



Directional Body NEWSLETTER

Please note this newsletter is provided to payroll administrators and finance managers responsible for administering the pension scheme rules to the staff within Directional Bodies

It is intended to advise and remind employers of procedures for this process and should not be given to the staff themselves. Each quarter a member newsletter is made available on our website

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1. Contribution Rates - NEW RATES 01/04/2026

As per regulations 30 (7) and 31(11) of the HSC Pension Scheme Regulations (NI) 2015 the member contribution banding is updated in line with CPI from 1 April. As of 1 April 2026, the following member contribution structure will apply for the 2026 to 2027 Scheme year, following the September 2025 CPI increase of 3.8%. These figures may be subject to change if the AfC pay award for 2026/27 significantly exceeds 3.8%.

Member contributions rates effective 01/04/2026—applicable to ALL members

Tier	Pensionable Earnings	Contribution rate
1	Up to £13,259	5.2%
2	£13,260 to £28,854	6.7%
3	£28,855 to £35,155	8.5%
4	£35,156 to £52,778	10.0%
5	£52,779 to £67,668	10.9%
6	£67,669 and above	12.7%

2. GP55a - Annual Return 2025/26

The GP55a to finalise 25/26 year is due by **Friday 15th May**. The team will complete checks on the submission and the information will be used to update member pension records in preparation for Annual Benefit Statements (ABS) 26. Further information about the progress of ABS26, will be provided in June 2026 Newsletter.

Points to note about your GP55a submission.

- You should check the practice checker page for any errors and aim to resolve before sending to HSC Pension Service.
- You may receive a query email from the HSC Pension Service GP admin team regarding your GP55a. Please reply to this email as soon as possible to avoid any issues.
- Any payments made in the 2025/26 year that relate to previous years should be entered into revised GP55REV forms for each member—if all members received the payments, please contact the GP team for alternate instructions

3. Pensionable Employment termination –Ill Health Grounds

If a staff members employment is terminated on the grounds of ill health, please ensure HSC Pension Service is notified of this at the time of termination, as this may affect the level of ill health pension benefits they may be entitled to if applying for ill health pension at a later date.

4. Immediate Choice Election for Pensioners - McCloud Ruling

Due to delays in our system capabilities and complexity of revision of Pensions, our choice for pensioners has been delayed. There is now a guided timeline on our website that indicates when each group of pensioners will have their McCloud Choice provided [McCloud Ruling \(HSC\) | HSC Pension Service](#)—the timeline is shown below

Cohort/Category of Member	Projected Completion Date
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

***** The current cohort is being processed, and if you are affected you will be contacted in due course. *****



5. Submission of Pension Applications - McCloud Ruling

As a result of the McCloud Remedy, HSC Pension Service must add an additional number of steps to the process of calculating and paying HSC Pension Benefits to Scheme members.

In accordance with the remedy, all affected retirees must be furnished with a Remedial Service Statement (RSS) which provides detailed information relating to benefit accrual during the remedy period, i.e. 01/04/2015 to 31/03/2022 or part thereof. This is commonly referred to as their McCloud Choice Statement.

Members have a statutory time limit of 3 months to return their choice on how they wish to claim the said benefits for the remedy period, after which, if no response is received they will be automatically awarded benefits from the legacy scheme for the remedy period.

It is therefore imperative, that as a result of these additional steps and statutory timeframes for members to make their choice, HSC Pension Service must increase the lead in time for the receipt of pension benefit applications to 6 months.

This will allow HSC Pension Service sufficient time to:

- Review the application for completeness
- Calculate up to 4 possible benefit forecasts for members to consider when making their choice
- Issue RSS to members electronic or home address
- Provide members with the statutory 3-month period to make and return their choice
- Monitor, document and record choice statement returns
- Calculate actual benefits based on the choice
- Put benefits into payment in accordance with SLA's

6. HSC Pensions—Partial Retirement

Members who are aged 55 and over or have a protected minimum pension age of 50, and have an agreement from their employer, can choose to take part, or all, of their pension benefits and continue in HSC employment. This is called partial retirement - it may also be known as drawdown.

To be eligible for partial retirement, a member must:

- have reached their minimum pension age,
- be an active member of the Scheme,
- reduce their actual pensionable pay by at least 10% for the 12 months starting from the date they take partial retirement (for GP's, Dental Practitioners, Ophthalmic and non-GP Providers a 10% reduction in commitment is required),
- Their 10% reduction in pensionable pay is calculated based on their previous level of pensionable pay for the 12 months before they take partial retirement,
- have a change in their terms and conditions of employment to reflect the reduction in pensionable pay, the rest of their terms and conditions remain the same,
- expect their new level of pensionable pay to last at least 12 months from the point partial retirement is taken,
- not have already claimed partial retirement on two occasions.

Further information can be found on our website here: [HSC Partial Retirement Member Factsheet](#)

Please note that the factsheet contains generic information relating to partial retirement and their may be terminology and references that may not apply to terminology used within Directional bodies, Please make adjustments accordingly for your place of work.



7. HSC Pensions—Engage

Member self service has now been upgraded to “Engage”. The new Pension portal allows users to see all of their Pension information regarding their accrued benefits with all of their HSCNI employments.

The new system is easier to navigate, and brings all annual benefits statements together to view in one section.

The new system also has significantly improved security, and now requires users to set up “2 factor authentication” - this is done by the user entering their mobile phone number and receiving a code via text message when they log in.

As a result of the upgraded security, all previous login credentials are not compatible with the new system, which means anyone who previously signed up before 26/02/2026 will need to sign up again on the new Engage platform.

Any member who actively works for a HSCNI trust or regional Org, such as BSO or NIMTDA, that is assigned a trust email from that employer, must use that email to log in—if they do not use it, it will be automatically updated each month by that employer on our system—we cannot stop this process.

If a member only works within your directional employment, they will be shown the email address that was last given to us by their employer through the GP55a process.

All users should now be directed to the registration “create a new account” page to set up a new account—ALL previous login details are no longer valid—members cannot request password resets and username reminders unless the sign up again

[Create a new account - HSC Pension Fund](#)

Once a member has created their new account, they can login from the normal login page

[Login - HSC Pension Fund](#)

The main Engage section of our website contains helpful videos for members to familiarise themselves with using and navigating Engage

[HSC Engage \(previously Member Self Service\) | HSC Pension Service](#)



8. 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

By Telephone: 028 7131 9111 Option 3

10.00 am to 12.00pm / 2.00 pm to 4.00pm - Monday to Thursday

10.00 am to 12.00pm - Friday

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

