



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

October 2026



Submission of Pension Applications (AW6)

All pension applications must be submitted to HSC Pension Service (HSC PS) at least 6 months in advance of your retirement date. This means that for applications for Normal Age Retirement, Voluntary Early Retirement and Partial Retirement you should start the application process **9 months in advance of your chosen retirement date**. This allows the time for you to complete your application and for Human Resources (HR), as your employer, to process your retirement e.g. leaver information/outstanding annual leave.

Once you have completed the necessary forms you should submit to your HR Department (applications can also be submitted online). Where applications are received by HSC PS with less than 6 months' notice we cannot guarantee that pension benefits will be paid on time resulting in possible financial detriment. HSC PS will issue an acknowledgement email to you once we receive your application.

The 6-month lead in time will allow HSC PS to:

- Review the application for completeness
- Calculate pensionable pay figures for all relevant schemes including reformed and legacy (McCloud options)
- Calculate up to 4 possible benefit forecasts for members to consider when making their choice
- Issue Remediabale Service Statement to member's electronic or home address
- Provide members with the statutory 3-month period to make and return their choice
- Monitor, document and record choice statement return
- Calculate actual benefits based on the choice
- Put benefits into payment in accordance with Service Level Agreements

Note: HSC PS have noticed an increased number of members dropping completed Pension Applications (AW6) into our office at Orchard House. These applications **must** go to your HR department first. Submission to our office may cause delays in payment.



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 – 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 37% of MSS members have migrated to Engage. Accessing Engage is now much easier as you are not limited to accessing via the HSC network as with the MSS portal, you can register and login from anywhere.

Annual Benefit Statements (ABS) for 31st March 2026 are now available to view on Engage. Please note that the pensionable pay quoted is on your ABS is your basic pay and will not include pensionable allowances such as enhancements for night duty.

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](#).

Please note Death Benefit Nominees (DG3/PN1) can now also be added via the Engage portal.



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 you 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 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 (HR) **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](#)



Annual Allowance Pension Sessions

HSC Pension Service (HSC PS) are providing On-Line Annual Allowance/Lifetime Allowance workshops for scheme members who are or have been affected by Annual Allowance.

In appreciation of the pressures staff are under, the workshops will be run over lunchtime 12.30 to 2.00pm and in the evening 5.30 to 7.00pm to minimise impact on working hours. Sessions are available in November and December.

Annual Allowance is the maximum amount of tax-free growth an individual can increase by from one year to the next. The limit is set by HMRC, and currently the standard Annual Allowance is £60,000.

Unfortunately, in recent years the number of Scheme members affected by Annual Allowance breaches has increased and HSC PS wish to provide information to those members to help them navigate through the complex rules and regulations. It is mostly higher earners in the HSC who are affected by Annual Allowance legislation and anyone falls into this category or who has recently received an e-mail from HSC PS advising them that they have breached their Annual Allowance may wish to attend. Places can be booked via the LearnHSCNI portal.

The workshop will last for **approximately 1.5 hours**. In order to get the most information out of the workshop, you are expected to have downloaded a copy of your latest Annual Allowance data view. This can be accessed at <https://mypension.hscni.net/>

There will be an opportunity during the workshop to ask questions relating to the policies, procedures and legislation relating to Annual Allowance however HSC PS Staff are not regulated to, and will not, provide financial advice.

Estimates of Pension Benefits

HSC Pension Service do not provide estimates of benefits. If you require an estimate please refer to your most recent Annual Benefit Statement on your [Engage Portal](#). For information and guidance in relation to Annual Benefit Statements, please click on this link [Annual Benefit Statements \(HSC\) | HSC Pension Service](#).

Members can access the pension [Calculators](#) on the HSC Pension Service website, to get an estimate of their benefits at a retirement date of their choice. As different calculators apply to different sections of the scheme, please ensure you select the calculator appropriate to your circumstances.

If you are affected by the McCloud Remedy further information is available to help explain the 2026 Dual Annual Benefit Statement (ABS)/Remediable Service Statement (RSS) via this link, [ABS-RSS | HSC Pension Service](#)



Money Helper 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 Thursday 5th November at 1pm titled 'Your Pension Scheme Explained' and you can register at [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

