



Health & Social Care Pension Scheme 2015

Administered by.....

**HSC Pension Service
Business Services Organisation**



HSC Pension Service Pensioner Newsletter

**This newsletter is for all pensioners of
the HSC Pension Schemes and contains
important information about your HSC
Pension**



Pension Payment Dates

You will receive your pension on the last banking day of each month, except for December when we pay the pension before Christmas.

The table below shows the dates on which you will receive your payments.

2018

December	Friday 21st
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2019

January	Thursday 31st
February	Thursday 28th
March	Friday 29th
April	Tuesday 30th
May	Friday 31st
June	Friday 28th
July	Wednesday 31st
August	Friday 30th
September	Monday 30th
October	Thursday 31st
November	Friday 29th
December	Friday 20th

Keeping us informed

◇ Your Pension

Please tell your next of kin or any other representative that, in the unfortunate event of your death, they must inform HSC Pension Service without delay.

The best way to inform us of the death of a pensioner is to telephone 02871319111— Option 2. This allows us to get any survivors' benefits processed and paid as soon as possible and ensure that we avoid overpaying the deceased's pension.

◇ Change bank accounts or want your pension paid into a different account

If you want to change where your pension is paid to we need to receive new bank details in writing with a valid signature. Please allow us enough time to make the change and let us know two weeks before your next pay day so we don't try to make a payment to your old account, which may have already been closed.

◇ Changes to address

It is important to let us know if you change address. If we received undelivered mail we may have to stop your pension.

◇ Dependants' Allowances

If you are in receipt of a child allowance, these are normally paid up to age 23. After this age you should contact us if

- You intend to leave or have left full time education
- You intend to take a gap year

We may contact you on a regular basis and ask you to confirm that you are still in full-time education. If we do not receive a reply from you, your pension will be suspended.

Failure to notify us of any changes in circumstances, which leads to a dependants pension being payable when entitlement has been ceased, will be recoverable by HSC Pension Service.



◇ Survivor Benefits—Re-marriage, forming a civil partnership or co-habiting

If you receive HSC survivor benefits following the death of a scheme member who retired or whose service ceased before 1st April 2008 and you decide to remarry, form a civil partnership or live with another person as life partners, please let us know as it may affect your pension.

If you were actively contributing to the Scheme on or after April 2008, you have the option of nominating a cohabiting partner to receive a pension when you die. If you wish to nominate your partner to receive a survivor pension after your death, please complete a partner nomination form [PN1](#), which can be downloaded from our website www.hscpensions.hscni.net

◇ Marriage, forming a civil partnership after retirement

If you marry, remarry or form a civil partnership after you have retired from the HSC, please let us know as it may affect the potential survivor benefits due to your spouse or civil partner.

Death Grant

A death grant may be payable if you die before age 75 and have been receiving your pension for less than 5 years.

You can let us know who you would like to receive this lump sum by completing and returning a [DG3 form](#) which can be downloaded from our website www.hscpensions.hscni.net.

If your circumstances have changed please remember to complete a new form.

Returning to work

Your pension could be affected if you return to work in the HSC after retirement. Your pension may need to be reduced or stopped altogether whilst you are employed. You can check with us beforehand and we will be happy to let you know. A permitted to earn figure can be provided if necessary.

If you do not let us have the relevant information you may be paid too much pension and will have to pay the money back. You can contact the pension team on 02871319111—Option 1 to find out more information on this issue.

Complaints Procedure

We make every effort to get things right, however, occasionally things go wrong and it is a cause of great concern to us when this happens. We deal with all complaints as quickly as possible and do our utmost to put things right.

If you are not satisfied with the way we have handled your complaint please see the [Internal Dispute Guidance](#) notes on our website.





Preventing fraud

It is important that the HSC Pension Service do not make pension payments to members who have died, or are no longer eligible to receive them. To validate eligibility we take part in the National Fraud Initiative (NFI) which involves checking our pension records against government data.

HSC Pension Service may also share this information for this purpose with other public bodies who administer public funds. Further information is available on the Audit Commission website at: www.gov.uk/government/collections/national-fraud-initiative

The NFI programme only covers UK residents, so if you live outside the UK, we will write to you periodically to confirm your continuing eligibility for your pension. The current exercise is underway and it is important that you do not ignore these letters as your pension may be suspended if we do not hear from you.

Pension Scams — *If it sounds too good to be true, it probably is!*

You may have seen stories in the press about an increase in pension scams. We don't want you to worry though, as these scams are mainly targeted at people who haven't taken their pension yet.

The scams often see scheme members approached by unscrupulous companies, promising instant cash sums and/or early access to their pension if they transfer their savings. There is more information available at www.pension-scams.com or telephone 0800 028 1881.

As your pension is already in payment it is very unlikely you would be targeted by one of these companies. However, it is always wise to remain vigilant so we have included some general advice on pension scams.

These may sound obvious, but here are some practical tips to follow:

- ◇ Don't give your personal or bank details to anyone, unless you have checked them out
- ◇ Tell all your friends and family if you discover a scam
- ◇ Take care with all your paperwork and shred anything with your personal details on it.

For further advice you can contact the Citizens Advice consumer helpline on 02890 231 120 or visit www.adviceguide.org.uk

If you think you are being targeted by a pension scam please contact Action Fraud on 0300 123 2040. Further information can be found on their website www.actionfraud.police.uk





If you are not already a member of the fellowship, why not join now! You will be made very welcome at all 13 branches across Northern Ireland

Information about the fellowship can be found on www.hscrfni.org or contact Ms Janet Hassard on 028 9066 4000 and she will be happy to answer any queries

SMS Text Messaging Service

In order to improve communication to our pensioners, HSC Pension Service has a text messaging service.

What do you get as a member?

This service will provide our pensioners with new and important updates on information relating to their pension.

Alongside this service, HSC Pension Service will in future, release all Newsletters to our website with a prompt text to inform you when its available.

Join Now!

If you wish to avail of this key service, text **HSCPENSIONS** to **67300**

Note: This initial text message will incur a one off charge based on your network operator's standard text message rate. However, all subsequent text messages sent from HSC Pension Service will be free of charge.

Already a member, but want to unsubscribe?

To end your HSC Pension Service text alerts membership text **STOP** to **67300** Information is held securely and is non-identifiable. Contact us if you have an queries regarding this service.



FAQ's

Is my pension taxable?

All incomes are subject to tax. Her Majesty's Revenue and Customs (HMRC) informs HSC Pension Service of your tax code and tells us how much tax to deduct.

If you have any queries on your tax code you should contact the HMRC directly on 0300 200 3300 (+44 135 535 9022 if calling from outside the UK) or you can write to, Pay as you Earn and Self assessment, HM Revenue and Customs, BX9 1AS.

You will need to quote your national insurance number and PAYE reference of 916/G78000.

HSC Pension Service does not hold any information on the reason why a tax code has changed and does not have the ability to change a tax code without authorisation directly



How often will I receive a payslip?

You will receive a payslip when you first retire and then in May of each year which will show you any changes in tax that you are paying. You will then only be sent a payslip during the year if your net pension changes by more than £5 from the previous month.



Do I need to declare my HSC Pension as income?

If you are claiming any type of social benefit, i.e. pension credit, universal credit, Employment Support Allowance or housing benefit, you must declare your occupational pension. If they ask for proof of pension we can post out copies of advice slips. You can request these in writing or by calling us on 02871319111—Option 2.

Reminder: Online Communications



We want to be more environmentally friendly, reduce costs and continue to meet member demand, so we are encouraging you to register your email address with us. We can then send you communications such as this annual newsletter and general Scheme information by email. You can register for email communications by sending written confirmation of your email address to HSC Pension Service at the address overleaf.

Personalised information such as your yearly P60 will continue to be posted to your home address.

Useful Contact information

- **Pensions Advisory Service**
Free independent information and guidance on pensions
T: 0800 011 3797
www.pensionsadvisoryservice.org.uk
- **The Money Advice Service**
Set up by Government providing unbiased free advice
Holborn Centre, 120 Holborn, London EC1N 2TD
T: 0800 138 7777
www.moneyadvice.service.org.uk
- **Action Fraud**
UK's national reporting centre
T: 0300 123 2040
www.actionfraud.police.uk
- **Pension Tracing Service**
Trace a personal or company pension scheme.
The Pension Service 9, Mail Handling Site A, Wolverhampton, WV98 1LU
T: 0345 600 2537
<https://www.nidirect.gov.uk/articles/find-lost-pension>
- **Pension Wise**
A free and impartial government service that helps you understand the options for your pension pot.
T: 0800 138 3944
www.pensionwise.gov.uk

Christmas Teaser

Spot the 7 differences in the pictures below



Answers on the back page!

Arrangements over the Christmas period

Please note HSC Pension Service will be closed over the Christmas period on the following dates:

- ◇ 24th December—Closed
- ◇ 25th December—Closed
- ◇ 26th December—Closed
- ◇ 1st January—Closed



HSC Pension Service would like to wish all our pensioners a Merry Christmas and a Happy New Year!

How to contact us:

By writing to us at :

HSC Pension Service

Waterside House

75 Duke Street

Londonderry

BT47 6FP

Or via the website contact page:

www.hscpensions.hscni.net/contacts/

Via email at: hscpensions@hscni.net

By telephone: 02871319111—Option 2

9am-4pm Monday—Thursday

9am-12noon Friday

Find us on Twitter!

@hscpensions or ask us a question using the link below:



