



HSC Pension Service

*Provided by ....*



Business Services Organisation

# EMPLOYER NEWSLETTER

## CONTENTS

- 1. Submission of Pension Applications (AW6)**
- 2. Continuation of Added Years/Additional Pension/ERRBO Contracts**
- 3. Money Helper Pension Information Sessions**
- 4. Contact Us**



HSC (P) 03 25-26

Dec 2025

# 1. Submission of Pension Applications (AW6)

All pension applications must be submitted to HSC Pension Service **at least 6 months** in advance of a member's retirement date. Unfortunately, we continue to notice applications being received with less than 6 months' notice. In these circumstances we cannot guarantee that pension benefits will be paid on time resulting in possible financial detriment to the member.

The 6-month lead in time will allow HSC Pension Service to:

- a) Review the application for completeness
- b) Calculate pensionable pay figures for all relevant schemes including reformed and legacy (McCloud options)
- c) Calculate up to 4 possible benefit forecasts for members to consider when making their choice
- d) Issue Remediable Service Statement to member's electronic or home address
- e) Provide members with the statutory 3-month period to make and return their choice
- f) Monitor, document and record choice statement return
- g) Calculate actual benefits based on the choice
- h) Put benefits into payment in accordance with Service Level Agreements

HSC Pension Service will continue to reiterate this at Pension Workshops and seminars

# 2. 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.



### 3. Money Helper Pension Information Sessions

Money Helper is a free government backed service providing financial guidance relating to money and pensions.

Throughout 2026 MoneyHelper, in collaboration with, HSC Pension Service will be providing a number of information webinars covering various topics. The first will be held on Wednesday 4<sup>th</sup> March 2026 at 1pm to mark International Women's Day and will focus on gender inequality and pensions.

According to 2025 figures from the Trade Unions Congress (TUC), retired women have 36.5% less annual income than men – equal to £7,600 a year. Our pension specialists will explain some of the reasons for the gender pensions gap and the steps you can take to help close the gap.

This webinar is suitable for anyone with a pension, to register click [here](#). There will be time for questions.

Below are details of other upcoming sessions, we will share registration details when available.

- Tue 16<sup>th</sup> June @ 1pm - Why are Pensions Important (younger workers focus)
- Thu 10<sup>th</sup> Sept @ 1pm - Retirement planning for the Over 50's
- Wed 5<sup>th</sup> Nov @ 1pm - Your pension scheme explained

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

### 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 members a Merry Christmas and a Happy and Safe New Year***

## 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](mailto: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



Find us on X- @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: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

