



HSC Pension Service

Business Services Organisation

Provided by

HSC Pension Service

**Welcome to the
HSC Pension Service
Member Newsletter**



This newsletter is for all active and deferred members of the HSC Pension Schemes and contains important information about your HSC Pension Scheme Benefits

Sep 2024



Online Pension Application (AW6)

At HSC Pension Service we have created an online AW6 application form which, following testing and feedback from Employers, can now be accessed at the following link:

[Online AW6 Form | HSC Pension Service \(hscni.net\)](#)

This has been developed to continuously improve our services to both employers and members, by providing an alternative method which will streamline the retirement process.

The retirement procedure will remain the same but rather than receiving completing a paper form, you will complete a digital version via the website. You will be able to upload required documents such as your birth certificate and the form will then automatically be sent to your HR Department.

We still accept paper applications; this online application is an alternative method which members can use to submit their AW6 form.

Please remember that you should submit your Pension Application (AW6) form at least **6 months** in advance of your chosen retirement date.

Protection of Pensionable Pay

Protection of Pensionable Pay is a feature of the legacy 1995 and 2008 sections of the HSC Pension Scheme. As the legacy Scheme was a final salary scheme for both sections, it was applicable to allow members to protect their pension benefits, if their pensionable pay reduced before retirement, either through no fault of their own, or if they voluntarily stepped down to a less demanding role and met the eligibility criteria.

As all members are now moved to the 2015 CARE Scheme which does not use final salary a lot of stakeholders believed that protection of Pensionable Pay would no longer apply. **This is not the case.**

Although all members have now moved to the 2015 Scheme they retain a Final Salary link to your legacy scheme service. This means that members are still eligible to apply for protection of pay if they meet the criteria below.

There are two provisions under which a member can protect their pensionable pay:

- Protection of pay through no fault of the member (both Sections of the Scheme)
- Voluntary Protection of Pay (1995 Section only)

Protection of Pay (through no fault of the member)

A member, who has at least two years qualifying service and suffers a reduction in earnings through no fault of their own, may apply to protect their pension benefits.

Examples of accepted reasons for protection of pay are:

- A change in the nature of the duties performed, for example due to ill health
- A move to a lower paid post because of pending or actual redundancy.
- Being transferred to other employment with an employer.

To apply a member must complete Form PROPAY1 and submit to their employer **within 3 months** of the date their pay reduced.



Protection of Pensionable Pay - cont

Voluntary Protection of Pay

If a member of the 1995 Section of the Scheme has attained minimum pension age and chooses to 'step down' to a less demanding role where their new or remaining duties are less demanding and carry less responsibility than their previous duties, they may be able to apply for voluntary pay protection, if their pay reduces by at least 10%.

To apply a member must complete Form PROPAY1 and submit to their employer **after 12 months and within 15 months** of the date their pay reduced.

HSC Pension Service will assess each application to ensure it meets the eligibility criteria and notify the member of the outcome.

Further information on protection of pensionable pay can be found at:
<http://www.hscpensions.hscni.net/membership-contributions-and-pay/>

Pensionable Re-employment

Under previous regulations of the HSC Pension Scheme, members who had taken their 1995 Section benefits were not permitted to build up further pension in the 2015 Scheme if they returned to work in the HSC.

The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 have now been amended to allow members who take their 1995 Section benefits to continue to build up pension in the 2015 Scheme, if they wish. This may help some retired staff to bridge the gap between claiming their HSC pension benefits and receiving their State Pension.

This regulation amendment has taken effect from 01 April 2024. The Re-joiner form can be found at [HSC Pension Scheme Forms](#). This form should be returned to your HR Department.



Annual Allowance 5th April 2024 (including Remedy Period Re-calculations)

Members impacted by McCloud have now been rolled back into their legacy Scheme until 31st March 2022. The re-calculations of Annual Allowance for the remedy period plus pension input amounts for 5th April 2023 and 5th April 2024 will be available on the Member Self-Service (MSS) Portal from 6th October 2024.

This is a Live system and may change as calculations are updated therefore, you **should not** make any decisions or use the HMRC Digital Service based on the information you are viewing on MSS alone. HSC Pension Service will contact you by email to tell you that when your Remedial Pension Saving Statement (RPSS) is available for viewing.

For the year 2023/24 you may notice a minus figure displayed as your Pension Input amount, please see the [Negative PIA Factsheet](#) on our website for further information.

HSC Pension Service will be holding Annual Allowance Information Sessions in November and December once you have had a chance to review your figures. There will also be an opportunity to book a one to one consultation with one of the Annual Allowance Team. HR will send details of available sessions and details on how to book a place





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



Find us on X- [@hscpensions](https://twitter.com/hscpensions)



Find us on Facebook - HSC Pension Service

If you have any suggestions for the newsletter or would like a particular topic covered in future publications please do not hesitate in contacting us by emailing: john.coyle@hscni.net

