



HSC Pension Service

Business Services Organisation

*Provided by .....*

## Welcome to the HSC Pension Service Pensioner Newsletter



This newsletter is for all Pensioners of the HSC Pension Schemes and contains important information about your HSC Pension

December 2021



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## Pension Payment Dates

You will receive your pension on the last banking day of each month, except for December when we will pay your pension before Christmas.

Please see below the Payment Dates up until March 2022. These are also updated on our website by clicking [here](#).

<b>2021</b>	
22/12/2021	Wednesday
<b>2022</b>	
31/01/2022	Monday
28/02/2022	Monday
31/03/2022	Thursday

## The McCloud Judgement- What does it mean?

In 2015 the Government introduced new reformed schemes where existing members had to switch to unless “protected”. In the case of the HSC Pension Scheme the new scheme is called the 2015 Scheme.

There was no choice about this matter. Members simply switched to the 2015 Scheme if they did not satisfy the protection requirements.

This protection has been found to be age discriminatory and accordingly public service schemes have been ordered to address this discrimination and offer members a choice over which scheme they wish to accrue benefits in for the duration of the remedy period. The remedy period runs from 01/04/2015 to 31/03/2022 or earlier if your last day of HSC Pension Scheme Membership is after 01/04/2015 and before 31/03/2022.

### Who is affected?

Individuals that meet the following criteria are in scope of the changes:

- were members, or eligible to be members, of a public service pension scheme on the 31 March 2012;
- were members of a public service pension scheme between 1 April 2015 and 31 March 2022; and
- the two periods above were continuous (or treated as continuous under the scheme regulations, including those with a qualifying break in service of less than 5 years).

### I am retired- will this affect me

For those pensioners who are already receiving benefits relating to the period of discrimination between 2015 and 2022 there will be a choice offered to you as soon as practicable once the necessary provisions are in place.

Each eligible individual will be contacted by HSC Pension Service with details of the Choice. Contact will be made as soon as practicable and may take some time.

### Do I need to do anything now?

**No.** You will be contacted by HSC Pension Service with your choice. Priority will be given to families of effected members who passed away and those affected members who retired on Ill Health. If you do not fall within the protected group you will not be contacted, for example if you retired before 01/04/2015.

**Please do not contact HSC Pension Service regarding your choice;** if you are in the affected group we will contact you. This will take some time as we have approximately 27,000 pension events to review.

# Keeping us Informed

## Changes of address/payment destinations

If you change your address, bank or building society details please tell us straight away. If you get more than one pension from HSC Pension Service, please tell us the reference number of all pensions to which the change applies. **If we lose contact with you it may be necessary to suspend your pension.**

## Need to change your bank account?

If you want to change where your pension is paid to we need to receive new bank details in writing with a valid signature. Please allow us enough time to make the change and let us know two weeks before your next pay day so we don't try to make a payment to your old account, which may have already been closed.

## Dependants' Allowance

If you are in receipt of a child allowance, these are normally paid up to age 23. Please see [Dependant Allowances](#) for more information.

Failure to notify us of any changes in circumstances, which leads to a dependants pension being payable when entitlement has been ceased, will be recoverable by HSC Pension Service.

## Survivor Benefits - Re-marriage, forming a civil partnership or co-habiting

If you receive HSC survivor benefits following the death of a scheme member who retired or whose service ceased before 1st April 2008 and you decide to remarry, form a civil partnership or live with another person as life partners, please let us know as it may affect your pension.

If you were actively contributing to the Scheme on or after April 2008, you have the option of nominating a cohabiting partner to receive a pension when you die. If you wish to nominate your partner to receive a survivor pension after your death, please complete a partner nomination form [PN1](#), which can be downloaded from our website [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net).

## Thinking on Returning to Work?

Your pension could be affected if you return to work in the HSC after retirement. Your pension may need to be reduced or stopped altogether whilst you are employed. You can check with us beforehand and we will be happy to let you know. A permitted to earn figure can be provided if necessary. If you do not let us have the relevant information you may be paid too much pension and will have to pay the money back. You can contact the pension team on 02871319111- Option 1 to find out more information on this issue.

# Keeping us Informed

## Pensioners living abroad

We write to our overseas pensioners every year asking them to complete and return a Declaration of Entitlement form. **Failure to return this form may result in suspension of your pension.**

## Your Pension

Please tell your next of kin or any other representative that, in the unfortunate event of your death, they must inform HSC Pension Service without delay.

The best way to inform us of the death of a pensioner is to telephone 02871319111- Option 2. This allows us to get any survivors' benefits processed and paid as soon as possible and ensure that we avoid overpaying the deceased's pension.

## Lasting Power of Attorney

There may come a time when, because you are incapable of managing your property and financial affairs, you will need someone to do this for you. You can formally appoint a friend, relative or professional to hold a Power of Attorney that will allow them to act on your behalf.

### What is a Power of Attorney?

A Power of Attorney is a legal document giving someone else the authority to take actions or make decisions on your behalf. It enables you to choose a person/ or people (called an attorney) to deal with your property and affairs. A Power of Attorney ceases when you become unable of managing your affairs, but an Enduring Power of Attorney will continue. It is important to remember that mental incapacity can happen to anyone at any time, for example - by accident or through illness.

To become effective, all Enduring Powers of Attorney need to be registered with the High Court (Office of Care and Protection) but registration is not required until the point where your attorney believes you are no longer capable of managing your affairs. **HSC Pension Service cannot accept amendments from any other persons on behalf of a member unless the person has been appointed Power of Attorney Status. The official court document provided by the Office of Care and Protection must be presented to HSC Pension Service to allow your Power of Attorney to deal with your pension affairs on your behalf.**

**Who can I contact to make further enquiries?** Any solicitor can provide advice and the Office of Care and Protection can give general guidance. Enquiries can be made in person, by telephone or by post to: The Office of Care and Protection Room 2.2A, Second Floor Royal Courts of Justice Chichester Street Belfast BT1 3JF.

## Death Gratuity

A Death Gratuity is a lump sum which may be paid when you die. Whether a Death Gratuity can be paid, and how much it may be, depends on how much retirement benefit you had from the Scheme up to the date of your death.

A death gratuity is not normally included in an Inheritance Tax assessment if you are married or have a registered civil partner. If you are single a death gratuity paid to a nominated person or persons may be included in an Inheritance Tax assessment. A death gratuity paid into a deceased person's estate will normally be included in any Inheritance Tax assessment. If you nominate a person or persons they should check their own tax position with HMRC. However, if the payment of the death lump sum partly or wholly causes you to exceed HMRC's lifetime allowance (LTA), see Part 10, then the excess payment above the LTA will be subject to a lifetime allowance charge (LTAC).

This death gratuity can be treated for lifetime allowance purposes in one of two ways. These are:

- a 'Defined Benefits Lump Sum Death Benefit'. In this case all the lump sum paid in these circumstances in excess of the LTA will be taxed at 55%. As most members will not exceed the LTA, death gratuities will be treated on this basis, unless you notify us differently in writing that you wish the death gratuity to be treated as a Pension Protection Lump Sum Death Benefit;
- a 'Pension Protection Lump Sum Death Benefit'. In this case all the lump sum paid will be taxed at 35% regardless of whether you actually exceed the LTA. If your benefits are already over or close to the LTA then you should consider this option. Before you take this decision you should take appropriate financial advice.

If you decide to have your potential death gratuity paid as a 'Pension Protection Lump Sum Death Benefit', then you must write to HSC Pensions confirming your decision. You can take this option at any time prior to your death.

Irrespective of which of the two ways you decide to treat your death gratuity, if a death gratuity becomes payable then we will inform your legal personal representative (LPR) of the amount and percentage of the standard LTA represented by the death gratuity within three months of the final payment. Your LPR is responsible for notifying this figure to HMRC. The beneficiary of the death gratuity is legally responsible for paying any LTAC that may become due.

If you are legally married, have formed a civil partnership, or have nominated a qualifying partner your surviving spouse or partner will automatically get the lump sum unless you have nominated someone else on form [DG3](#). You can get this form from our website [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net) or you can ask your employer to download one for you. The lump sum will then be paid to your nominees.

If you are single, divorced or have terminated a civil partnership, the lump sum will automatically be paid to your estate unless you have a nominated qualifying partner or nominated someone on form [DG3](#).

If you later decide to change your nominee, you can tell us on a new form [DG3](#). A new form DG3 replaces any earlier form [DG3](#). If you have nominated a person (or persons) or organisation to receive the lump sum then it will be paid automatically to this nominee, without waiting for Grant of Probate or Letters of Administration. If your Scheme membership extended to or beyond 1 April 2008 then you can change your instructions and complete a new form [DG3](#) at any time.

If your Scheme membership ended before 1 April 2008 then you can cancel an earlier nomination you made on form DG1, or cancel a request not to pay your legal spouse or civil partner, but you cannot make a new nomination unless you rejoin the Scheme.

HMRC have imposed a two year time limit upon making these payments. If the Death Gratuity is not paid within two years of the Scheme being notified, then the payment will become unauthorised and will be subject to a tax charge of 40%. It is very important that you keep your legal personal representative up to date with your circumstances.



## Is my pension taxable?

All incomes are subject to tax. Her Majesty's Revenue and Customs (HMRC) informs HSC Pension Service of your tax code and tells us how much tax to deduct. If you have any queries on your tax code you should contact the HMRC directly. You will need to quote your national insurance number and PAYE reference of 916/G78000. HSC Pension Service does not hold any information on the reason why a tax code has changed and does not have the ability to change a tax code without authorisation directly from HMRC.

## Payslips & P60

You will receive a payslip when you first retire and then in May of each year which will show you any changes in tax that you are paying. You will then only be sent a payslip during the year if your net pension changes by more than £5 from the previous month.

## P60

Your P60 will be posted to you in April/May each year. This is a tax document which will state your final tax code and give details of the pension that we paid to you and any tax that was deducted. If you have a query regarding your tax code, you should contact HMRC on 0300 200 3300.



ComputersHope.com

### **CONTACT HMRC**

**Call: 0300 200 3300**

**Call from Overseas: 0044 135 535 9022**

## Employment Support Allowance (ESA)

ESA may request information pertaining to your pension benefits from the HSC Pension Service. The HSC Pension Service and ESA are currently liaising to implement a more efficient and effective service for the notification of pension benefits.

ESA will now contact our organisation directly and in order to avoid any duplication of work we ask that pensioners do not forward ESA requests onto the HSC Pension Service.

## Pension Scams

*If it sounds too good to be true, it probably is!*

You may have seen stories in the press about an increase in pension scams. We don't want you to worry though, as these scams are mainly targeted at people who haven't taken their pension yet.

The scams often see scheme members approached by unscrupulous companies, promising instant cash sums and/or early access to their pension if they transfer their savings. There is more information available at [www.pension-scams.com](http://www.pension-scams.com) or telephone 0800 028 1881.

As your pension is already in payment it is very unlikely you would be targeted by one of these companies. However, it is always wise to remain vigilant so we have included some general advice on pension scams.

**These may sound obvious, but here are some practical tips to follow:**

- \* Don't give your personal or bank details to anyone, unless you have checked them out
- \* Tell all your friends and family if you discover a scam
- \* Take care with all your paperwork and shred anything with your personal details on it.

For further advice you can contact the Citizens Advice consumer helpline on **0345 04 05 06** or visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk).

**If you think you are being targeted by a pension scam please contact Action Fraud on 0300 123 2040 or [www.actionfraud.police.uk](http://www.actionfraud.police.uk).**





## Health & Social Care Retirement Fellowship



Health & Social Care

**Retirement Fellowship**

OF NORTHERN IRELAND

If you are not already a member of the Fellowship, why not join now! You will be made very welcome at all 13 branches across Northern Ireland

Information about the fellowship can be found on [www.hscrfni.org](http://www.hscrfni.org) or contact Ms Janet Hassard on 028 9066 4000 and she will be happy to answer any queries.

## Complaints Procedure

We make every effort to get things right, however, occasionally things go wrong and it is a cause of great concern to us when this happens. We deal with all complaints as quickly as possible and do our utmost to put things right. If you are not satisfied with the way we have handled your complaint please see the [Internal Dispute Guidance notes](#) on our website.

## Online Communications

We want to be more environmentally friendly, reduce costs and continue to meet member demand, so we are encouraging you to register your email address with us. We can then send you communications such as this annual newsletter and general Scheme information by email. You can register for email communications by sending written confirmation of your email address to HSC Pension Service at the address overleaf. Personalised information such as your yearly P60 will continue to be posted to your home address.

## SMS Text Messaging Service

In order to improve communication to our pensioners, HSC Pension Service has a text messaging service.



### What do you get as a member?

This service will provide our pensioners with new and important updates on information relating to their pension.

Alongside this service, HSC Pension Service will in future, release all Newsletters to our website with a prompt text to inform you when it's available.

### Join Now!

If you wish to avail of this key service, text **HSCPENSIONS** to **67300**

Note: This initial text message will incur a one off charge based on your network operator's standard text message rate. However, all subsequent text messages sent from HSC Pension Service will be free of charge.

### Already a member, but want to unsubscribe?

To end your HSC Pension Service text alerts membership text **STOPHSCPENSIONS** to **67300** Information is held securely and is non-identifiable. Contact us if you have a query regarding this service.



## Useful Contact Information & Phone Numbers

### **Pensions Advisory Service**

Free independent information  
and guidance on pensions

0800 011 3797

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### **The Money Advice Service**

Set up by Government providing  
unbiased free advice

Holborn Centre, 120 Holborn, London  
EC1N 2TD

0800 138 7777

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### **Action Fraud**

Uk's National Reporting Centre

0300 123 2040

[www.actionfraud.police.uk](http://www.actionfraud.police.uk)

### **Pension Tracing Service**

Trace a personal or company pension  
scheme

0800 731 0193

[Find pension contact details - GOV.UK  
\(www.gov.uk\)](http://www.gov.uk)

### **Pension Wise**

A free and impartial government service  
that helps you understand the options for  
your pension pot

0800 138 3944

[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

# CHRISTMAS WORD SEARCH

Y	X	G	Z	T	O	E	R	T	R	E	A	J	M	W
K	E	R	L	N	W	K	L	L	M	L	P	E	L	B
E	Z	G	Q	W	J	N	U	Q	Y	D	J	X	R	A
B	W	V	E	I	B	H	H	U	V	U	Z	O	L	U
N	I	Z	A	N	G	R	N	F	T	T	C	J	Q	N
S	H	D	Y	T	T	L	J	P	P	L	D	D	U	K
D	L	Q	V	E	B	S	Z	D	P	E	J	Q	Z	N
W	C	C	H	R	I	S	T	M	A	S	C	B	R	Q
C	O	C	O	A	N	N	S	A	N	T	A	U	B	O
R	A	V	T	E	E	Z	N	C	R	K	X	T	N	W
C	W	C	T	M	B	H	O	D	A	G	H	Q	J	D
C	U	T	A	H	T	Y	W	N	N	R	N	J	L	M
A	I	N	I	P	U	P	Z	B	P	F	F	W	Q	M
M	R	U	D	O	L	P	H	O	C	K	U	V	Y	V
O	J	A	K	Y	L	W	T	B	B	W	K	G	E	L

HOT COCOA  
MITTENS  
SCARF  
RUDOLPH  
CHRISTMAS

ORNAMENT  
STAR  
SANTA  
SNOW  
WINTER

## **Christmas Holiday**

### **Arrangements**

Please note HSC Pension Service will be closed over the Christmas period on the following dates:

**27th December**

**28th December**

**3rd January**



***HSC Pension Service would like to wish all our pensioners a Merry Christmas and a Happy and Safe New Year***





## 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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