



HSC Pension Service

*Provided by ....*



Business Services Organisation

# Employer Newsletter

## CONTENTS

1. Lifetime Allowance
2. Pension Application Process
3. Updated Forms
4. OHS Applications
5. Reduced Forfeiture of HSC Pension Benefits
6. Contact Us



HSC (P) 01-18/19

June 2018

# 1. Lifetime Allowance

The Lifetime Allowance (LTA) is a limit on the amount of pension benefit that can be drawn from pension schemes either as lump sums or retirement income and can be paid without triggering an additional tax charge. The LTA is measured against all pension benefits a member has accrued both inside and outside the HSC Pension Scheme.

From April 2018, LTA has increased to £1,030,000 and it is likely to increase in line with inflation at the end of the current tax year. The test for the LTA is completed each time the member accesses a pension benefit. This is known as a benefit crystallisation event. If you receive any queries from staff/scheme members relating to the LTA please forward them to [john.coyle@hscni.net](mailto:john.coyle@hscni.net)

# 2. Pension Application Process

Applications for Retirement benefits should be received by HSC Pension Service at least 4 months in advance of the members proposed retirement date. This allows HSC Pension Service to review the application and contact members/employers for any further information which may be required to process the application.

It is therefore requested that the employer section of all benefit applications is completed as soon as possible and forwarded to Payroll Shared Services for confirmation of Pensionable Pay details.

HSC Pension Services aims to have the members first monthly pension payment paid in the month of their retirement and their lump sum on the first Friday after their retirement date if possible.



### 3. Updated Forms

HSC Pension Service would request that Employers use the most up to date forms for any applications relating to the HSC Pension Scheme.

Our forms are continuously being reviewed and amended to ensure they comply with current pension legislation.

All forms can be accessed on the scheme website at <http://www.hscpensions.hscni.net/quick-links/scheme-forms/>

### 4. OHS Applications

HSC Pension Service has in place a procedure for the submission and processing of Consideration for Ill Health Retirement. The procedure can be accessed at <http://www.hscpensions.hscni.net/employers-procedures/>

HSC Pension Service employs the services of medical advisers from the Occupational Health Service (Department of Finance) to assist in the assessment of a member's eligibility to meet the criteria for Ill Health Retirement. It should be noted that HSC Pension Service does not have any direct control over the workflow processes employed by the Occupational Health Service.

When a decision is made on a member's eligibility for Ill Health Retirement by HSC Pension Service they will notify the member and employer of the outcome as soon as possible.

### 5. Reduced Forfeiture of HSC Pension Benefits

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

Employers should make HSC Pension Service 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 Employer has suffered a financial loss, HSC Pension Service may reimburse them directly by offsetting the member's HSC pension benefits once these have been claimed.



## 5. Reduced Forfeiture of HSC Pension Benefits - cont

When contacting HSC Pension Service, Employers 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

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.



## 6. 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 (9.00am to 5.00pm – Monday to Thursday; 9.00am to 12.00pm Friday)



Find us on Twitter - [@hscpensions](https://twitter.com/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: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

