

EMPLOYER NEWSLETTER

CONTENTS

- 1. Annual Benefit Statements (ABS) 2025**
- 2. Protection of Pensionable Pay**
- 3. Continuation of Added Years/Additional Pension/
ERRBO Contracts**
- 4. Contact Us**

1. Annual Benefit Statements (ABS) 2025

As a result of the McCloud Remedy we are required to provide impacted members with a comparative illustration of benefits in the remedy period (1st April 2015 – 31st March 2022). This will be done by producing dual Annual Benefit Statement (ABS)/Remediable Service Statement (RSS).

Affected members, who remain in active service, will therefore receive this statement detailing their benefits as at 31st March 2025 in both their Legacy and CARE Scheme options. ABS/RSS should now be available on the Member Self-Service portal (members should check all records as the ABS/RSS may be on a previous record).

To help members understand the information on the statement a short video is available at the link below. Any queries in relation to your statement should be directed to:

absqueries@hscni.net.

[ABS-RSS | HSC Pension Service](#)

2. 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.



2. Protection of Pensionable Pay - cont

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

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:
[Protection of Pay Guidance for Members | HSC Pension Service](#)

3. Continuation of Added Years/Additional Pension/ERRBO Contracts

If a member of staff is paying additional contributions to the HSC Pension Scheme for Added years, Additional Pension Purchase or an ERRBO they must inform you as the Employer to allow the continuation of the contract. This should occur each time there is a change in post.

The [New Joiner](#) & [Re-joiner](#) forms ask for information in relation to these contracts and details the importance of providing a copy of the contract to the Employer.

If a member states on the form that they have a contract but have not provided details please follow up with them to ensure the correct contributions are being collected and to avoid an accumulation of arrears.

Note: If there has been a break of more than 12 months they cannot re-start an Added years contract.

4. Contact Us

By writing to us at:-

HSC Pension Service
Orchard House
40 Foyle Street
Derry/Londonderry
BT48 6AT

Via e- mail at:- hscpensions@hscni.net

By Telephone: 028 7131 9111

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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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: hscpensions@hscni.net

