



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 2025



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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 2025, monthly payment will be made on 23/12/2025

**Please note, anyone due to receive their Weekly Pension Payment on the 26/12/2025 will now receive it in 23/12/2025 due to the holidays.**

Please see below the Payment Dates up until November 2026. These are also updated on our website by clicking [here](#).

<b>2025</b>	
23/12/2025	Tuesday
<b>2026</b>	
30/01/2026	Friday
27/02/2026	Friday
31/03/2026	Tuesday
30/04/2026	Thursday
29/05/2026	Friday
30/06/2026	Tuesday
31/07/2026	Friday
31/08/2026	Monday
30/09/2026	Wednesday
30/10/2026	Friday
30/11/2026	Monday

**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.***

Please click [here](#) for instructions on how to register.



# McCloud Ruling

HSC Pension Service are currently working extremely hard to fulfil all of our obligations in relation to the 2015 Remedy (McCloud). Since December 2024 all affected members applying for their Pension Benefits are provided with a Remediable Service Statement (RSS) prior to retirement to allow them to compare figures and make their choice before benefits are put into payment.

Providing the RSS for all those who retired during the period 1 April 2015 to 30 November 2024 is much more challenging due to the complexities involved. The levels of complexity have resulted in much of the original delivery timeframe for RSS being absorbed by planning and working through complexities extending beyond the scheme rules. This has affected the overall timescales for delivering all the RSS across the scheme. As a result HSC Pension Service has informed the Pension Regulator that we are exercising our discretion within Section 29(10)(b) of the 2022 Act for the deadline to be extended to a later date that the Scheme Manager considers reasonable in the case of a particular member or a particular class of member.

HSC Pension Scheme has invoked this clause of the legislation and received authorisation to amend our timelines. Details of the new timelines are detailed below;

<b>Cohort/Category of Member</b>	<b>Projected Completion Date</b>
Ordinary Pensioners – formerly unprotected	31/03/2026
Ill Health Pensioners – formerly unprotected	31/03/2026
Deceased and Dependants – formerly unprotected	31/03/2026
Ordinary Pensioners – formerly protected	30/06/2026
Ill Health Pensioners – formerly protected	30/06/2026
Deceased and Dependants – formerly protected	30/06/2026
Ordinary Pensioners – formerly tapered	31/12/2026
Ill Health Pensioners – formerly tapered	31/12/2026
Deceased and Dependants – formerly tapered	31/12/2026

## Keeping us Informed

### Changes of address/payment destinations

If you change your address, bank or building society details please tell us straight away. 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.**



### 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.

### Pensioners living abroad

We write to our overseas pensioners every year asking them to complete and return a Declaration of Entitlement form. **Failure to return this form may result in suspension of your pension.**

### 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

# Keeping us Informed

## 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.



## Is my pension taxable?

All incomes are subject to tax. Her Majesty's Revenue and Customs (HMRC) informs HSC Pension Service of your tax code and tells us how much tax to deduct. If you have any queries on your tax code you should contact the HMRC directly. You will need to quote your national insurance number and PAYE reference of 916/G78000. HSC Pension Service does not hold any information on the reason why a tax code has changed and does not have the ability to change a tax code without authorisation directly from HMRC.

If you have a query regarding your tax code, you should contact HMRC on 0300 200 3300.



## 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 of managing 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. **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.**

***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.

## Death Gratuity

A Death Gratuity is a lump sum which may be paid when you die. Whether a Death Gratuity can be paid, and how much it may be, depends on how much retirement benefit you had from the Scheme up to the date of your death.

A death gratuity is not normally included in an Inheritance Tax assessment if you are married or have a registered civil partner. If you are single a death gratuity paid to a nominated person or persons may be included in an Inheritance Tax assessment. A death gratuity paid into a deceased person's estate will normally be included in any Inheritance Tax assessment. If you nominate a person or persons they should check their own tax position with HMRC. However, if the payment of the death lump sum partly or wholly causes you to exceed HMRC's lifetime allowance (LTA), see Part 10, then the excess payment above the LTA will be subject to a lifetime allowance charge (LTAC).

This death gratuity can be treated for lifetime allowance purposes in one of two ways. These are:

- a 'Defined Benefits Lump Sum Death Benefit'. In this case all the lump sum paid in these circumstances in excess of the LTA will be taxed at 55%. As most members will not exceed the LTA, death gratuities will be treated on this basis, unless you notify us differently in writing that you wish the death gratuity to be treated as a Pension Protection Lump Sum Death Benefit;



## Death Gratuity - cont

- a 'Pension Protection Lump Sum Death Benefit'. In this case all the lump sum paid will be taxed at 35% regardless of whether you actually exceed the LTA. If your benefits are already over or close to the LTA then you should consider this option. Before you take this decision you should take appropriate financial advice.

If you decide to have your potential death gratuity paid as a 'Pension Protection Lump Sum Death Benefit', then you must write to HSC Pensions confirming your decision. You can take this option at any time prior to your death.

Irrespective of which of the two ways you decide to treat your death gratuity, if a death gratuity becomes payable then we will inform your legal personal representative (LPR) of the amount and percentage of the standard LTA represented by the death gratuity within three months of the final payment. Your LPR is responsible for notifying this figure to HMRC. The beneficiary of the death gratuity is legally responsible for paying any LTAC that may become due.. If you are legally married, have formed a civil partnership, or have nominated a qualifying partner your surviving spouse or partner will automatically get the lump sum unless you have nominated someone else on form [DG3](#). You can get this form from our website [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net) or you can ask your employer to download one for you. The lump sum will then be paid to your nominees.

If you are single, divorced or have terminated a civil partnership, the lump sum will automatically be paid to your estate unless you have a nominated qualifying partner or nominated someone on form [DG3](#).

If you later decide to change your nominee, you can tell us on a new form [DG3](#). A new form DG3 replaces any earlier form [DG3](#). If you have nominated a person (or persons) or organisation to receive the lump sum then it will be paid automatically to this nominee, without waiting for Grant of Probate or Letters of Administration. If your Scheme membership extended to or beyond 1 April 2008 then you can change your instructions and complete a new form [DG3](#) at any time.

If your Scheme membership ended before 1 April 2008 then you can cancel an earlier nomination you made on form DG1, or cancel a request not to pay your legal spouse or civil partner, but you cannot make a new nomination unless you rejoin the Scheme.

HMRC have imposed a two year time limit upon making these payments. If the Death Gratuity is not paid within two years of the Scheme being notified, then the payment will become unauthorised and will be subject to a tax charge of 40%. It is very important that you keep your legal personal representative up to date with your circumstances.





# HSC Retirement Fellowship of NI

The HSC Retirement Fellowship was launched in Gloucestershire in April 1978 and started in Northern Ireland in 1982 through the efforts of the late Captain Wills Hawthorne, the first Chairman and later President of the N.I. Region. Membership in N.I. stands at approx. 570 and there are also members who live outside the region in the Republic of Ireland, England, Scotland, New Zealand, Australia and the USA.

If you are retired or about to retire you can join the HSC Retirement Fellowship. There are almost 200 branches throughout the U.K. There are 7 branches in N.I. allowing retired HSC staff to pursue and develop new and varied interests and pastimes.

The Aims of the Fellowship are:

- To promote and look after the interests of retired, or about to retire, HSC staff
- To enable members to maintain old friends and make new ones
- To be a focus for arranging social and cultural activities
- To assist members who may be having some financial difficulties

For more information on joining please contact:

Brendan O'Hare  
22 The Avenue  
Old Gilford Road  
Portadown  
BT63 5UJ

Tel: 07894 017216  
Email: [hscrfni@gmail.com](mailto:hscrfni@gmail.com)

## 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, as 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 is required as 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 started.




## 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.

## 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 the address overleaf.





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)

### **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)

### **Action Fraud**

Uk's National Reporting Centre

0300 123 2040

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

## Christmas Holiday Arrangements

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

**25th December**

**26th December**

**1st January**



***HSC Pension Service would like to wish all our pensioners a Merry Christmas and a Happy and Safe New Year***



## Christmas True or False Questions

True or false - there were 4 ghosts in Charles Dickens' *A Christmas Carol*?

True - Marley, the Ghost of Christmas Past, the Ghost of Christmas Present and the Ghost of Christmas Yet To Come



True or false - there were 250 gifts given in total in the '12 Days of Christmas'?

False - there were 364

True or false - If you're born on Christmas day, your star sign is a Sagittarius?

False - you'd be a Capricorn

True or false - Santa traditionally wore a white suit until Coca Cola changed it to red?

False - it used to be green

True or false - the first Christmas card was sent in the year 1901?

False - It was 1843

## Christmas General Knowledge Questions

What country is believed to have started the tradition of putting up a Christmas tree?

Germany

When do the 12 Days of Christmas start and end?

25th December to 5th January

Where was St Nicholas born?

Turkey

How many points does a snowflake have?

Six



## Contact Us:

### By writing to us at:-

HSC Pension Service

Orchard House

40 Foyle St

Londonderry

BT48 6AT



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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