



HSC Pension Service

Business Services Organisation

Provided by

Welcome to the HSC Pension Service Pensioner Newsletter



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

December 2022



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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.

Please see below the Payment Dates up until March 2023. These are also updated on our website by clicking [here](#).

2022	
22/12/2022	Thursday
2023	
31/01/2023	Tuesday
28/02/2023	Tuesday
31/03/2023	Friday

KBC Bank and Ulster Bank in Ireland

Do you have a bank account with KBC Bank or Ulster Bank in Ireland?

We have recently been advised that KBC Bank and Ulster Bank will be ceasing to operate in the Republic of Ireland in 2023. Members who hold these bank accounts should have already been contacted to advise them that their accounts are closing and that a new account will need to be set up elsewhere. Please ensure that you update HSC Pension Service with your new bank details.

Remember that all changes need to be submitted with a valid signature!!



Keeping us Informed

Changes of address/payment destinations

If you change your address, bank or building society details please tell us straight away. If you get more than one pension from HSC Pension Service, please tell us the reference number of all pensions to which the change applies.

If we lose contact with you it may be necessary to suspend your pension.

Need to change your bank 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. **Please do not close your old account until you receive confirmation from our team that your new details have been updated.**



Dependants' Allowance

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.

Pensioners living abroad

We write to our overseas pensioners every year asking them to complete and return a Declaration of Entitlement form. **Failure to return this form may result in suspension of your pension.**

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

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.



Thinking on Returning to Work? - Coronavirus Act and extension of temporary suspensions

The UK government published their coronavirus action plan on 3 March 2020. This plan set out measures to respond to the COVID-19 outbreak.

This included increasing the available health and social care workforce. This removed barriers and allowed recently retired NHS staff and social care workers to return to work and tackle the outbreak.

From 25 March 2020, the UK government's emergency legislation suspended some regulations to allow retired NHS members to return to work. It also allows retired members who have already returned to work to increase their commitments if needed, without affecting their pension benefits.

These temporary changes to legislation basically meant:

1. The 16 hours per week rule is omitted. There is no requirement for retiree's returning to HSC Employment to restrict their hours of work to 16 per week in the first month after retirement. The suspension/omission of the 16 hour rule has been extended to 31st March 2024.
2. The limit on earnings (commonly referred to as abatement) normally imposed on Special Class Nursing Staff or Mental Health Officers on return to HSC Employment after retirement is suspended. This suspension has been extended to March 2025 due to ongoing concerns regarding capacity
3. The suspension of the abatement rules for those members who availed of Partial Retirement has been extended to 31st March 2023.

The measures predominantly affect members of the 1995 Section, although a smaller number of members could be affected by draw down abatement in the 2008 Section and the 2015 Scheme.

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.

Death Gratuity

A Death Gratuity is a lump sum which may be paid when you die. Whether a Death Gratuity can be paid, and how much it may be, depends on how much retirement benefit you had from the Scheme up to the date of your death.

A death gratuity is not normally included in an Inheritance Tax assessment if you are married or have a registered civil partner. If you are single a death gratuity paid to a nominated person or persons may be included in an Inheritance Tax assessment. A death gratuity paid into a deceased person's estate will normally be included in any Inheritance Tax assessment. If you nominate a person or persons they should check their own tax position with HMRC. However, if the payment of the death lump sum partly or wholly causes you to exceed HMRC's lifetime allowance (LTA), see Part 10, then the excess payment above the LTA will be subject to a lifetime allowance charge (LTAC).

This death gratuity can be treated for lifetime allowance purposes in one of two ways. These are:

- a 'Defined Benefits Lump Sum Death Benefit'. In this case all the lump sum paid in these circumstances in excess of the LTA will be taxed at 55%. As most members will not exceed the LTA, death gratuities will be treated on this basis, unless you notify us differently in writing that you wish the death gratuity to be treated as a Pension Protection Lump Sum Death Benefit;



Death Gratuity - cont

- a 'Pension Protection Lump Sum Death Benefit'. In this case all the lump sum paid will be taxed at 35% regardless of whether you actually exceed the LTA. If your benefits are already over or close to the LTA then you should consider this option. Before you take this decision you should take appropriate financial advice.

If you decide to have your potential death gratuity paid as a 'Pension Protection Lump Sum Death Benefit', then you must write to HSC Pensions confirming your decision. You can take this option at any time prior to your death.

Irrespective of which of the two ways you decide to treat your death gratuity, if a death gratuity becomes payable then we will inform your legal personal representative (LPR) of the amount and percentage of the standard LTA represented by the death gratuity within three months of the final payment. Your LPR is responsible for notifying this figure to HMRC. The beneficiary of the death gratuity is legally responsible for paying any LTAC that may become due.. If you are legally married, have formed a civil partnership, or have nominated a qualifying partner your surviving spouse or partner will automatically get the lump sum unless you have nominated someone else on form [DG3](#). You can get this form from our website www.hscpensions.hscni.net or you can ask your employer to download one for you. The lump sum will then be paid to your nominees.

If you are single, divorced or have terminated a civil partnership, the lump sum will automatically be paid to your estate unless you have a nominated qualifying partner or nominated someone on form [DG3](#).

If you later decide to change your nominee, you can tell us on a new form [DG3](#). A new form DG3 replaces any earlier form [DG3](#). If you have nominated a person (or persons) or organisation to receive the lump sum then it will be paid automatically to this nominee, without waiting for Grant of Probate or Letters of Administration. If your Scheme membership extended to or beyond 1 April 2008 then you can change your instructions and complete a new form [DG3](#) at any time.

If your Scheme membership ended before 1 April 2008 then you can cancel an earlier nomination you made on form DG1, or cancel a request not to pay your legal spouse or civil partner, but you cannot make a new nomination unless you rejoin the Scheme.

HMRC have imposed a two year time limit upon making these payments. If the Death Gratuity is not paid within two years of the Scheme being notified, then the payment will become unauthorised and will be subject to a tax charge of 40%. It is very important that you keep your legal personal representative up to date with your circumstances.



McCloud Remedy

The 1st of April has passed and it brought with it the first stage of the implementation of the McCloud Remedy, where all active members of the HSC Pension Scheme are now accruing benefits in the 2015 Reformed Scheme.

HSC Pension Service are understandably experiencing an increase in queries relating to the McCloud Remedy and how it might affect you as members. You may wish to consider catching up on the latest information available on the McCloud Remedy Page of the HSC Pension Scheme website by clicking [here](#).

The page which is located in the Quick Links section of the home page of the HSC Pension Scheme website includes FAQ's, a Decision Tree on who is affected by the Remedy, Factsheet, Myth Buster and Timelines which might find useful.



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. 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.

Payslips & P60

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 de-



CONTACT HMRC
Call: 0300 200 3300

Call from Overseas: 0044
135 535 9022



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.

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 **0345 04 05 06** 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 or www.actionfraud.police.uk.

Blue Light Card

Retired HSC staff can now access savings with Blue Light Card

Blue Light Card, the UK's number one discount service for emergency services, NHS and social care workers, is now giving retired HSC staff the opportunity to become members.

With more than 15,000 partner retailers in its portfolio, retired HSC staff can now access exclusive discounts across restaurants, holidays, days out and online and in-store retailers via Blue Light Card. To sign up you'll need a P60 showing a HSC pension is required as a valid form of ID. Register online at www.bluelightcard.co.uk and select 'Retired NHS' in the trust/division drop down menu to get started.



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.

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.

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 **07860098696**

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 **STOPHSCPENSIONS** to **07860098696** Information is held securely and is non-identifiable. Contact us if you have a query regarding this service.



Branches

Currently there are 10 Branches, which normally meet from Sept to June:

Armagh & Craigavon	Knockbracken
Belfast City Hospital	Londonderry
Causeway	Mid-Ulster
Downpatrick	North Down
East Antrim	Sperrin Lakeland



Each branch is responsible for organising its own programme of activities:

- theatre outings
- day visits, weekend trips, holidays etc.
- talks by various speakers on a wide range of topics.

Members are also encouraged to become volunteers in their local hospital or in local or national voluntary organisation.

How to Join

Membership is open to all grades of staff in the Health and Social Care Services including those who are not in receipt of a Health Service Pension and if you are interested in becoming a member, or would like some more information about the Organisation, please contact your Human Resources Department or direct to the Fellowship's Regional Officer, Mrs. Janet Hassard.
Tel: 028 9066 4000

The annual cost of membership is £12.00, which can be paid by a **monthly deduction of £1.00 from your Health Service Pension** or by a single annual payment of £12.00 by cheque or postal order made **payable to the HSC Retirement Fellowship (NI)** at the address shown below. It is hoped that all retiring staff will join our ranks.



Address:

Regional Office
HSC Retirement Fellowship (NI)
1 Malone Grange
Belfast
BT9 5QA

www.hscrfni.org



Retired or about to retire

If you are retired or about to retire how about joining the HSC Retirement Fellowship?



There are 10 branches (with a total membership of over 1200) in Northern Ireland and retired Health and Social Care staff are relishing their new found 'freedom', enabling them to pursue and develop new and varied interests and pastimes. You will make new friends and reconnect with former colleagues sharing activities and outings.

The Fellowship

When you become a member, you not only unlock the door to a new life of your choice but you also share in the active involvement of a caring organisation - a relationship that allows you to continue your vocation to care for those in need.

The more mature we become, the more we realise and appreciate the true value of friends, of keeping in touch with former colleagues and of the enjoyment we get when sharing interests and activities with old and new friends. The Fellowship gives you these opportunities.

History

The NHS Fellowship was launched in Gloucestershire in April 1978 and started here in 1982 through the efforts of the late Captain Willis Hawthorne, the first Chairman and later President of the NI Region.

In 2012 it was decided to withdraw from the UK NHS Retirement Fellowship and set up our own organisation in Northern Ireland called 'The Health and Social Care Retirement Fellowship (NI)'. We still, of course maintain close links with the Fellowship in Great Britain.



Armagh & Craigavon Branch Summer Weekend 2017

The Link Newsletter

We have our own magazine 'The Link Newsletter' which is published twice a year and serves to keep members and HSC bodies informed of what's happening in the Fellowship.


The Aims of the Fellowship

Briefly the aims of the Fellowship are:

- ✓ to promote and look after the interests of retired and about to retire HSC staff.
- ✓ to enable members to maintain old friends and to make new ones.
- ✓ to be a focus for arranging social and cultural activities.
- ✓ to assist members who might be having some financial difficulties through a Benevolent Fund.



Together for a better future



Useful Contact
Information &
Phone Numbers

Pensions Advisory Service

Free independent information
and guidance on pensions

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

0800 138 7777

www.moneyadviceservice.org.uk

Pension Tracing Service

Trace a personal or company pension
scheme

0800 731 0193

[Find pension contact details - GOV.UK
\(www.gov.uk\)](http://www.gov.uk)

Pension Wise

A free and impartial government service
that helps you understand the options for
your pension pot

0800 138 3944

www.pensionwise.gov.uk

Action Fraud

Uk's National Reporting Centre

0300 123 2040

www.actionfraud.police.uk

Christmas Trivia Quiz

1. How many presents in total we were given in the 12 Days of Christmas?
2. Name the famous Christmas ballet?
3. How many Scrabble points for the word 'Christmas'?
4. What is Frosty the Snowman's nose made of?
5. What should you do under the mistletoe?
6. How do you say Merry Christmas in Spanish?
7. How many candles should go on an advent wreath?
8. Which president was the first to decorate the White House Christmas tree?

Christmas Laughs:

What did the Snowman say to the aggressive carrot?

Why did the red-nosed reindeer help the old lady cross the road?

What do you get when you cross a Snowman and a Vampire?

What is a Christmas trees favourite candy?

Answers on the back page



Christmas Holiday Arrangements

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

26th December

27th December

2nd January



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



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: 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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Christmas Trivia Quiz Answers:

1. 364
2. The Nutcracker
3. Sixteen
4. A button
5. Kiss
6. Feliz Navidad
7. Four
8. Franklin Pierce

Christmas Laughs answers:

1. Get out of my face
2. Because it would have been Rudolph him not to
3. Frostbite
4. Orna-mints

