



Business Services Organisation

EMPLOYER NEWSLETTER

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1. Coronavirus Act 2020 & end of Temporary Suspensions

The UK government published their <u>coronavirus action plan</u> 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 <u>UK government's emergency legislation</u> 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

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.

Please ensure all relevant/affected staff are made aware of these changes. HSC Pension Service have also posted this update to our website.

2. Member Self-Service & Annual Benefit Statements 2022

HSC Pension Service have recently received a number of requests from Members to provide a hard copy of their Annual Benefit Statement 2021.

We would like to remind all HR departments that these statements are not posted to members and instead must be accessed online. We would ask that Employers 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, this can only be accessed via the HSC network at present.



2. Member Self-Service & Annual Benefit Statements 2022 - cont

The MSS Portal allows members to view their pension record including Service History, Annual Benefit Statements, and Annual Allowance Data View etc. HSC Pension Service has developed a number of calculators which will make it easier for members to forecast their potential benefits at retirement. Members will need sight of their latest Annual Benefit Statement which holds information required for input into the calculator. The calculators are available on the public website and can be accessed from anywhere i.e. the staff member is not limited to using these whilst on a HSC network. This should in turn reduce the number of pension related queries for employers.

Each Financial year HSC Pension Service request confirmation from HR of those employees who do not have access to MSS (as members are currently required to login via the HSC network). The members included on this list would be those with no opportunity to access the MSS portal during their working day.

Please ensure and updated list of such employees is submitted to HSC Pension Service at hscpensions@hscni.net before the annual report deadline (05th July 2022 for year ending 31/03/2022) – failure to do so may result in a delay of the ABS 2022 production for the affected member.

Updates and reminders will continue to be communicated via the Employer Newsletter.

3. Unpaid Leave/Career Breaks & Pension Implications

From 1 April 2008 the HSC Pension Scheme Regulations changed to allow a member who commenced a period of authorised unpaid leave on or after this date (including a career break where the contract of employment is retained), to choose to remain pensionable.

Where the authorised unpaid leave is to be pensionable the employer must treat the member as they would any other active member of the Scheme and ensure that employee and employer pension contributions are paid continuously throughout the period i.e. by the 19th day of the month following that which earnings (if there were any) would have been paid.

Therefore before the leave begins, employers must make arrangements to collect the employee contributions continuously during the break. Arrears cannot be allowed to accumulate and payments made on returning to the Scheme as requests for retrospective payments of contributions cannot be accommodated.

Further information can be found on the <u>Authorised Leave/Career Breaks</u> Factsheet on our website. If a member takes authorised unpaid leave or a career break and opts not to pay contributions whilst on said leave the employer must inform Payroll Shared Services (PSS) to de-limit that members pension record for the duration of the career break/authorised unpaid leave

Employers should ensure all staff are aware of the rules concerning the payment of contributions during periods of Authorised Leave/ Career breaks and PSS are informed of staff not paying contributions where appropriate. Ensure that payment of contributions is reconciled and recouped by the employer before being paid over to the HSC Pension Scheme Account via the normal contribution payment mechanisms.



4. Estimate of Benefits

Members can use a combination of their Annual Benefit Statement and the HSC Pension Service On Line Calculators available here to forecast potential benefits available at retirement. Employers receiving any queries regarding estimate requests should direct members to these calculators in the first instance.

Any member within 1 year of their normal retirement age can request one estimate of benefits statement per year free of charge. Additional requests for estimates will be processed at a cost of £45 per estimate - administration charge.

Members requesting an Estimate must now complete the <u>Member Request for Pension Estimate</u> Form which should then be forwarded to:

Payroll Pension Team HSC Pension Service Waterside House 75 Duke Street Derry BT47 6FP

Or email the form to; aw6.est.ppt@hscni.net

5. New Joiner/Re-joiner Form

Employers must ensure that if you have a new member of staff or a member who changes jobs and subsequently is allocated a new staff/payroll number that those members complete a New Joiner Questionnaire or Re-Joiner form. This is particularly important for rotational doctors who can change employers on a regular basis.

The New Joiner Questionnaire/Re-joiner Form captures important information pertaining to their membership of the HSC Pension Scheme, for example, was the member contributing to an added years, additional pension or ERRBO contract. If a member moves jobs and starts up a new employment with a new staff number, Payroll Shared Services will not be aware of any additional pension contribution contracts which were set up in a previous employment and which may be running alongside standard pension contributions.

HSC Pension Service has recently carried out an audit of member records which established that at least 100 members had ceased paying additional contributions on contracts they had taken out. This has resulted in significant arrears of contributions building up for these members



6. 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.

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 believe forfeiture may be applicable please inform HSC Pension Service as soon as possible and include all relevant documentation.

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



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

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

