



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

March 2026



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. This means that applications for Normal Age Retirement, Voluntary Early Retirement and Partial Retirement you should start the application process 8-9 months in advance of your chosen retirement date ([all regional guidance has been updated to reflect this](#)).

Once you have completed the necessary forms you should submit to your Human Resources Department (applications can also be submitted online). Where applications are received with less than 6 months' notice 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.

Career Breaks/Authorised Unpaid Leave

HSC pension Scheme members have 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 have 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 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.



Engage - New Member Portal

The HSC Pension Service Member Self-Service (MSS) portal has now been replaced by Engage which will offer a much-improved member experience.

If you have previously registered for MSS before 26th February 2026 you will need to re-register for Engage by clicking 'Create an Account' on the [login page](#).

We have created a number of videos which explain the registration and login process as well as how to navigate the new system which can be found [here](#)



New Member Contribution Bandings 2026

As per HSC Pension Scheme Regulations (NI) 2015 the member contribution banding is updated in line with the Consumer Price Index (CPI) from 1st April. As of 1st April 2026, the following member contribution structure will apply from the 2026-27 Scheme year, following the September 2025 CPI increase of 3.8%.

Pensionable Pay from 1 st April 2026	Contribution percentage rate
Up to £13,259	5.2%
£13,260 to £28,854	6.7%
£28,855 to £35,155	8.5%
£35,156 to £52,778	10.0%
£52,779 to £67,668	10.9%
£67,669 and above	12.7%



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.

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.

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 Pensionable Pay - cont

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 **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](#)

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](#).



MoneyHelper Pension Information Sessions

MoneyHelper 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 next session will be held on Tuesday 16th June 2026 at 1pm and will cover why pension savings are important (focus on younger workers under 40). You can register for this session at [Why are pensions important? HSC Registration 16th June 1pm](#)

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

- 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.





Contact Us:

By writing to us at:-

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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

