel felt this could still be progressed by the team and continues to move at a fast pace.

The implementation of the HSC pay award in March 2020 meant added pressure too at this time. The Pension Payroll Team was required to recalculate almost 500 pensionable pay figures. Additionally, the Pension Admin team had to revisit hundreds of other pension events such as contribution refunds, transfers of service etc. because of the revised pay figures.

Moreover the UK Government's Coronavirus Action Plan envisaged that changes to legislation might be necessary in order to give public bodies across the UK the tools and powers they need to carry out an effective response to this emergency.

A key area of this legislation enabled action to increase the available HSC workforce by removing barriers to allow recently retired HSC staff to come back to work and tackle the outbreak without abatement of their pension. This change was made, implemented and communicated to stakeholders via newsletters, website and technical updates. Factsheets were quickly developed to help explain the changes.

Restrictions do not permit that Pension workshops can yet be arranged for the forthcoming year and considerations to deliver these remotely are underway. However in the interim the team have increased the One to One Pension Consultations by 50% and are developing other One to One consultation services in order to fully support our members during this time of financial uncertainty. A 40% increase in finance and death benefit related queries has revealed how vulnerable we are as a society in terms of our health and financial wellbeing.

This success story is down to the remarkable talents and skills of all staff, some that may have otherwise remained hidden. Although physically distanced, and I deliberately do not use the term *socially* distanced, there has been and remains a united connection within the teams. Staff keep in touch regularly on a personal as well as a professional basis, setting themselves team challenges for personal goals. Staff shielding and living alone have been at the forefront of everyone's thoughts too. An occasional "how are you?" goes a long way and is a welcome act of kindness to show our fellow feelings to all. It was important also as a cohesive team to be mindful of some staff who had additional pressures at this time such as home schooling and increased caring roles. Staff can be proud of the connected, sense of belonging that they have established; showing strength to colleagues finding it difficult to weather the crisis, particularly in the early days.

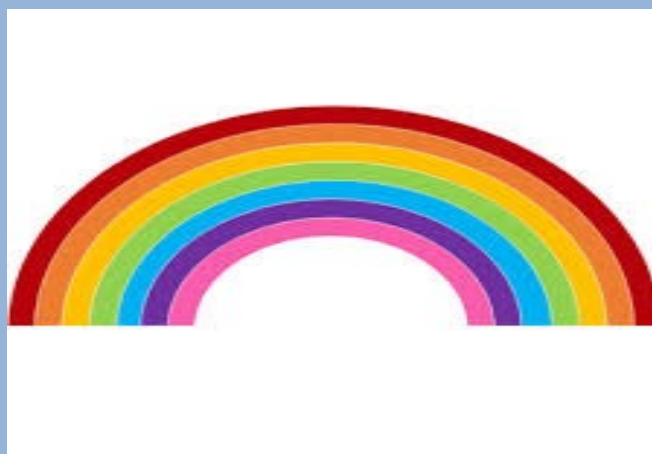
Staff have drawn on the profit of this empathy when chatting with vulnerable members and pensioners too as they witness a sense of isolation with some callers. They find a friendlier and longer chat seems to ease apprehension and as a consequence, has a positive effect on staff. Certainly there has been an increased sense of our members and pensioners wanting to put "financial matters in order". Staff are happy to provide extra reassurance and assistance at this time. We have also realigned processes to allow for difficulties that may be faced by those shielding, such as requirements for witnessing of declarations. Exposure to the upsurge in negativity can make the most optimistic of us feel frustrated and deflated and that can be as contagious as the disease itself.



Although we miss face to face contact to an extent, thanks to technology, we can enjoy some visual contact. It's great to check in with our colleagues visually and to see their creative attempts at home hairdressing! And let's be honest, everyone has been enjoying a good old nose at all the WFH background scenes! We ensure we show our appreciation towards each other and encourage valuable downtime as the weekend approaches and particularly before the Bank Holiday breaks... yes we've had 3 in these two months!

There has been an overwhelming sense of pride among staff and there have been calls to have a platform to recognise and reward staff who have shown great strengths during this situation. This is something we will review once a fresh "new" normality resumes, whenever that may be. In the meantime, we aim to stay safe, stay connected and continue to deliver the best service we can to all our valued members and pensioners as proud employees of the Business Services Organisation.

When it rains...look for the rainbow!





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: 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



Follow us on Twitter @hscpensions



Find us on Facebook - HSC Pension Service

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

