



HSC Pension Service

Business Services Organisation

Provided by

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

December 2025



Submission of Pension Applications (AW6)

All pension applications must be submitted to HSC Pension Service **at least 6 months** in advance of your 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.

Continuation of Added Years/Additional Pension/ERRBO Contracts

If you pay additional contributions to the HSC Pension Scheme for Added years, Additional Pension Purchase or an ERRBO it is your responsibility to inform your employer should you move posts.

The [New Joiner](#) & [Re-joiner](#) forms ask for information in relation to these contracts and it is imperative that you provide your Employer with a copy of the contract each time you change posts to ensure the correct contributions are being collected and to avoid an accumulation of arrears.

Note: If you have had a break of more than 12 months you cannot re-start an Added years contract.



Career Breaks/Authorised Leave

From 1st April 2008 members had the option to continue to pay contributions during periods of authorised unpaid leave (including career breaks). However, this is not compulsory and if you decide not to pay contributions your pension record will be closed down by your Employer on the day before the leave commences.

If you are on unpaid leave (not including unpaid sick, maternity, paternity adoption or parental leave) and has ceased paying pension contributions the following implications should be considered;

- **Death and Survivors Benefits** – If a member dies whilst on unpaid leave they are treated as a former member of the scheme. Therefore, they will not be entitled to the Death in Service benefits afforded to active members. Please see the Life Assurance and Family Benefits factsheet for further information on benefits payable.
- **Ill Health Retirement** – if a member suffers ill health whilst on unpaid leave and wishes to apply for their benefits through the Ill Health Retirement facility they will be treated as a former member of the scheme. This means they will need to satisfy the criteria for Tier 2 but only be eligible for Tier 1 benefits. Please see the Ill Health Retirement factsheet for more information.

It is important to note that on return to employment following a Career Break it is up to you to opt back into the Pension Scheme by completing a re-joiner form which should be submitted to your Employer.

HSC Retirement Fellowship of N.I.

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



Money Helper Pension Information Sessions

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

Throughout 2026 Money Helper, in collaboration with, HSC Pension Service will be providing a number of information webinars covering various topics. The first will be held on Wednesday 4th 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 16th June @ 1pm - Why are Pensions Important (younger workers focus)
- Thu 10th Sept @ 1pm - Retirement planning for the Over 50's
- Wed 5th 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





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

