



HSC Pension Service

Provided by

Business Services Organisation

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

June 2026



Continuation of Added Years/Added Pension/ERRBO Contracts

If you are paying additional contributions to the HSC Pension Scheme for Added Years, Additional Pension Purchase or Early Retirement Reduction Buy Out (ERRBO) you **must** inform Payroll Shared Services Centre (PSSC) 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 PSSC.

PSSC will follow up if you have indicated on the joiner form you are paying additional contributions but have not provided a copy of the contract. This scenario should be avoided **by always** providing your contract on changing posts 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.

Important Update: Remediable Service Statements (RSS)

HSC Pension Service is currently working through a number of complex issues in the preparation of member specific RSS (for members who have already retired). These include the review and reconciliation of historical pension records and verification of legacy data.

This requires significant resource requirements to ensure that calculations and information provided within member choice packs are accurate and complete. As a result, there may be delays for some members receiving their RSS by the previously suggested deadline dates.

Please be assured that HSC Pension Service are making every effort to progress this work and our priority remains providing members with accurate, reliable and correct information in order to make your choice confidently.

To help us focus on completing and issuing RSS as quickly as possible, we are asking members not to contact us to enquire regarding the status of their RSS unless their circumstances are urgent or exceptional.

Responding to individual enquires requires resources that would otherwise be dedicated to progressing this work and will cause further delays.

We will provide updates where appropriate via the [website](#) and thank members for their patience and cooperation.



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](#).

To date approximately 22% of MSS members have migrated to Engage. If you have not yet set up your account please do so in the coming weeks. Annual Benefit Statements for 2026 are due to be published at the end of August. To help mitigate any problems the increased traffic may cause to the system we would encourage as many members as possible to register prior to publication of the ABS.

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](#).



Member with Entitlement in Both Schemes (MEBS)

If a member has had a break in Scheme membership of more than five years and has deferred pension benefits in the 1995/2008 Section and is currently active in the 2015 Scheme, this means they have Membership in both Schemes (MEBS). Both Schemes can therefore be treated separately and the preserved benefits can be claimed without the need for a 24-hour break in service.

- If the member has deferred benefits in the 1995 Section but is active in the 2015 scheme, they can apply for their deferred pension on reaching age 60.
- If the member has deferred benefits in the 2008 Section but is active in the 2015 scheme, they can apply for their deferred pension on reaching age 65.

To apply for benefits members should complete the [AW6\(P\)](#) form and send directly to HSC Pension Service.



HSC Pension Service Workshops and 1-1 Consultations

HSC Pension Service in conjunction with Trusts/Organisations provide workshops and seminars for scheme members which cover all aspects of the HSC Pension Schemes.

Your employer will issue a communication to staff each quarter informing staff when workshops and 1-1s are available to book. All sessions can be booked via the Learn HSCNI portal and sessions are held on MS Teams.

Workshops are available for the following groups

- 1995/2015 Transitional Scheme Members
- 2008/2015 Transitional Scheme Members
- 2015 Scheme Members

We also offer 1-1 pension consultations for members who have attended one of the generic Pension Workshops mentioned above. Places for 1-1 consultations are allocated on a first come first served basis. Once you have attended a pension workshop and this is recorded on Learn HSCNI you will then be able to book a 1-1 on the portal.

HSC Pension Service also deliver ad-hoc sessions throughout the year such as McCloud Awareness and Pre-Retirement seminars. These can also be booked on Learn HSCNI however they will not make you eligible to apply for a 1-1 consultation.



Estimates of Pension Benefits

HSC Pension Service no longer provide estimates of your HSC Pension benefits. If you require an estimate of pensions benefits please refer to your Annual Benefit Statement on the Engage portal. This can be used in line with the calculators available on our website to help you determine your pension benefits at a retirement date selected by you, at today's value. The calculators can be found [here](#).

From April 2025 all Active members affected by McCloud will receive a dual statement providing them with detailed figures in relation to the McCloud remedy. For more information on McCloud please visit the McCloud Ruling section within our website.



Working After Retirement

HSC Pension member who retire and claim their pension benefits can return to work in the HSC following retirement. To ensure there is no impact upon their pension they must take a 24-hour break (full retirement only, does not apply to partial retirement).

On returning to employment you are eligible to re-join the 2015 Scheme and can accrue benefits up to the maximum age of 75.

Further information is available on our [re-employment](#) section of the website.

Government Actuary Department (GAD) Factor Review

On 19th May 2026 HM Treasury announced a change to the SCAPE rate which triggered a factor review meaning all actuarial factors used in our scheme are currently under review.

It is expected that the majority of new factors will come into effect as of 1st October 2026. These factors are used in various calculations in relation to your pension benefits such as, but not limited to;

- Voluntary Early Retirement
- Late Retirement
- Additional Pension
- Scheme Pays Reductions

This update is for information only and there is no action required from you as a Scheme member.

Opting out of the Scheme & Refunds of Contributions

HSC Pension Service have noticed an increase in SD502 forms (opting out of the Scheme) and applications for refunds of contributions (REF1) being sent directly to ourselves.

These forms need to be sent to Payroll Shared Services (PSS) for and sending to us may cause a delay in processing.

Forms can be uploaded to PSS via their ticket system at:

[PSC Payroll Query \(HSCNI\) | PSC Payroll Query \(HSCNI\)](#).



Tracking your Pension Application

All pension applications must be submitted to HSC Pension Service at least 6 months in advance of a member's retirement date. This means members should start the application process **8-9 months prior to their chosen retirement date** to allow processing time for HR.

HR will then forward your application to our Payroll/Pension Team who will email you with an acknowledgement.

Once they have completed their calculations your application will be forwarded to the Pension Administration Team who will contact you with your pension figures in the month that your pension is due.

It is important that you monitor your email regularly during this time to allow quick turnaround of any required responses and to avoid delays in paying your pension.

To help us focus on processing your pension application as quickly as possible, we ask that members do not contact us to enquire regarding the status of their application unless their circumstances are urgent or exceptional.

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 next session will be held on Thursday 10th September at 1pm and will focus on retirement planning for the over 50s. You can register for this session at [Retirement planning for the over 50's](#) or by scanning the QR code on the attached poster.

Below are details of the next available session, we will share registration details when available.

- 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:-

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



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: john.coyle@hscni.net

