



HSC Pension Service

Business Services Organisation

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## HSC Pension Service

**Welcome to the  
HSC Pension Service  
Member Newsletter**



This newsletter is for all active and deferred members of the HSC Pension Schemes and contains important information about your HSC Pension Scheme Benefits

June 2024



## Special Class & Mental Health Officer Abatement provisions

From 25 March 2020, the UK government's emergency legislation to help address the Coronavirus Pandemic suspended some regulations to facilitate the return to HSC Employment for retired members of the HSC Pension Scheme.

It also allowed retired members who have already returned to work to increase their commitments if needed, without affecting their pension benefits.

The limit on earnings (commonly referred to as abatement) normally imposed on Special Class Nursing Staff (SCN's) or Mental Health Officers (MHO's) on return to HSC Employment after retirement and before age 60 was one such regulation which was suspended.

As part of amended regulations this rule has now been abolished meaning that SCN's or MHO's who retire after age 55 and return to HSC Employment before age 60 will no longer be subject to the abatement regulation i.e. there will be no limit on how much they can earn.

## Transfer of pension Benefits into the HSC Pension Scheme

If you have recently joined HSC NI and wish to move previously built up pension rights to the HSC Pension scheme you need to let us know by completing an [Application for Transfer In of Pension Rights](#).

The Transfer In application form can be found on the Scheme website where you will also find the Transfer in [Guide](#) informing you of what pension rights that you can transfer and the rules that apply.

The most important thing for you to remember about transferring in your pension is that you only have 12 months from the day you join the HSC Pension Scheme to apply. Please remember that if you confirm on your Joiner Questionnaire you have service you wish to transfer this does not equate to a transfer request. The Joiner Questionnaire is returned to HR and will not be sent to HSC Pensions so you must follow the instructions in the Transfer in Guide to ensure your Transfer is actioned.

HSC Pension Service recommends that you consider taking independent financial advice before deciding about transferring benefits.

If your transfer request is not within HSC Pension time limits it will be rejected.

### Previous NHS Service in England & Wales, Scotland or the Isle of Man

Please be aware that transfers do not automatically happen regardless if they were previously with another NHS Pension Scheme including NHS Pensions Agency England & Wales or Scottish Public Pensions Agency (SPPA) or NHS Isle of Man.





## Previous Public Sector Pension Scheme Service (McCloud)

Scheme members who were in the HSC Pension Scheme on or before 31 March 2012 and remained in the Scheme on or after 1 April 2015 will be eligible for the McCloud Remedy. This includes members who are currently active, deferred or retired.

If you joined the HSC Pension Scheme on or after 1 April 2012 you may still be eligible for some McCloud Remedy protections if you have service in another UK public service pension scheme that includes a period which falls prior to 01/04/2012.

You must not have had a continuous break of more than five years in either UK or NI public service pension scheme service. If you feel you are eligible for any McCloud remedy protection please complete the Public Service Pension History Form at the link below.

[HSC Pension Scheme Forms | HSC Pension Service \(hscni.net\)](#)

A public service pension scheme includes Firefighters' Pension Scheme, Teachers' Pension Scheme, Local Government Pension Scheme, Police Pension Scheme, Armed Forces Pension Scheme, Civil Service Pension Scheme, Judicial Pension Scheme and NHS Pension Schemes.

If you have transferred in service from a public service pension scheme which refers to the period prior to 01/04/2012 and does not have a 5 year break until joining the HSC Pension Scheme we will have recorded this on your HSC Pension Scheme Record and you will automatically be afforded McCloud Remedy Protection.

## Change to Tiered Contribution Rates

Tiered Contribution rates for the HSC Pension Scheme changed in November 2022. This was Phase 1 of the changes.

Phase 2 of the amendments will take effect following the pay award in June 2024 and will be backdated to 1<sup>st</sup> April 2024. The Table below shows the new contribution rates.

The Employer contribution has also increased from 22.5% to 23.02%.

### Tiered Contribution Structure effective 1<sup>st</sup> April 2024

Tier	Pensionable Earnings	Contribution rate
1	Up to £13,259	5.2%
2	£13,260 to £26,831	6.5%
3	£26,832 to £32,691	8.3%
4	£32,692 to £49,078	9.8%
5	£49,079 to £62,924	10.7%
6	£62,925 and above	12.5%



## Annual Allowance (McCloud Affected Members)

If you are a member who is impacted by McCloud and rollback you will not have received a 2022/23 Pension Savings Statement by the normal deadline of 6<sup>th</sup> October 2023. HSC Pension Service will provide 2022/23 Pension Savings Statements to members affected by rollback after we have provided the Remediabile Service Pension Savings Statements (RSPSS) for the remedy period. This is to make sure a member's pension input amount for 2022/23 tax year is correctly calculated based on their pension benefits following rollback. All members will receive their RSPSS and Pension Savings Statements for 2022/23 and 2023/24 by the 6<sup>th</sup> October 2024.

The Scheme Pays Election deadline has also been extended for the tax year 2022/23 from 31<sup>st</sup> July 2024 to 6<sup>th</sup> July 2025 for active scheme members.

For any member not impacted by McCloud or those members who were previously protected in their legacy scheme up until 31/03/2022, the deadline for submitting a Scheme Pays Election for 2022/23 has not been extended and any Elections must be submitted by the normal deadline of 31<sup>st</sup> July 2024.





## Contact Us:

### By writing to us at:-

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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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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](mailto:john.coyle@hscni.net)

