HSC Pension Service

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Business Services Organisation

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

September 2025

Annual Benefits Statements 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. Your ABS/RSS should now be available on the Member Self-Service portal (please ensure you check all records as your ABS/RSS may be on a previous record).

To help you understand the information on your 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

Transfer of Pension Benefits into the HSC Pension Scheme

If you have recently joined HSC NI and wish to move previously built up pension rights to the HSC Pension scheme you need to let us know by completing an Application for Transfer In of Pension Rights.

The Transfer In application form can be found on the Scheme website where you will also find the Transfer in Guide informing you of what pension rights that you can transfer and the rules that apply.

The most important thing for you to remember about transferring in your pension is that you only have 12 months from the day you join the HSC Pension Scheme to apply. Please remember that if you confirm on your Joiner Questionnaire you have service you wish to transfer this does not equate to a transfer request. The Joiner Questionnaire is returned to HR and will not be sent to HSC Pensions so you must follow the instructions in the Transfer in Guide to ensure your Transfer is actioned.

HSC Pension Service recommends that you consider taking independent financial advice before deciding about transferring benefits.

If your transfer request is not within HSC Pension time limits it will be rejected.

Previous NHS Service in England &Wales, Scotland or the Isle of Man

Please be aware that transfers do not automatically happen regardless if they were previously with another NHS Pension Scheme including NHS Pensions Agency England & Wales or Scottish Public Pensions Agency (SPPA) or NHS Isle of Man.

Your Future In Our CARE
HSC Pension Service

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. **<u>This is not the case.</u>**

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 ***<u>within 3 months</u>*** 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 ***<u>after 12 months and within 15 months</u>*** 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

Your Future In Our CARE
HSC Pension Service

Death Benefit Nominations

It is important to keep HSC Pension Service informed of where you wish survivor benefits to be paid in the event of your death by submitting the relevant nomination forms (see below).
If you are married or in a civil partnership benefits will automatically be paid to your spouse/ partner unless you tell us otherwise.

If you are single/widowed or divorced benefits will be paid to your estate unless you tell us otherwise.

You can use the forms below if you wish to specifically nominate an individual or individuals for payment of a death gratuity or if you are co-habiting but not married or in a civil partnership to nominate your partner for a survivor's pension.

Form DG3– This form is used to nominate who you wish the Death Benefit Lump Sum to be paid to in the event of your death. If you have not completed this form any death gratuity payable will be paid to your surviving spouse/civil partner/nominated partner. If you do not have a surviving spouse/civil partner/nominated partner the payment will be made to your estate/personal representatives on receipt of relevant documentation.

PN1 Form – This form is used if you are single/widowed or divorced and are living with your partner, you can nominate your partner to receive a survivor pension in the event of your death. For a nomination to be accepted certain conditions must be met, these are listed on the form. Nomination forms can be found here.

Talk Money Week – Pension Webinar

Why not make this Talk Money Week the year to talk pensions? It's never too soon or too late to be thinking about retirement planning. Join experts from both the government-backed Money Helper service and the HSC pension scheme on the **5th November at 10.30am.**

The interactive session will help you with some clear next steps as to what you can be doing to improve your retirement planning as well as cutting through some of the complexities of the HSC scheme - including options for early retirement and what happens on death.

To register for this session please click here. Please note some additional information below;

- Once you register you will receive the link for the webinar for your calendar, this will come from Partners@maps.org.uk.
- If you intend joining on a mobile device please ensure you have MS Teams downloaded on your device prior to the webinar

If you have any queries about this Pension Webinar please contact Money Helper on 0800 011 3797.

Contact Us:

By writing to us at:-

HSC Pension Service

Orchard House

40 Foyle St

L'Derry

BT48 6AT

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

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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: john.coyle@hscni.net