



HSC Pension Service

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Business Services Organisation

# EMPLOYER NEWSLETTER

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# 1. Public Sector Pension Scheme Consultation Update - McCloud Case

The Public Service Pension Scheme consultation to remove the discrimination identified by the courts in the 2015 pension reforms has closed on 18<sup>th</sup> November 2020 and feedback is being analysed by the Department of Finance.

The Department of Finance will publish its response, including options for legislative changes to the Public Service Pensions Act (Northern Ireland) 2014 to implement the solution.

An update will be available to view on the [Public service pensions consultation](#) page when this has been completed.

HSC Pension Service will continue to keep members, employers and other stakeholders informed of all legislative changes as soon as this information becomes available.

## 2. Pension Benefit Payment Schedule

There has been a sharp increase in queries from Scheme Members as to when they can expect payment of their HSC Pension Scheme Benefits on Retirement. If you receive such queries can you please inform members as follows:

HSC Pension Service strives to pay all pensions on the last working day of the month following retirement. If you are entitled to a retirement lump sum this will be paid on a Friday following retirement. The date a lump sum paid can be affected by banking transaction periods etc.

However, it should be noted, if forms are not received at least 3 months prior to retirement then this may cause a delay to payments.

A member of the HSC Pensions Awards Team will contact members in the month their pension benefits are due for payment, to advise of the amounts payable.

## 3. Reduction or Forfeiture of Benefits - Reminder

The HSC Pension Scheme Regulations allow for HSC pension benefits to be reduced or forfeited under certain circumstances.

Employing Authorities should make HSC Pensions aware of any legal proceedings in respect of a loss to public funds as a result of a Scheme member's criminal, negligent or fraudulent act or omission.

Where there is a loss to public funds as a result of a Scheme member's criminal, negligent, fraudulent act or omission their HSC pension benefits may be reduced to recover the loss. Where an Employing Authority has suffered a financial loss, HSC Pensions may reimburse them directly by offsetting the member's HSC pension benefits once these have been claimed. Please note that the loss to public funds does not include any investigation or legal costs incurred by the employer.



### 3. Reduction or Forfeiture of Benefits - Reminder - Cont

When contacting HSC Pension Service, Employing Authorities should provide as much information as possible including:

- The amount of loss to public funds and whether any of the loss has been or is to be repaid by other means.
- Details of how the loss to public funds has occurred.
- Copies of the Certificate of Conviction if applicable.
- If the amount of the loss to public funds is disputed, a copy of the Court Order enforcing the member's obligation to repay the loss.
- Where the amount of loss to public funds is not disputed by the member, HSC Pensions will require the member's consent to offset benefits in order to recover the loss.

#### Forfeiture

Where an active or deferred Scheme member has been convicted of any of the following offences some or all of their HSC pension benefits may be forfeited:

- An offence in connection with employment which is certified by the Secretary of State either to have been gravely injurious to the State or to be liable to lead to serious loss of confidence in the public service.
- An offence of treason.
- One or more offences under the Official Secrets Acts 1911 to 1989 for which the member has been sentenced on the same occasion to a term of imprisonment of, or to two or more consecutive terms amounting in the aggregate to, at least 10 years.

Survivor and/or dependants benefits may be subject to forfeiture if the survivor or dependant has been convicted of the murder, manslaughter, or unlawful killing of the member.

If you have any cases where you feel forfeiture may be applicable please inform HSC Pension Service as soon as possible including all relevant documentation.

Any correspondence/queries should be sent to John Coyle, Pension Liaison Manager at HSC Pension Service.

### 4. HSC Coronavirus Life Assurance Scheme - Reminder

In October 2020 The Minister for Health announced the launch of the HSC Coronavirus Life Assurance Lump Sum scheme.

All staff who are performing vital frontline HSC or social care work during the Coronavirus (COVID-19) outbreak may be eligible for a life assurance scheme, recognising the increased risks they are currently facing. In the event of a staff member dying due to COVID-19 a lump sum payment of £60,000 will be made to their estate, if they meet the qualifying work-related criteria for the scheme.

The scheme is non-contributory, meaning there is no cost to staff or employers. The Health and Social Care Coronavirus Life Assurance Scheme is also independent of the HSC Pension Scheme, meaning that staff who are not members of the HSC Pension Scheme will also be covered by the Health and Social Care Coronavirus Life Assurance Scheme. Any lump sum or pension benefits payable to the relatives or dependents of HSC Pension Scheme members will continue to be processed and paid as before.



## 4. HSC Coronavirus Life Assurance Scheme - Reminder - Cont

The scheme will be administered by the HSC Pension Service Pension Liaison Team.

Any questions or queries relating to the scheme or notifications of deaths should be addressed to Erin McNamara at [erin.mcnamara@hscni.net](mailto:erin.mcnamara@hscni.net) or to John Coyle at [john.coyle@hscni.net](mailto:john.coyle@hscni.net)

Further information including business rules etc. is available on the HSC Pension Service website by clicking [here](#)

## 5. Submission of AW6

All Pension benefit applications i.e. AW6 forms should be submitted to HSC Pension Service by the Employer no less than 3 months prior to the planned retirement date. Unfortunately applications continue to be submitted later than the 3 month deadline. If this is the case there most likely will be a delay in the payment of benefits.

### **Assisting Members through the Retirement Process**

If you are assisting a member of staff through the retirement process, HSC Pension Service would appreciate it if you could inform them that the AW6 should be submitted to HR 4 months in advance of the proposed retirement date

This allows ample time for the AW6 to go through the various stages e.g. HR/PPT and minimises the risk of pension benefits not being paid on time.

**Members sometimes wrongly assume that they need to have a One to One consultation with HSC Pension Service staff prior to submitting their AW6. Please inform members that this is not a requirement for retirement.**

## 6. Applications for consideration for Ill Health Retirement

There continues to be limited capacity within the Occupational Health Service (OHS) to process applications for consideration for Ill Health Retirement. Those case which are being processed are:

- Serious Ill Health Cases
- Cases where the member is in Financial Hardship

The OHS has again confirmed that they are working with limited resources at this time and are focussing mainly on their core occupational health work.

They have also advised that their Operations Group will be meeting in early January to review their current arrangements and will provide an update as soon as possible.

HSC Pension Service would therefore request that employers continue to submit applications as normal and inform HSC Pension Service which cases fall under either Serious Ill Health or Financial Hardship.



## 7. Added Years Contracts on new employments (importance of completing NEW or Rejoiner Questionnaire)

Members who change Jobs or employers or who take on an additional pensionable job must complete a New Joiner Questionnaire or Re-Joiner form to maintain continuity of their membership of the scheme.

If for example a member is paying additional contributions to purchase Added Years, Additional Pension or an ERRBO and changes jobs/employer or takes on an additional pensionable employment, Payroll Shared Services will not be aware that that member was paying additional contributions in their previous/other roles.

If a member fails to complete and submit the New Joiner Questionnaire/Re-joiner form their contract for payment of additional contributions will either be terminated from date of last payment or arrears will build for members with multiple employments.

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

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

HSC Pension Service has recently identified over 200 members who had ceased paying additional contributions for added years contracts as a result of moving employments.



## 8. 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: 028 7131 9111

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: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

