



## **Business Services Organisation**

# **Directional Body & OOH Provider Newsletter**

Please note this newsletter is provided to payroll admins and finance managers responsible for administering the HSC Pension Scheme rules to the Officers within Directional bodies and OOH providers

It is intended to advise and remind employers of procedures for this process and should not be given to the staff themselves.

### **CONTENTS**

- 1. Annual Benefit Statements for Officers (ABS25)
- 2. Keeping HSC Pension Service Updated
- 3. Pensionable Pay & Contributions
- 4. Contacting Us
- 5. Focus On Retirement
- 6. Officer Admin Workshops
- 7. Contact Us



## 1. Annual Benefit Statements for Officers (ABS25)

Where the GP55A 24/25 has been received and verified as correct, the information has now been uploaded to individual staff records and Annual Benefit Statements (ABS) for each active scheme member has been produced. The Annual Benefit Statement 2025 (ABS25) is available on Member Self Service (MSS) and all staff should now have registered for this service. Staff should not use generic email accounts to access MSS.

Please note, members who contact HSC Pension Service asking for a posted ABS25 due to not having access, will be directed back to their employer to assist them in gaining access. If members are having difficulties signing up to Member Self Service, they should email <a href="mailto:MSSqueries@hscni.net">MSSqueries@hscni.net</a> with details of the issues, including a screenshot of any error messages received.

Officers included on GP55As where the GP55A has been received after the submission deadline of the 16th May 2025, or where an outstanding query on an earlier submission has been raised but remains unanswered, are not guaranteed to have an Annual Benefit Statement produced as part of our ABS25 process for active scheme members. HSC Pension Service administrators will refer any queries from these members back to their employer. Subsequent production of the ABS25 is therefore likely to be delayed.

#### <u>Important note regarding the Annual Benefit Statement 2025.</u>

Any member affected by the McCloud judgment has had the first phase of the judgement applied to their record, known as <a href="rollback">rollback</a>. Any service that was in the 2015 CARE scheme and due to be rolled back, from 01/04/2015 to 31/03/2022, will now have been moved to their "legacy" scheme. This is their original scheme before they were moved to the 2015 CARE scheme.

As a result of this change, any member effected will have had their benefits reverted into their legacy scheme. This was first shown on the ABS24.

For 2025, any member effected by McCloud will see their McCloud choice visualised on a new format ABS knows as an ABS-RSS.

Members will still receive their final RSS when they apply for benefits.



## 2. Keeping HSC Pension Service Updated

Employers are required to update HSC Pensions of any changes to members personal information as and when they happen. This includes personal addresses.

The GP55a submission allows for a yearly update of all members addresses, however this should be conveyed to HSC pensions as soon as the member moves address to avoid any breaches of GDPR.

Please email HSC Pensions details of members new address as soon as they move—ensure that only one members address is updated per email sent.

## **Primary Contacts for employers**

HSC Pensions relies on employers to update the primary contact information as and when it becomes applicable. Simply submitting information from a new address does not instruct our department to change our mailing list.

Should the contact info need changed, please email HSCPensions@hscni.net with the new details as soon as they are known.



## 4. Pensionable Pay & Contributions

Can you please ensure persons responsible for the Employers payroll are fully aware of rules governing pensionable pay and contributions. Extensive information can be found at: Section 5: Pensionable Pay and Contributions – HSC Pension Service (hscni.net).

Any contributions not paid due to payroll errors may be subjected to interest.

## 6. Contacting Us

Whilst our phone lines are open daily our preferred method of communication is by email. Email queries can be logged to individual member records and any work progressed through the team workflow. This ensures that the work is completed by the appropriate team member and responded to within an acceptable time scale.

A simple general query may be answered quicker than a more complex query, so we respectfully request that you allow us time to reply to your queries before contacting us again.

Please include the NI number or Employer identifier code in any communication so that we can access the correct record.

Any queries from your members should be directed to <a href="https://example.com/hscni.net">hscpensions@hscni.net</a> and not directly to a specific member of staff



#### 7. Focus On - Retirement

Members now have 2 options for retirement.

24 hour retirement

Partial retirement

Both allow members to access their pension benefits, but each is treated slightly different when it comes to processing from an employers point of view and HSC Pensions point of view.

24 hour retirement requires a member to leave their post for at least 24 hours. their job ends and they claim benefits. If they choose to return to work, they can do so after 24 hours. this is dependant on first agreeing terms with the employer.

Members MUST leave work for a minimum of 24 hours to take 24 hour retirement, if they don't, they cannot claim benefits.

Partial retirement allows a member to reduce their pensionable pay by at least 10%, remain in their job and claim up to 100% of their benefits. This should be agreed beforehand between the member and their employer. The reduction in pensionable pay must be a permanent change to their contract, and it must remain that way for at least 12 months before it can be negotiated higher again.

#### Every retirement requires

- An AW6 completed by the member and employer
- A T55a terminating form to the date of retirement

Both are required to be submitted 6 months prior to the members intended retirement date—any forms submitted after this may not be processed in time for their expected first payment.

If a member is taking partial retirement, they must also complete a Partial retirement Supplementary form that outlines their partial retirement details.

All details of retirement from employment or changes to contract MUST occur before the forms are completed so that the member and employer agree on the correct dates of retirement etc.



## 8. Officer Admin Workshops

#### **Employer Workshops**

The HSC Pension Service GP Admin Team continue to attend workshops organised by local employer groups, practice manager forums etc.

The content we are able to cover for these workshops relates to how the employers process the pension locally (Payroll, GP1, T55a etc.).

During Summer 2025, we held 10 workshops covering 5 topics and over 400 peoples signed up to attend. The slides were sent to all participants—if you were unable to attend, please email HSCpensions@hscni.net to request a copy of the slides

#### **Member Workshops**

If any members wish to attend a workshop regarding the scheme, please contact our department to arrange. There will be a cost associated with this workshop.

## 8. Directional Body membership requirements

Directional bodies have been given special consideration by the Department of Health to allow staff to join the HSC Pensions scheme so that the direction can employer experienced HSC Staff. There are strict requirements regarding the members ability to join with HSC Pensions

- Any member who wishes to join the scheme with a directional body, MUST have contributed to the scheme within the last 12 months prior to joining with the direction.
- 2. The direction MUST inform HSC Pensions within 3 months of the member starting by submitting their J2 starter form and SD77 declaration

Directional employers should review the SD77 declaration and ensure the members last paid date is within the last 12 months, This will indicate to the employer that the member isn't eligible to join the HSC pension scheme and will allow them to enrol the member in an alternative workplace pension scheme

These rules do not apply to OOH providers



#### 10. 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: 028 7131 9111 Option 3

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 Twitter - @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: <a href="mailto:hscpensions@hscni.net">hscpensions@hscni.net</a>

