

EMPLOYER NEWSLETTER

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1. Career Breaks/Authorised Leave

HSC Pension Scheme (HSC PS) members have the option to continue to pay contributions during periods of authorised unpaid leave (including career breaks), however, this is not compulsory.

If a member of staff will be availing of a period unpaid leave (**not including unpaid sick, maternity, paternity adoption or parental leave**) they should be informed of the option to maintain contributions and be provided with the necessary application to obtain a quote of how much this will cost for the duration of their break.

Agreement to proceed should be made prior to commencement of the break i.e. there is no option to accrue arrears and pay retrospectively.

Should there be a backdated Pay Award or some other retrospective change to pay that affects the members pay i.e. a change to the pay they should have been receiving on the last day of employment before the break, the quote should be revised to ensure the member and employer are paying the correct amount of contributions and HSC PS be informed.

It is important to note that on return to employment following a Career Break it is up to the member to opt back into the Pension Scheme by completing a re-joiner form which should be submitted to your Employer. This information should be included in communications to the employee regarding any unpaid leave.

2. 'Ask Erin' Initiative & HR Training

The Trust Liaison Team are constantly listening to feedback from our members and other stakeholders to see how best we can engage and educate Scheme members and Employers alike. A new scheme that has developed as a result is the 'Ask Erin' initiative.

We have rolled out sessions in both the NHSCT and WHSCT and these have been very well attended and feedback has been excellent with repeat sessions being planned for 2027. We can offer different approaches depending on demand;

- In person sessions – Erin McNamara (Trust Liaison Manager) attended various Hospital sites set up somewhere visible (outside canteen/foyer) and staff could come and talk to us during breaks and lunch with any queries they had. Another member of the team will usually attend with Erin if large numbers are expected.
- Drop in sessions on Teams - Again these were held over break times to allow staff to drop in and out and get info on particular topics e.g. demo of online calculators/use of member portal rather than attending the full 2-hour workshop (attendance at workshop is still required to be eligible for a 1-1).

The sessions were promoted via Trust communications to let people know when and where we would be. If this is something you feel would be useful for your Trust/Organisation or if you feel you could benefit from some bespoke training for your HR Teams please get in touch with Erin.McNamara@hscni.net and we will be happy to help.



3. Underpaid Employee Pension Contributions

When a Scheme member applies for their pension benefits HSC Pension Service (HSC PS) completes a full audit of their pension record including the reconciliation of pension contributions.

In the extraordinary circumstance that a member has underpaid pension contributions this balance must be paid in full prior to benefits being put into payment as a member cannot receive pension benefits that they have not fully paid for. Assistance will be required from Payroll Shared Service Centre to calculate the underpayment.

When HSC PS calculate the pension and lump sum on retirement they will deduct any balance (gross) owed to the Scheme from the lump sum. The member can resolve any taxation issues that may occur as a result directly with HMRC.

4. Applications for Consideration for Ill Health Retirement

When an employee is applying for Consideration for Ill Health Retirement please inform them to only submit documentation relevant to the actual application.

We have received a number of applications which have contained considerable amounts of information which does not directly relate to the actual application, some in excess of 1,000 pages. The doctor reviewing the application is obligated to check all 1,000+ pages which takes up a considerable amount of time meaning that other applications are then delayed.

Can Employers please ask applicants that if they are including supporting medical evidence with their AW33 application form they should make sure that it refers to their actual application/condition.

Please share this message with colleagues in your team who deal with such applications

5. Reminder: Retirees who Receive a Re-grading

At the Employer's Forum held in March 2026 the topic of re-grading was raised and how this can impact on pension benefits.

If a member is re-graded and is already in receipt of their pension benefits HSC Pension Service will need to know the details so as to revise their benefits using the new pensionable pay.

It was agreed at the Employer Forum that an extension to the current process would occur i.e. HR inform Payroll Shared Services (PSS) as normal then PSS will inform HSC PS once complete to allow us to revise the pension. This is a reminder to ensure that this process is being implemented and to confirm that details should be sent to aw6.est.ppt@hscni.net and copy in Monica.Smyth@hscni.net and Karen.Carton@hscni.net.

6. 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

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: hscpensions@hscni.net

