



HSC Pension Service

Provided by



Business Services Organisation

EMPLOYER NEWSLETTER

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1. Application for consideration for In Service Ill Health Retirement - Reminder

Members can only be considered for “In Service Ill Health Retirement” if they meet the eligibility criteria set out in the Scheme Regulations.

This means that a member must be in HSC Pensionable Employment **at the date HSC Pension Service makes the decision that the member has been accepted as meeting the criteria for either Tier 1 or Tier 2 Ill Health Retirement.**

If a member’s **contract of employment is terminated, prior to the date of being accepted by HSC Pension Service as meeting either the Tier 1 or Tier 2 criteria, the application (AW33) will not be treated as an In Service Application.** The member’s application will be treated as a Preserved Members application meaning the member must meet the Tier 2 Criteria in order to qualify for Tier 1 Benefits.

Please ensure all Absence Management Teams are aware of the rules governing In Service Ill Health Retirement and review procedures if necessary. Ensure employees, where termination of contracts is possible/likely are informed in sufficient time of the rules and the timeframes relating to applications for consideration for Ill Health Retirement.

2. Reduction of Forfeiture of Benefits

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 Pensions, 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

2. Reduction of Forfeiture of Benefits - cont

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.

3. Estimate of Benefits Process

As a result of the introduction of the 2015 Scheme, the roll-out of Annual Benefit Statements and the development of On-Line calculators, from 01/04/2019, free estimates of benefits will be restricted to members within 1 year of their normal retirement age and more than one request of an estimate per year will cost the member £45 per estimate - administration charge. Estimates for serious Ill Health retirement /Death in Service will not be affected by this change.



4. Members who retire with multiple employments

The HSC Pension Scheme regulations permit those members with multiple employments retiring on Normal Age Retirement or Voluntary Early Retirement (VER) to remain in post in one of those employments (without resignation), providing that employment does not exceed 16 hours per week.

The member must however be opted out of the HSC Pension Scheme in the remaining post otherwise they cannot claim their pension benefits.

Please ensure staff who deal with retirements are aware of the rules surrounding multiple employments.

5. Payment of Annual Leave at retirement or Leaving the Scheme

Employers are reminded of the rules concerning the treatment of annual leave for pension purposes when a member leaves or retires from superannuable employment. The same principal applies if a member dies in service.

The regulations are quite clear in these cases, and stated below is an extract from the 1995 Scheme Regulations (The 2008 Section Regulations and 2015 Scheme Regulations apply similar rules):

Meaning of “superannuable service”

4.–(1) In these Regulations, “superannuable service” is service which counts both for the purpose of ascertaining entitlement to benefits under these Regulations and for the purpose of calculating them

(5) If, when a member leaves superannuable employment or dies, a payment is made in respect of leave not taken –

(a) the member’s superannuable employment will be treated as continuing for a period equal to the period of leave for which payment is made; and

(b) the payment will be treated as the member’s superannuable pay for that period.

Please ensure that all leavers, retirees or members who pass away in superannuable service are treated correctly and their final day of superannuable membership is recorded correctly. In the case where a member passes away in service HSC Pension Service will make adjustments to ensure that initial Survivor benefits are payable to the Spouse/Partner from the day after date of death.



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

By Telephone: 028 7131 9111 (9.00am to 4.00pm – Monday to Thursday; 9.00am 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: john.coyle@hscni.net