



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 2024



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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. For Christmas 2024, monthly payment will be made on **23/12/2024**

**Please note; anyone due to receive their Weekly Pension payment on 27/12/2024 will now receive it on 30/12/2024 due to the bank holiday.**

Please see below the payment dates up until November 2025. These are also updated on our website by clicking [here](#).

|             |           |
|-------------|-----------|
| <b>2024</b> |           |
| 23/12/2024  | Monday    |
| <b>2025</b> |           |
| 31/01/2025  | Friday    |
| 28/02/2025  | Friday    |
| 31/03/2025  | Monday    |
| 30/04/2025  | Wednesday |
| 30/05/2025  | Friday    |
| 30/06/2025  | Monday    |
| 31/07/2025  | Thursday  |
| 29/08/2025  | Friday    |
| 30/09/2025  | Tuesday   |
| 31/10/2025  | Friday    |
| 28/11/2025  | Friday    |

**Pay Advices** will no longer be issued via mail, but instead will be made available on the Member Self Service Portal. This will allow you to view and print your Payslips, at your convenience, as well as make any change of details updates as they occur.

**Please note; This also applies to your yearly P60.**



## HSC Member Self Service

Please click [here](#) for full instructions on how to register, and access, your Member Self-Service account online. This can be used to access your Pay Advices, P60's, and update us on any change of circumstances.



## Is my pension taxable?

All incomes are subject to tax. Her Majesty's Revenue and Customs (HMRC) notifies HSC Pension Service of your tax code; this is then added to the system and automatically deducts the designated tax amount.

HSC Pension Service does not hold any information on the reason why a tax code has changed, or have any input on the tax deducted, and does not have the ability to change a tax code without authorisation directly from HMRC.

If you have any queries on your tax code, or tax deductions, you should contact the HMRC directly. You will need to quote your National Insurance Number and PAYE reference of 916/G78000.



### **CONTACT HMRC**

**Call from UK: 0300 200 3300**

**Call from Overseas: 0044 135 535 9022**



# Keeping us Informed



## Changes of address/payment destinations

If you change your address, bank, or building society details please tell us straight away. This can now be done using the Member Self-Service Portal.

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.**

## 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;

HSC Pensions  
Orchard House  
40 Foyle Street  
Derry~Londonderry  
BT48 6BQ



Or contacting; [hscpensions@hscni.net](mailto: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 see the [Internal Dispute Guidance notes](#) on our website.



## Keeping us Informed cont.

### Pensioners living abroad

We write to our overseas pensioners every year asking them to complete and return a Declaration of Entitlement form. This form does need to be hand-signed, but can be submitted via mail or email.

**Failure to return this form may result in suspension of your pension.**



### 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.

### 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).



## Keeping us Informed cont.

### 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.



### Re-joining the HSC Pension Scheme (post retirement)

Previously members who claimed their 1995 Section benefits were not permitted to build up further pension in the 2015 Scheme if they return to work in the HSC.

The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 have been amended from 01/04/2024 to allow members who claimed 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.

- New re-employed pensioners will be automatically enrolled in the 2015 HSC Pension Scheme
- Previous re-employed pensioners who have not yet re-joined the HSC Pension Scheme are not permitted to backdate any application for scheme membership\*. The scheme regulations are clear on this rule. Previous re-employed pensioners who now wish to re-join the 2015 Scheme will become active members from the first day of the first pay period after the re-joiner form is received

*\*Information on the availability for re-employed 1995 Section Retirees to re-join the HSC Pension Scheme from 01 April 2024 was made available in March 2024 newsletters and on the HSC Pension Scheme Website*

### 16 Hour Rule

Previously members who claimed their pension benefits and then returned to work could only work a maximum of 16 hours per week in their first month back without impacting their pension.

This rule has been permanently removed from 01 April 2024, allowing staff to maximise the hours they contribute, if they wish, without impacting their pension after they claim their benefits.

Members who fully retire and return to HSC employment must still adhere to the 24-hour break.



## 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 to manage 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.

### ***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.

**Please note: 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.**





## 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! Whilst unfortunate, 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](http://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](http://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](http://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 and a valid form of ID. Register online at [www.bluelightcard.co.uk](http://www.bluelightcard.co.uk) and select 'Retired NHS' in the trust/division drop down menu to get



Health & Social Care

**Retirement Fellowship**

OF NORTHERN IRELAND

## The HSC Retirement Fellowship

The Fellowship in Northern Ireland aims to encourage and support the interests of retired, or about to retire, HPSS staff. It is intended to enable members to maintain old friendships and make new ones, whilst providing the opportunity to attend social and cultural activities.

It can also assist members who might be having some financial difficulties.

If you are interested in becoming a member, or would like some more information about the organisation further details can be found below;

### Contact Details

Mrs Janet Hazzard  
Regional Officer  
HSC Retirement Fellowship (NI)  
1 Malone Grange  
Belfast BT9 5QA

You can also visit their website at;

[Welcome to the HSC Retirement Fellowship NI](#)


Telephone: 028 9066 4000

Email: [info@hscrfni.org](mailto:info@hscrfni.org)

The cost of membership is £6.00 per year, which can be paid through a monthly deduction of 50p from your HSC Pension or by an annual payment. Membership is open to all grades of staff in HSC services.

The Fellowship in Northern Ireland has the support and backing of the Department of Health, Social Services and Public Safety and all the various Health and Social Care bodies .





Useful Contact  
Information &  
Phone Numbers

### **Pensions Advisory Service**

Free independent information  
and guidance on pensions

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

0800 138 7777

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### **Action Fraud**

UK's National Reporting Centre

0300 123 2040

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

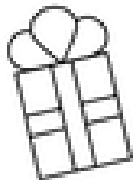
A free and impartial government service  
that helps you understand the options for  
your pension pot

0800 138 3944

[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

# CHRISTMAS WORDSEARCH

E A H C V K E R H P R E S E N T T L L R  
 G S L X S T O C K I N G W S C A R F U L  
 L G J L B V J Q O E D Z E G J P W D S H  
 A N C Q A F M Q Q V H W A N I T O V O C  
 F I H V W B L I G H T S T R X L R L H Y  
 X T T S N O W F L A K E E V P B L I M E  
 L E A H R I E O E L S T R H A Y M H I L  
 X E E Y G B L W N L L M R U I N Q A T O  
 C R R S E I F I O S T S B E E P D Y T P  
 J G W Q U E N R R B T L X Y E S T Q E H  
 R S G W M K A D D H E T W A W N N M N T  
 O N O M P C K J I N G L E B E L L S S R  
 T O N J Y U J D Y M R C O O K I E F D O  
 I S G I E R D N G C A N D Y C A N E X N  
 N A G M I S T L E T O E V J J S A N T A  
 S E E V G A J W F I E R E I N D E E R B  
 E S E Q N H E B O Y L U L K N B I B O Q  
 L R J G Y I R C U M S F R O S T Y W M T  
 Y M I Z O V A V H R E B M E C E D H V A  
 S R P J X M B X C E N A D E A T Z N Z Q



## WORD LIST

BAUBLE  
 BOW  
 CANDY CANE  
 CAROLS  
 CHIMNEY  
 COOKIE  
 DECEMBER

EGGNOG  
 ELF  
 FROSTY  
 HOLLY  
 JINGLE BELLS  
 LIGHTS  
 MIDNIGHT

MISTLETOE  
 MITTENS  
 NORTH POLE  
 PRESENT  
 REINDEER  
 RUDOLPH  
 SANTA

SCARF  
 SEASON'S GREETINGS  
 SNOWBALL  
 SNOWFLAKE  
 STOCKING

SWEATER  
 TINSEL  
 TREE  
 WREATH

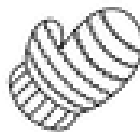
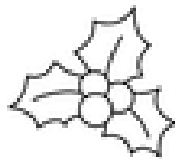
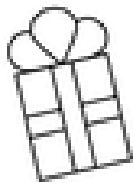
TRY THIS BRAIN TINGLER FOR  
 SOME FESTIVE FUN AND GET IN  
 THE HOLIDAY SPIRIT!



# ANSWERS

# CHRISTMAS WORDSEARCH

E A H C V K E R H P R E S E N T T L L R  
 G S L X S T O C K I N G W S C A R F U L  
 L G J L B V J Q O E D Z E G J P W D S H  
 A N C Q A F M Q Q V H W A N I T O V O C  
 F I H V W B L I G H T S T R X L R L H Y  
 X T T S N O W F L A K E E V P B L I M E  
 L E A H R I E D E L S T R H A Y M H I L  
 X E E Y G B L W N L L M R U I N Q A T O  
 C R R S E I F I O S T S B E E P D Y T P  
 J G W Q U E N R R B T L X Y E S T Q E H  
 R S G W M K A D D H E T W A W N N M N T  
 O N O M P C K J I N G L E B E L L S S R  
 T O N J Y U J D Y M R C O O K I E F D O  
 I S G I E R D N G C A N D Y C A N E X N  
 N A G M I S T L E T O E V J J S A N T A  
 S E E V G A J W F I E R E I N D E E R B  
 E S E Q N H E B O Y L U L K N B I B O Q  
 L R J G Y I R C U M S F R O S T Y W M T  
 Y M I Z O V A V H R E B M E C E D H V A  
 S R P J X M B X C E N A D E A T Z N Z Q



## WORD LIST

BAUBLE  
 BOW  
 CANDY CANE  
 CAROLS  
 CHIMNEY  
 COOKIE  
 DECEMBER

EGGNOG  
 ELF  
 FROSTY  
 HOLLY  
 JINGLE BELLS  
 LIGHTS  
 MIDNIGHT

MISTLETOE  
 MITTENS  
 NORTH POLE  
 PRESENT  
 REINDEER  
 RUDOLPH  
 SANTA

SCARF  
 SEASON'S GREETINGS  
 SNOWBALL  
 SNOWFLAKE  
 STOCKING

SWEATER  
 TINSEL  
 TREE  
 WREATH

Incase things get too tricky, we've found them too— just to help during the season of giving.



## Christmas Holiday Arrangements

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

25th December 2024

26th December 2024

27th December 2024

1st January 2025



***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 Pensions

Orchard House

40 Foyle Street

Derry~Londonderry

BT48 6BQ



Via e- mail at:- [hscpensions@hscni.net](mailto: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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Find us on Facebook - HSC Pension Service

