



HSC Pension Service

*Provided by ....*



Business Services Organisation

# Pensioner Newsletter

Welcome to our Newsletter which contains important information.

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# 1. 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.

# 2. P60

Form P60 will be issued by the end of May. Your P60 will provide details of the pension we have paid to you and the tax we have taken off in the tax year 2015/2016.

The amount before tax, shown on your P60, is usually different from the yearly 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.

# 3. Changes to your Pension Scheme

On 1 April 2015, the Scheme underwent major changes which affect how a member's pension is calculated at retirement .

**These changes will NOT affect any pension which is currently in payment to you from HSC Pension Service.**



## 4. 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.**

## 5. Payment Directly to your Bank Account



HSC Pension Service no longer offer the facility to pay pensions by cheque. All payments will 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.

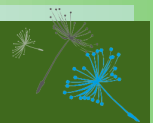
## 6. Annual Pensions Increase



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. In 2015 the increase was 1.2%. New pensioners will be entitled to a percentage of the increase depending on the number of months the pension has been in payment. Pensioners who retired on or after 22 March 2015 will have received no increase in April 2015.

Any pensioners who are under age 55 and retired due to redundancy or business efficiency will not receive an annual increase until their 55th birthday. Any increases will then be retrospectively applied at this date.

## 7. 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.**



## 8. 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.

- **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). The completed form should be sent and received by us before your death.

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.

- **Marriage, forming a civil partnership after retirement**

Pensioners who marry, remarry or form a civil partnership after retirement from the HSC should let us know as it may affect the potential survivor benefits due to your spouse or civil partner.



## Keeping Us Informed continued...



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

You have a responsibility to ensure that the information we hold about you is as accurate as possible. You therefore need to let us know immediately before you go back to work, as 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.

Without the relevant information you may be paid too much pension and will have to pay the money back.

Any pensioner in receipt of a Tier 2 Ill-Health pension is advised to read the factsheet '[Returning to work with a Tier 2 pension](#)' available from our website.

- **Changes of address/payment destinations**

You must tell us immediately of any change of address, bank or building society details. If we lose contact with you it may be necessary to suspend your pension.. Pensioners in receipt of more than one pension should tell us the reference numbers of all pensions to which the change applies.

- **Survivor Benefits - Marriage and Civil Partnerships**

Please let us know 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 marry, form a civil partnership or live with another person as husband and wife or partners.

- **Child Allowance**

Child allowance is usually payable to dependent children on the death of a pensioner. There are conditions to this entitlement. If the payment you receive is a child allowance payable following the death of a scheme member who retired or whose service ceased before 1 April 2008, entitlement ceases when that child ceases full time education or training. HSC Pension Service must be informed immediately as with any other changes in circumstances.





## 9. 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.

## 10. 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.

## 11. 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)



## 12. HSC Retirement Fellowship

If you are not already a member of the fellowship, how about joining now! You can be assured of a very warm 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.

**So come along and join the fun!**

## 13. 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 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 regarding this service.



## 14. Pay Dates for 2016

<b>FRIDAY</b> <b>29th</b> JANUARY 2016	<b>MONDAY</b> <b>29th</b> FEBRUARY 2016	<b>THURSDAY</b> <b>31st</b> MARCH 2016
<b>FRIDAY</b> <b>29th</b> APRIL 2016	<b>TUESDAY</b> <b>31st</b> MAY 2016	<b>THURSDAY</b> <b>30th</b> JUNE 2016
<b>FRIDAY</b> <b>29th</b> JULY 2016	<b>WEDNESDAY</b> <b>31st</b> AUGUST 2016	<b>FRIDAY</b> <b>30th</b> SEPTEMBER 2016
<b>MONDAY</b> <b>31st</b> OCTOBER 2016	<b>WEDNESDAY</b> <b>30th</b> NOVEMBER 2016	<b>THURSDAY</b> <b>22nd</b> DECEMBER 2016





## 15. How to 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](mailto:hscpensions@hscni.net)

### By Telephone: 028 7131 9111

9.00am to 5.00pm – Monday to Thursday;  
9.00am to 12.00pm Friday

## 16. 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
- 28th December — Closed
- 1st January — Closed

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



If you have any suggestions for the newsletter or would like a particular topic covered in future publications please do not hesitate to contact us by emailing: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

