



## 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

### 2016

December Thursday, 22<sup>nd</sup> December

### 2017

January	Tuesday 31 <sup>st</sup> January
February	Tuesday 28 <sup>th</sup> February
March	Friday 31 <sup>st</sup> March
April	Friday 28 <sup>th</sup> April
May	Wednesday 31 <sup>st</sup> May
June	Friday 30 <sup>th</sup> June
July	Monday 31 <sup>st</sup> July
August	Thursday 31 <sup>st</sup> August
September	Friday 29 <sup>th</sup> September
October	Tuesday 31 <sup>st</sup> October
November	Thursday 30 <sup>th</sup> November
December	Friday 22 <sup>nd</sup> December

## Paying Tax in Retirement

Her Majesty's Revenue and Customs (HMRC) informs HSC Pension Service of the tax codes which must be used for pensioner's payments.

If you have any queries on your tax code, you should contact the HMRC directly on 0300 200 3300 (+44 135 535 9022 if living overseas) or please write to, **Pay As You Earn and Self Assessment, HM Revenue & 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.

## Payslip Information

You will receive a payslip when you first retire and then in May each year. Apart from that we only produce a payslip when your monthly pension changes by £5 or more after deductions. No payslips were issued in May this year as there was no pension increase

## Annual Pensions Increase

Each year we increase pensions in line with the Pensions Increase (Review) Order (Northern Ireland) so that your pension keeps up with the cost of living.

It is the rate recorded in September of the previous year, which then sets the rate that applies the following April. When inflation was measured in September 2015 it was recorded as -0.1%, in other words there was negative inflation.

The Pension Increase regulations state that when there is negative or zero inflation, we must leave the value of your pension unchanged. Therefore there was no cost of living adjustment made to your pension in April 2016.

## P60

Form P60 will be issued by the end of May 2017. Your P60 will provide details of the pension we have paid to you and the tax we have taken off in the tax year 2016/2017.

The amount before tax, shown on your P60, is usually different from the yearly pension rate paid for most of that year. This is may be due to:

- The first payment you received in the tax year included one or more days before the last increase; or
- Your pension started during the tax year; or
- It was not paid in full for the whole of the tax year.

## 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.**

## Payments Directly to your Bank Account

HSC Pension Service no longer offer the facility to pay pensions by cheque. All payments must be made to a bank account.

This is a much more efficient and secure method of payment, ensuring that you always receive your money, even if postal services are adversely affected. It also removes the risk of cheques being fraudulently intercepted.

It is quick and easy to make this change. Just write to HSC Pension Service quoting your National Insurance number and include your bank details so that we can set up payment.

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

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



## 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.

Pension is payable up to and including the date of death. Entitlement to pension benefits ceases on the death of a pensioner and any overpayment must be repaid. If your pension is paid into a joint account it is important that the other account holder is aware of this condition.

- **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.

- **A pension for your widow, widower, civil partner or nominated partner**

A surviving spouse or civil / nominated partner who is eligible for a survivor's pension must apply directly to HSC Pension Service. We will promptly send them an application form to complete so that their own pension can start as soon as possible

Unlike a husband, wife or registered civil partner, a cohabiting partner is not automatically entitled to a survivor's 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. This option is not open to you if you ceased actively contributing to the Scheme before 1 April 2008.

If you wish to nominate your partner to receive a survivor pension after your death, please ensure you have completed a [partner nomination form PN1](#), which can be downloaded from our website [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net) A PN1 form received after the date of death will not be deemed valid.

It would be helpful if you could let us know if your spouse, civil partner or nominated partner pre-deceases you so that we can avoid causing any distress through the issue of an inappropriate application form.



- **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.**



- **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 1 April 2008 and you decide to re-marry, form a civil partnership or live with another person as life partners, please let us know as it may affect your pension.

- **Dependants' Allowances**

If you are in receipt of a dependant's allowance, these are normally paid up to age 17. 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.

Any change in circumstances should be notified to the HSC Pension Service immediately in writing.

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

- **Going back to work in the HSC**

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. 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.

If you are in receipt of a Tier 2 Ill Health pension you must read the factsheet '[Returning to work with a Tier 2 pension](#)' available from the HSC Pension Service website at [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net)



## 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 write to us.

## Dispute Procedures under the 1995 Pensions Act

The Pensions Act 1995 requires all occupational pension schemes to have in place a formal 2 stage Internal Dispute Resolution (IDR) procedure. If you have a dispute you cannot resolve informally about your pension, you may ask for a formal decision under the IDR procedures.

You may at any time ask The Pensions Advisory Service (TPAS) for help. You may also take your case to the Pensions Ombudsman Service. The address for both is 11 Belgrave Road, London SW1V 1RB.

## Data Sharing and Accessibility: Data Protection and National Fraud Initiative

We are registered with the Information Commissioner under the Data Protection Act 1998 to hold personal information which allows us to administer the pension scheme. Further information on how we use the personal data that we collect is available on our website at: [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net).

HSC Pension Service has a duty to protect the public funds it administers. To this end the data you have provided to enable your pension or other entitlements to be paid correctly may be used for the prevention and detection of fraud.

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.audit-commission.gov.uk/fraud/nfi](http://www.audit-commission.gov.uk/fraud/nfi).

## HSC 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 Mr Bertie Thompson on 028 9146 9151 and he 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 web-site with a prompt text to inform you when this 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 any queries



## 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 do this by emailing [hscpensions@hscni.net](mailto:hscpensions@hscni.net) and provide us with your:

- Full Name
- Date of Birth
- Payroll Number
- Email address

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

## CHRISTMAS TEASER – SPOT THE DIFFERENCE

Can you spot the differences? There are 10 in total.



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:

- 26th December – Closed
- 27th December – Closed
- 28th December – Closed
- 2nd 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:  
<http://www.hscpensions.hscni.net/contacts/>

Via e-mail at: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

By Telephone: 028 7131 9111 (Option 2)  
9 am - 5 pm Monday to Thursday  
9 am - 12 noon Friday

Find us on Twitter! @hscpensions or ask us a question using the link below:





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