



## Health & Social Care Pension Scheme 2015

*Administered by.....*

**HSC Pension Service  
Business Services Organisation**



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





HSC Pension Service

*Provided by ....*



Business Services Organisation

# PENSIONER NEWSLETTER

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## 1. Pension Payment Dates

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

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

### 2020

|                 |                         |
|-----------------|-------------------------|
| <b>December</b> | Monday 21 <sup>st</sup> |
|-----------------|-------------------------|

### 2021

|                  |                            |
|------------------|----------------------------|
| <b>January</b>   | Friday 29 <sup>th</sup>    |
| <b>February</b>  | Friday 26 <sup>th</sup>    |
| <b>March</b>     | Wednesday 31 <sup>st</sup> |
| <b>April</b>     | Friday 30 <sup>th</sup>    |
| <b>May</b>       | Friday 28 <sup>th</sup>    |
| <b>June</b>      | Wednesday 30 <sup>th</sup> |
| <b>July</b>      | Friday 30 <sup>th</sup>    |
| <b>August</b>    | Tuesday 31 <sup>st</sup>   |
| <b>September</b> | Thursday 30 <sup>th</sup>  |
| <b>October</b>   | Friday 29 <sup>th</sup>    |
| <b>November</b>  | Tuesday 30 <sup>th</sup>   |
| <b>December</b>  | Tuesday 21 <sup>st</sup>   |

## 2. Public Service Pension Scheme Consultation

In 2015 the government implemented reforms to all main public service pension schemes. Public service pensions are some of the most generous pension schemes available, rewarding those who dedicate their working lives to public service. The government maintains its commitment to ensuring that public servants are rewarded at the end of their careers and the need for schemes to be sustainable and affordable in the future.

The reforms that took place in 2015 did not apply to those closest to retirement. The Court of Appeal found this to be discriminatory against younger members and so the government has since been taking steps to fix this. The Department of Finance (DoF) consulted on proposals to remedy discrimination in the main unfunded public service pension schemes made under the Public Service Pensions (Northern Ireland) Act 2014. The consultation has now closed and your feedback is being analysed. An update will be available to view on the [Public service pensions consultation](#) page when this has been completed.

Further information is available within the [consultation FAQs](#)

### 3. Health and Social Care Retirement Fellowship



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](http://www.hscrfni.org) or contact Ms Janet Hassard on 028 9066 4000 and she will be happy to answer any queries

### 4. 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 it's 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 a query regarding this service.



## 5. Keeping us informed

### ◇ **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.

### ◇ **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.

### ◇ **Dependants' Allowances**

If you are in receipt of a child allowance, these are normally paid up to age 23.

Please see dependant allowances for more information.

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](http://www.hscpensions.hscni.net)



## ◇ 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.

## ◇ Lasting Power of Attorney

Lasting Power of Attorney There may come a time when, because you are incapable of managing your property and financial affairs, you will need someone to do this for you. You can formally appoint a friend, relative or professional to hold a Power of Attorney that will allow them to act on your behalf. What is a Power of Attorney? A Power of Attorney is a legal document giving someone else the authority to take actions or make decisions on your behalf. It enables you to choose a person/ or people (called an attorney) to deal with your property and affairs. A Power of Attorney ceases when you become unable of managing your affairs, but an Enduring Power of Attorney will continue. It is important to remember that mental incapacity can happen to anyone at any time, for example - by accident or through illness.

To become effective, all Enduring Powers of Attorney need to be registered with the High Court (Office of Care and Protection) but registration is not required until the point where your attorney believes you are no longer capable of managing your affairs. HSC Pension Service cannot accept amendments from any other persons on behalf of a member unless the person has been appointed Power of Attorney Status. The official court document provided by the Office of Care and Protection must be presented to HSC Pension Service to allow your Power of Attorney to deal with your pension affairs on your behalf.

*Who can I contact to make further enquiries?* Any solicitor can provide advice and the Office of Care and Protection can give general guidance. Enquiries can be made in person, by telephone or by post to: The Office of Care and Protection Room 2.2A, Second Floor Royal Courts of Justice Chichester Street Belfast BT1 3JF Telephone

## 6. Frequently Asked Questions

### 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 from HMRC.

### How often will I receive my 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.

### P60

Your P60 will be posted to you in April/May each year. This is a tax document which will state your final tax code and give details of the pension that we paid to you and any tax that was deducted. If you have a query regarding your tax code, you should contact HMRC on 0300 200 3300.

## 7. Employment Support Allowance (ESA)

ESA may request information pertaining to your pension benefits from the HSC Pension Service. The HSC Pension Service and ESA are currently liaising to implement a more efficient and effective service for the notification of pension benefits.

ESA will now contact our organisation directly and in order to avoid any duplication of work we ask that pensioners do not forward ESA requests onto the HSC Pension Service.



## 8. 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/](http://www.hscpensions.hscni.net/contacts/)

*By telephone:*

02871 319111—Option 2  
10 am - 12 pm & 2 pm – 4pm Monday - Thursday  
10 am - 12 noon Friday

Via email at: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

Find us on Twitter! @hscpensions

### Useful Contact information

- ***Pensions Advisory Service***

Free independent information and guidance on pensions

T: 0800 011 3797

[www.pensionsadvisoryservice.org.uk](http://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](http://www.moneyadvice.service.org.uk)

- ***Action Fraud***

UK's national reporting centre

T: 0300 123 2040

[www.actionfraud.police.uk](http://www.actionfraud.police.uk)



## 9. Christmas Teaser

*Can you spot the difference? There are five in total.*



*Answers on last page!*

## 10. Arrangements over the Christmas period

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

- 24<sup>th</sup> December – Closed
- 25<sup>th</sup> December – Closed
- 28<sup>th</sup> December – Closed
- 1<sup>st</sup> January - Closed



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

*Christmas Teaser Answers!*

