

Welcome to the HSC Superannuation Scheme

Important Note

This booklet details changes to the HPSS Superannuation Scheme, which come into effect on the 1 April 2008.

From 1 April 2008 the HPSS Superannuation Scheme will be called the HSC Superannuation Scheme. If you were a member of the HPSS Superannuation Scheme on and before 1 April 2008, you will become a member of the HSC Superannuation Scheme and the information in this booklet applies to you.

If you join the Scheme for the first time on or after 1 April 2008, you will be a member of the **New HSC Pension Scheme** and you need to ask your employer for a copy of a different booklet called *A Guide to the New HSC Pension Scheme*.

If you were previously a member of the HPSS Superannuation Scheme and have entitlement to deferred benefits, then your date of rejoining the HSC will determine which Scheme you are in and which of the scheme booklets apply to you. Guidance is given on page 8.

Members of the HSC Superannuation Scheme will be given an opportunity to move to the *New HSC Pension Scheme* at a later date. More information about this will be issued nearer the time.

This booklet aims to answer most of the questions you will probably want to ask about the Superannuation Scheme. If you are a GP, dentist or ophthalmic practitioner you should also read booklet – *Benefits for general practitioners*.

Most informed opinion recognises that people will usually be better off if they belong to their employer's occupational pension scheme.

Pensions are important to us all, no matter how far off your retirement may be. Even if you are now in your teens or twenties, proper pension arrangements will help you protect your financial future at a fairly low cost.

Over the years, membership of the Scheme will become one of your most valuable assets. As a member you get an excellent package of pension benefits, which are **guaranteed** by law to be

there when you become entitled to them.

This booklet is intended as a general guide to the Scheme. It is not a full statement of the law, which governs the Scheme.

Please complete the checklist on the last page if you have been in the Scheme before, then return it to your employer.

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Choosing your Pension

This section contains information to help you compare the Scheme with alternative options. Please read it and seek independent financial advice if you are in *any* doubt about your pension choice.

The essential thing to remember is that you should make your pension arrangements as early as possible in your working life. Delay will make it more expensive to ensure adequate arrangements later.

HSC Superannuation Scheme

What does it provide?

- A retirement pension based on $1/80^{\text{th}}$ of your *superannuable pay* at retirement for each year and proportionally for any part year of Scheme membership.
- An automatic tax free lump sum on retirement usually 3 times your pension.
- Plus, from 1 April 2008, the option to increase the tax free lump sum up to a limit by giving up some of your annual pension – see later section “Retirement Benefits”.
- Life assurance of 2 years’ superannuable

pay while you are working.

- If you die, pensions for your spouse or civil partner or, from 1 April 2008, other nominated qualifying partner. Allowances are also payable for dependent children.
- Retirement benefits if you have to leave work because of permanent ill-health after 2 years membership.

Pensions and allowances are fully index linked to protect their value.

Benefits are guaranteed and are based on your pay and membership of the Scheme.

From age 50 you can choose when to retire. If you joined the scheme for the first time on or after 6 April 2006, or had previously left the Scheme before 30 June 2000 with deferred benefits and rejoined again on or after 6 April 2006, the minimum age that you can choose to retire will increase to 55 with effect from 6 April 2010.

Pension benefits can be transferred into and out of the Scheme, but if you change jobs in the HSC your membership will normally continue.

You can increase your contributions to get bigger benefits.

Important time limits:

There are time limits for certain ways of increasing your HSC Superannuation Scheme benefits. If you have been a member of the Scheme before and were paying additional contributions please complete the checklist on the last page or tell your employer.

What does it cost?

From 1 April 2008 member contributions are tiered based on your full-time equivalent superannuable pay including superannuable allowances and range from 5 to 8.5% - see page 30 for more details.

But the real cost is normally between 3.5 and 5% of net pay because:

- you get tax relief on your contributions; and
- you pay a lower rate of National Insurance contributions because you are contracted out of the State Second Pension Scheme (S2P).

The benefits of the HSC Superannuation Scheme are valuable.

Actuaries have assessed them as being worth between 19 and 22.5% of overall pay.

Your employer pays the extra required to meet the total cost of the benefits. You do not pay administrative costs.

You can compare the benefits and cost of Scheme membership by looking at the following pages, which give some information about alternatives.

On beginning work in the HSC your employer will automatically join you into the HSC Superannuation Scheme. If you decide other pension arrangements offer better value for money, or for some other reason are more suitable, ask your employer for **Form SD502** to record your decision to opt-out of the HSC Superannuation Scheme.

Personal Pensions

You can choose to take out a Personal Pension through an insurance company, bank, building society, unit trust or friendly society. The money you pay is invested to build up a cash fund at retirement, which is then used to buy a pension.

Up to 25% of the fund can be taken as a tax-free lump sum at retirement, subject to HMRC's lifetime allowance. You do not need to transfer your pension arrangement if you move to new employment outside the HSC. However, you should

remember that a Personal Pension will:

- depend on investment performance and the state of the Stock Market at the time you retire – neither can be guaranteed;
- be significantly reduced if you want family benefits or index linking.

An employer will normally only pay the minimum contributions required by law.

Commission and administration charges may reduce the amount actually invested to provide your pension. These costs vary but can be considerable.

The Financial Services Authority (FSA) has stated that employees will nearly always be better off if they belong to their employers' Pension Scheme.

Stakeholder Pensions

Stakeholder Pensions are low cost private pensions that offer a further alternative to membership of the HSC Superannuation Scheme.

Stakeholder Pensions operate in a very similar way to Personal Pensions, but have no commission charges on start-up and administration charges are limited to a maximum of

1.5% pa of the value of the fund you build up.

Stakeholder Pensions are not normally recommended to anyone who is able to join a good occupational pension like the HSC Scheme. But if you are prevented from joining the HSC Scheme because you are already receiving Scheme benefits and are aged 50 or over, a HSC employer **must** offer you the designated HSC Stakeholder Pension. You are also free to choose a Stakeholder Pension from an independent provider. Many members of occupational pensions like the HSC Superannuation Scheme can also use a Stakeholder Pension to top up their benefits from the main Scheme, see page 31.

If you are thinking of choosing a Stakeholder Pension **instead** of membership of the main HSC Superannuation Scheme, you are strongly recommended to seek independent financial advice first.

You can find out more about HSC Stakeholder Pensions from the HSC provider. Their details are on the Useful Contacts page.

State Pension

You can also choose a bigger State Pension in place of the HSC Superannuation Scheme. This has 2 parts:

A Flat Rate Basic Pension

This is paid to everybody at State Pension age, currently 60 for women and 65 for men. State Pension age will change between April 2010 and 2020 to 65 for everybody.

The basic pension you get depends on your National Insurance contribution record. The maximum weekly rates for 2008/2009 are £90.70 for a single person and £144.35 for a married couple (where a married woman is not entitled to a full single pension in her own rights).

An Additional Earnings Related Pension

This is known as the State Second Pension Scheme. The amount you get depends on your earnings since April 1978 on which you have paid NI contributions. State pensions are, like HSC pensions, fully index-linked.

Remember that:

- all HSC staff get a flat rate basic pension based on their contribution record;
- by opting out of the HSC Scheme you will add **only** the State Second Pension;
- this offers benefits, which are likely to be far lower than those of the HSC Superannuation Scheme;
- you will pay the full rate of NI contributions. The effective cost to you is 1.6% of your pay;
- and you will not get any tax relief on this higher rate of NI contributions.

Relying on the State for your pension is only slightly cheaper than joining the HSC Superannuation Scheme.

Joining the HSC Superannuation Scheme

Who can be a Member of the Scheme?

To be eligible to rejoin the HSC Superannuation Scheme on or after 1 April 2008 you must satisfy one of the following conditions:

- have contributed to the Scheme in the previous 12 months and not taken a refund of those contributions; or
- have a deferred pension and return to HSC employment before 1 October 2008; or
- have a deferred pension and return to HSC employment on or after 1 October 2008 after a break in superannuable employment of less than 5 years.

Note: For the purpose of the above, previous membership of health service pension schemes in England, Wales, Scotland and the Isle of Man can be taken into account. If this applies to you please tell us in writing. Our contact details are on page 47.

If you do not satisfy one of the above conditions you are instead eligible to join the New HSC Pension Scheme – see page 1.

Provided that one of the above conditions is satisfied the Scheme is open to:

- any HSC employee aged between 16 and 75. This includes non-GP partners but does not include general dental practice staff;
- HSC medical, dental and ophthalmic practitioners, including trainees, some locums and assistants. If you are a practitioner thinking of joining, please read the Booklet - *Benefits for General Practitioners*.
- General Medical Practice Staff. If you are working in or thinking of joining a GP Practice please read the Booklet – *A Guide to the HSC Superannuation Scheme for GP Practice and Out of Hours Provider Staff*.
- Staff working for an Out of Hours provider, which has registered as an HSC Pensions employing authority please read the Booklet – *A Guide to the HSC Superannuation Scheme for GP Practice and Out of Hours Provider Staff*.
- Some Scheme members who leave the HSC to work for approved

organisations outside the HSC, for example, hospices. These organisations are known as *Direction Employers*. There are time limits for joining in these circumstances. You should get in touch with us for details. Our address is on page 47.

Membership of the Scheme is voluntary. When you start work in the HSC you automatically become a member, except freelance locum medical practitioners (see booklet – *Benefits for General Practitioners*). But you can opt not to join and you can leave the Scheme at any time by completing a form SD502 available on request from your local employer.

Limits on Tax-free Pension Benefits

Since 6 April 2006 (A-Day) HM Revenue and Customs (HMRC) has set an individual lifetime allowance (LTA) limit on tax-free pension savings in all registered pension schemes like the HSC Superannuation Scheme.

For most people, this increases their opportunities for tax efficient savings for retirement.

The benefits provided by the HSC Superannuation Scheme, as described in this booklet, are all subject to the member's LTA.

HMRC has announced the standard LTA as follows:

Tax Year	LTA
2008-2009	£1.65m
2009-2010	£1.75m
1010-2011	£1.8m

The standard LTA values for subsequent years will be set by HMRC on an ongoing basis.

How Retirement Benefits are tested against the LTA

When you claim benefits the Scheme must test their capital value against the LTA limit. This limit applies to **all** pension rights you have built up including your HSC Pension, money

purchase AVC funds, personal pensions and other occupational pensions. Your state pension benefits **are not** included within this limit.

The capital value of retirement benefits you are claiming from the HSC Superannuation Scheme is calculated by the following formula:

$(\text{Annual pension being put into payment} \times 20) + \text{Total Lump Sum} = \text{Capital Value}$

The capital value is then converted to a percentage of the standard LTA at the date of your retirement by the following formula:

$\frac{\text{Capital value} \times 100}{\text{Standard LTA}} = \% \text{ of LTA used}$

If you have taken retirement benefits from any other pension provider then the capital value of those benefits must be included when testing against the LTA. The capital value of pension benefits already in payment on retirement from the HSC Superannuation Scheme is calculated by the following formula:

$\text{Annual pension} \times 25 - \text{Capital Value}$

For any benefits that have been paid on or after A-Day your pension provider will have supplied you with a

percentage of the standard LTA used.

If the total capital value is more than your personal LTA, then a LTA charge will be applied.

In assessing the capital value of Redundancy benefits the compensation element of any enhanced lump sum and pension amount is not included. In assessing the capital value of actuarially reduced early retirement benefits the calculation is based on the reduced benefits payable.

Lifetime Allowance Charge (LTAC)

When you claim your benefits we will check that the capital value of the benefits is within your available LTA. If they are, your benefits will be payable without any LTAC.

If they are not, but some of your LTA is available the Scheme must pay the tax charge on any amount over your available LTA direct to HMRC and recover the charge from your benefits. The charge is 25% of those benefits over your available LTA taken as a pension and 55% of benefits over your available LTA taken as a lump sum. As long as the value of the lump sum is less than 25% of your available LTA, the Scheme will recover the charge from your annual pension rather than the lump sum.

Where all of your LTA has already been used up the charge will be recovered at 55% of the lump sum and 25% of the annual pension.

Very Small Pension Funds

If you accrue a very small amount of benefits with the HSC Superannuation Scheme and any other providers where the total capital value is less than 1% of the standard LTA, then you may be able to have your pension and lump sum paid as a one-off payment.

Where the capital value is below 0.35% of the LTA (equivalent to an annual pension of about £250) you will be invited to choose a one-off payment.

Where the capital value is between 0.35% and 1% of the LTA and you want your benefits paid as a one-off payment, you must request this in writing at the time you claim your benefits.

The Annual Allowance (AA)

The Annual Allowance (AA) is the maximum tax-free increase in the capital value of your pension benefits, allowable in any one tax year.

If the growth in the capital value of the benefits is greater than the AA you will be liable for an additional tax bill. The AA is set at

£235,000 for 2008/2009 and will rise to £255,000 by 2010/2011. The AA values for subsequent years will be set by HMRC on an ongoing basis.

If you exceed the AA you will be liable for an additional tax bill and will have to complete a self assessment tax return. An AA is not applied in the financial year that you take your benefits.

Further Information

You can find out more about the A-Day Tax Changes at HMRC's website at www.hmrc.gov.uk

Retirement Benefits

What Benefits will I get when I retire?

When you retire you will get a pension and a tax-free lump sum.

Under HMRC rules you must be under age 75 to receive a tax-free lump sum. If you are age 75 or over you will receive a bigger pension instead of a tax-free lump sum.

How are Benefits worked out?

Your annual pension will be $1/80^{\text{th}}$ of the best of the last 3 years (prior to retirement) superannuable pay for each year of Scheme membership. Part years of membership will also count towards your pension on a proportional basis.

General Practitioners' benefits are calculated on a different basis. Booklet – *Benefits for General Practitioners* gives full details.

Your lump sum will normally be 3 times the amount of your yearly pension, but married men with membership before 25 March 1972 may get a smaller lump sum. This is because membership before that date is only worth one third of the value of later

membership when the lump sum is worked out.

If your Scheme membership extends beyond 1 April 2008 you can, if you wish, take a bigger tax-free retirement lump sum up to a maximum of $33/14 \times$ annual pension plus the normal lump sum by giving up some of your annual pension. For every extra £12 of lump sum, you will need to give up £1 per year of pension. Your survivor's benefits are not reduced.

How much membership can count?

There are some limits on the amount of membership that can count for benefits. These are:

Before 1 April 2008

- not more than 40 years at normal retirement age;
- not more than 45 years altogether.

From 1 April 2008

- overall limit of 45 years (membership over 40 years must be after this date or after your normal retirement age to count towards the 45 year limit).

In all cases you cannot be a member after age 75 (65 for special classes).

Special classes are Scheme members in certain occupations who joined the Scheme before 1 April 1995. Page 39 gives more information about this.

What is Superannuable Pay?

Superannuable pay is your normal pay and certain regular allowances. Payments like overtime above the weekly standard hours and travelling expenses are not included.

Prior to 1 April 2008 the Scheme limits the maximum superannuable pay for anyone joining the Scheme for the first time between 1 June 1989 and 31 March 2008. The limit for the 2007/2008 tax year is £112,800.

From 1 April 2008 there is no limit on the maximum amount of pay that can be superannuable in respect of membership since that date. Members who were subject to the earnings cap prior to 1 April 2008 will still be subject to the earnings cap for Scheme membership up to 31 March 2008 only.

Pension Calculator

You can find a link to an electronic pension calculator on our website at: www.dhsspsni.gov.uk/superann. You can also use the table on the next page by looking along the final superannuable pay column at the top for your own superannuable pay figure, then down that row to the column for the number of years' full time equivalent membership you will have when you retire. This gives you the pension you would get if you were retiring today with that length of membership.

Payment of Pensions

Pensions will usually be paid monthly into a UK bank account for the rest of your life.

If you are living abroad we can usually arrange to pay your benefits into a bank account there, providing it can accept secure electronic payments.

Pension Ready Reckoner

	Superannuable Pay £													
	50	100	500	1000	2000	3000	4000	5000	10000	20000	30000	40000	50000	
Membership – Number of years	1	1	6	13	25	38	50	63	125	250	375	500	625	
	2	1	3	13	25	50	75	100	125	250	500	750	1000	1250
	3	2	4	19	38	75	113	150	188	375	750	1125	1500	1875
	4	3	5	25	50	100	150	200	250	500	1000	1500	2000	2500
	5	3	6	31	63	125	188	250	313	625	1250	1875	2500	3125
	6	4	8	38	75	150	225	300	375	750	1500	2250	3000	3750
	7	4	9	44	88	175	263	350	438	875	1750	2625	3500	4375
	8	5	10	50	100	200	300	400	500	1000	2000	3000	4000	5000
	9	6	11	56	113	225	338	450	563	1125	2250	3375	4500	5625
	10	6	13	63	125	250	375	500	625	1250	2500	3750	5000	6250
	20	13	25	125	250	500	750	1000	1250	2500	5000	7500	10000	12500
	30	19	38	188	375	750	1125	1500	1875	3750	7500	11250	15000	18750
	40	25	50	250	500	1000	1500	2000	2500	5000	10000	15000	20000	25000
	45	28	56	281	563	1125	1688	2250	2813	5625	11250	16875	22500	27125

Remember – your pension will be based on your superannuable pay when you retire – not what you are paid now.

What if I only work part-time?

Members who work part-time have their membership and final year's pay changed to the equivalent full-time amounts. The full-time equivalent membership and pay are then used to work

out their pension. For example, if you worked 6 years full-time then 6 years half-time, and your final years superannuable pay was £10,000, we will work out your pension using the full-time equivalent figures as shown.

Membership and Pay	Full-time Equivalent
6 years at full-time	= 6 years full-time membership
6 years at half-time	= <u>3 years full-time membership</u>
	9 years for pension
Half-time final pay £10,000	= £20,000 pay for pension calculation
Using the full-time equivalent years and pay and the ready reckoner this will give a pension of £2,250 a year, and a lump sum of £6,750.	

What if my final year's

What if my final year's pay is reduced?

For most members their final year's pay will be the highest of their working life. If it is not, we will normally take the best of the last 3 years' pay instead.

What if my pay goes down?

If your pay does down or remains static following the implementation of the **Agenda for Change** pay system, your period of membership at the higher rate of pay will automatically be protected by your employer. You need take no action. When you come to retire we will work out your benefits in 2 ways:

1. we will work out your benefits separately for the 2 periods of higher and lower pay;
2. we will work out your benefits using your superannuable pay at retirement for all your membership.

We will use whichever method gives the bigger pension.

If your employer certifies that your pay has gone down **for any other reason** that is through no fault of your own, for example, because of reorganisation, ill-health or injury, your

period of membership at the higher rate of pay will be protected.

We will work out your benefits when you come to retire in the 2 ways described above.

If, after reaching minimum pension age – see page 27, your pay goes down by at least 10% because you choose to step down to a lesser-paid job you can apply on a once only basis for your membership at the higher rate of pay to be protected. If you want this to happen you **must** request this in writing within 3 months of your pay going down. We will work out your benefits when you come to retire in the 2 ways described above.

Index Linking

Your HSC Pension will be fully index-linked to protect it against inflation. This means that we will increase it each year in line with the cost of living, for as long as it is paid. However, if you are made redundant, see page 24, or choose to retire from age 50, see page 27 your pension will not normally attract cost of living increases until you reach age 55. Then your pension will be increased to take account of the rise in the cost of living since the date it was awarded. The increases are paid from April. In the first year of your retirement the amount of

increase you get will depend on the date you retire.

Ill-health retirement pensions are increased each year in line with inflation from *whenever* they start to be paid.

Will I get a State Pension as well?

Yes, if you have paid enough National Insurance contributions. The State Pension Scheme has 2 parts:

1. a flat rate retirement pension (sometimes called an old age pension);
2. the State Second Pension Scheme (S2P) (formerly SERPS).

Members of the HSC Superannuation Scheme do not pay anything to the State Second Pension Scheme. This means that you will only get the flat rate retirement pension from the State, unless you have contributed to the earnings related part in another employment.

The benefits most members will get from their HSC Pension will usually be higher than those from S2P. The Scheme is contracted out of S2P under the 1995 Pensions Act, which took effect from 6 April 1997.

Up to 5 April 1997, one of the conditions of contracting out was that the HSC

Superannuation Scheme had to provide you with a pension you would have built up through SERPS. This is known as the **guaranteed minimum pension** (GMP). For reckonable membership up to 5 April 1997, the Scheme has to pay you at least this level of pension from your State Pension age. After your death the Scheme must pay an amount equivalent to a widow, widower or surviving civil partner's GMP.

Since 6 April 1997, the Scheme no longer has to provide a GMP to be contracted-out. Instead, the Scheme must pass a new test of scheme quality set out in the Pensions Act 1995.

Life Assurance and Family Benefits

You are automatically covered by the Scheme's life assurance benefits from the day you join.

Pensions for surviving partners can be paid to:

- a legal spouse; or
- a registered civil partner; or
- from 1 April 2008, a nominated partner with whom you have an exclusive long-term committee relationship of at least 2 years and are either financially dependent or inter-dependent.

The benefits payable will depend on your circumstances when you die. But there are some things that will not vary:

Lump Sums

These are not normally included in an Inheritance Tax assessment if you are married or have a registered civil partner. However if the payment of the death lump sum partly or wholly causes you to exceed HMRC's lifetime allowance (LTA), then the excess payment above the LTA will be subject to a lifetime allowance charge (LTAC).

In addition to the possibility of a LTAC, if you are single a lump sum paid to a nominated person or persons may be subject to Inheritance Tax assessment. A lump sum paid into a deceased person's estate will normally be included in any Inheritance Tax assessment.

If you nominate a person or persons they should check their own tax position with HMRC.

Whenever a death lump sum is payable we will inform your legal personal representative (LPR) of the amount and percentage of the standard LTA represented by the death lump sum. Your LPR is responsible for notifying this figure to HMRC if there is a LTAC. The beneficiary of the death lump sum is legally responsible for paying any LTAC that may become due.

If you are legally married (including separated), or have formed a civil partnership, or from 1 April 2008 have nominated a qualifying partner, your surviving spouse, civil partner or partner will automatically get the lump sum unless you have nominated anyone else on

form DG3. You can get this form from our website at www.dhsspsni.gov.uk/superann or your Employer can download a copy for you. The lump sum will then be paid to your nominees.

If you are single without a nominated qualifying partner, divorced or have terminated a civil partnership the lump sum will be paid automatically to your estate unless you have nominated anyone on Form DG3.

You can nominate (name) multiple persons, including children, or one organisation, including a bank, trustee or firm of solicitors. The lump sum will then be paid to your nominees automatically, without waiting for Grant of Probate or Letters of Administration.

If you are a Scheme member on 1 April 2008 you can change your instructions on Form DG3 at any time. A new Form DG3 replaces any earlier Form DG3.

Pensions for Surviving Partners

If you are a Scheme member on 1 April 2008 a survivor's pension for your legal spouse, civil partner or nominated qualifying partner is payable for life, even if your spouse, civil partner or partner remarries or begins living with someone as their spouse, civil partner or partner.

A widower, civil partner or nominated qualifying partner's survivor pension will normally be based on your membership from 6 April 1988 only unless:

- extra cover was bought for any membership before 6 April 1988; or
- a successful allocation nomination was made in respect of a financially dependent legal partner.

Nomination for full widower or civil partner's cover should not be confused with nomination for the life assurance lump sum.

Allowances for Dependent Children

Child allowances are based on your pension and membership. The amount of the allowance depends on the number of dependent children, and whether there is a surviving parent who will get a Scheme survivor's pension.

The allowances are normally based on membership of at least 10 years provided you could have reached 10 years membership by age 65. If there is entitlement to a survivor's pension from the Scheme the allowance is:

- for one child – one quarter of the pension;
- for 2 or more children – one half of the pension.

If there is no entitlement to a survivor's pension from the Scheme, the allowance is:

- for one child – one third of the pension;
- for 2 or more children – 2 thirds of the pension.

Where there are 2 or more children, the child allowance is divided between them.

What if I die before I retire?

If you die in superannuable employment we will pay a lump sum equal to 2 years' superannuable pay. For general medical, ophthalmic, locum and dental practitioners the lump sum will be twice the annual average of the uprated superannuable pay earned throughout their career.

How much would the Survivor's Pension be?

If you have less than 2 years' membership when you die, your spouse, civil partner or nominated qualifying partner will get a short term pension for 6 months. The pension will be at the same rate as your superannuable pay at the time of your death.

If you have at least 2 years' membership when you die, your spouse, civil partner or nominated qualifying partner will get the short term pension for 6 months.

Widows will then get a survivor's pension payable for life of half the amount you would have got if you had retired because of ill-health on the date of your death.

Widowers, civil partners and nominated qualifying partners will get a survivor's pension payable for life of half the amount you would have got had you retired

because of ill-health on the date of your death, based on your membership since 6 April 1988 only. Page 26 explains how ill-health pensions are worked out.

Allocation

If you are in good health for your age you can give any dependant a pension when you die, by applying to allocate (give up) part of your own pension. You can also do this to give a husband, wife, civil partner, nominated qualifying partner or child a bigger pension. But you cannot change your mind afterwards, even if the chosen person dies before you. There are time limits on when you can apply. So if you are thinking about this you should contact HSC Pensions Branch before you retire.

What if I die after I retire?

Your spouse, civil partner or nominated qualifying partner will get a short term pension for 3 months, 6 months if there is at least one dependent child, at the same rate you were getting when you died. They may then get a surviving partners pension.

payable for life of half the pension the member would have got for membership after 6 April 1988 only.

A lump sum is not normally paid when a Scheme pensioner dies, but if death occurs within 5 years of retirement the lump sum will be either:

- 5 times the pension less the amount of pension already paid, or
- twice the member's superannuable pay less the retirement lump sum paid,

whichever is the smaller amount, subject to the limitations of the lifetime allowance.

Pensions for Surviving Partners

After the short term pension has ended a widow will usually get a survivor's pension payable for life of half the amount her husband was receiving when he died.

A widower or surviving partner will get a pension

What if I have left the Scheme but not retired?

The Scheme will normally pay a lump sum when any former member dies within 12 months of leaving superannuable employment or with deferred benefits. The lump sum will not be paid if the member had a refund of contributions or transferred the value of their benefits to another Scheme.

The lump sum will be 3 times the annual pension the member would have got if they had retired on the day they died.

Pensions for Surviving Partners

The amount of pension depends on when the member left the Scheme and whether they were married or had a registered civil partner or from 1 April 2008 a nominated qualifying partner at the time of leaving.

For members who married, had a civil partner or nominated qualifying partner before they left the Scheme, no short term pension will be paid, but the spouse, civil partner or nominated qualifying partner will get a survivor's pension from the day after the date of death.

For members who die within 12 months of leaving the Scheme, the spouse, civil partner or nominated qualifying partner's survivor pension will be worked out as explained in Booklet – *Family Benefits and Life Assurance* available from our website at: www.dhsspsni.gov.uk/superann

For members who die with deferred benefits:

a widow will get a survivor's pension of one half of the deferred pension her husband would have got if he had retired on the day he died;

a widower or surviving partner will get a pension of one half of the deferred pension the member would have got if they had retired on the date of their death, based on membership since 6 April 1988 only. But there will be a bigger survivor's pension if the member paid for survivor pension cover before 6 April 1988 or made a successful allocation nomination – see page 21.

Redundancy

If your employer decides you are redundant (for example following a reorganisation) and

- you have reached *minimum pension age*; (see page 27) and
- you have at least 2 years' membership;

we can pay you a pension for life and a lump sum **as an alternative** to you receiving a severance payment from your employer.

How much will I get?

These benefits are worked out in the same way as normal retirement benefits but will not be reduced to take account of early payment.

If you can satisfy the **Additional Qualifying Criteria** below and your employment is terminated between 1 December 2006 and 30 September 2011 you can choose whether your benefits are calculated under special Transitional Protection arrangements.

Additional Qualifying Criteria for Transitional Protection

In addition to the normal qualifying criteria for

redundancy benefits you must;

- have, or be regarded as having continuity of Scheme membership prior to 1 December 2006; **and**
- have 5 or more years' Scheme membership at the date of redundancy.

If you choose to have your benefits calculated under the Transitional Protection arrangements, the level of protection will depend upon the date you are made redundant.

Redundancies between 1 December 2006 and 30 September 2011

You will have your benefits calculated with an element of enhancement, but the value of the enhancement will vary, depending on the date of redundancy.

This is achieved by calculating the pension value of the enhancement under the previous calculation method, at 30 September 2006. We use the normal superannuable pay rules, and include a membership enhancement as appropriate under the previous calculation rules.

The pension value of the enhancement at

30 September 2006 is then reduced up to the date you are made redundant.

If you are made redundant after 30 September 2011 there is no enhancement.

If you have more than one HSC job

You have 2 choices. You can either:

1. take redundancy benefits for Scheme membership in the redundant job only, and still be a member of the Scheme in your other job(s); or
2. take redundancy benefits for Scheme membership in all your jobs. You would have to leave the jobs for at least one day before you could claim your redundancy benefits in this way.

If you choose the first option further movements in and out of the Scheme are permitted. However, redundancy benefits may be affected when future retirement benefits are re-assessed. It is essential that you contact your Employer or HSC Pensions Branch for more information.

If you choose the second option you will not be able to rejoin the Scheme if you return to HSC work.

If you are a general practitioner you should read Booklet – *Benefits for General Practitioners*.

If you return to HSC work after redundancy, your pension may be affected.

You can get more information about working in the HSC after retirement in Booklet – *A guide for pensioners and their dependants* available from your employer.

Booklet - *Early Retirement* gives more information about redundancy. You can get a copy from our website at:

www.dhsspsni.gov.uk/superann

Ill-health Retirement

If you are a current member, and have at least 2 years membership, and become permanently incapable of doing your present HSC job because of ill-health we may be able to pay you a pension. The pension will be worked out in the same way as normal retirement pension but will not be reduced to take account of early payment.

If your illness makes you permanently incapable of **any** regular work the pension will be calculated after first increasing your actual membership by two-thirds of the membership you could have got had you continued as a member until your normal benefit age.

If you think this applies to you, contact your employer for a form AW33. But remember that you must be leaving work because of permanent ill-health. If your employer dismisses you for any other reason you cannot qualify for an ill-health pension.

We will ask our medical advisers, in every case, to assess the medical evidence and confirm that you are **permanently** incapable of either carrying out your present HSC duties or doing any regular work. If they

confirm this and we are satisfied that you meet the rules for ill-health retirement, we can pay you the appropriate level of pension.

More about ill-health retirement can be found in Booklet – *Early Retirement* You can get a copy from our website at:
www.dhsspsni.gov.uk/superann

Serious Ill-health

If you are seriously ill you may be able to have a bigger lump sum instead of a pension. The amount of lump sum paid will be subject to the limitations of the lifetime allowance.

You can apply for a bigger lump sum if:

- you are a member of the Scheme; or
- you are a former Scheme member with deferred benefits, who left HSC employment on or after 1 April 1995, and
- in all cases you are so ill that you do not expect to live longer than one year.

Your dependants will still get any pension they are entitled to in full.

Retirement Age

When can I retire?

The *normal retirement age* for most Scheme members is 60. But you can choose to retire before or after *normal retirement age*.

Retirement benefits are paid because you are retiring not simply taking a break in employment. You therefore need to have a break of at least 24 hours in order to qualify for retirement benefits. If you retire and then return to work in the HSC within one calendar month (jobs in the HSC totalling 16 hours or less a week are ignored for this purpose) your pension will normally be suspended and you may have to repay all or some of the pension you have received. You will be able to keep your lump sum.

You need to apply for your retirement benefits. Your Employer will give you the form.

Members of the special classes have special retirement rights. They are members in certain employment categories who joined the Scheme and held that status before 1 April 1995. Page 39 gives more information about this.

What if I want to retire early?

You can choose to take voluntary early retirement at any time from *minimum pension age*.

Minimum pension age is currently age 50 but if you joined the Scheme for the first time on or after 6 April 2006, or previously left the Scheme before 30 June 2000 with deferred benefits and rejoined again on or after 6 April 2006, your *minimum pension age* will increase to 55 with effect from 6 April 2010.

We will work out your benefits in the normal way but they will be reduced to cover the extra cost of being in payment longer. The reduction will also apply to those members with special class retirement rights if they retire or otherwise leave the Scheme before age 55.

You can use the ready reckoner on page 15 to work out the full value of the benefits you will have earned. Then based on a *normal retirement age* of 60 you can use the following table to find out approximately what proportion of your benefits will be payable if you retire early.

Age	Pension	Lump Sum
59	94%	96%
58	89%	93%
57	84%	90%
56	80%	87%
55	76%	84%
54	72%	81%
53	69%	78%
52	65%	76%
51	62%	73%
50	60%	71%

The benefits payable will vary between the exact ages shown and the reduced amount of pension and lump sum that is put into payment will count towards your lifetime allowance. If your reduced pension is less than the Guaranteed Minimum Pension, for membership up to 5 April 1997, you will not be able to take Voluntary Early Retirement. Page 17 explains Guaranteed Minimum Pension.

Pensions awarded from age 50-54 do not normally attract cost of living increases until age 55. At age 55 pensions are increased to take account of rises in the cost of living since the date they were awarded.

Your dependants will still get any pension they are entitled to in full.

In some circumstances your employer may be prepared to meet the extra cost of paying your benefits early. If they are, your benefits will not be reduced. Your Employer will be able to advise you about this. This

arrangement does not apply to general medical, dental and ophthalmic practitioners.

What if I have more than one job?

If you are working in more than one HSC job, you would normally have to leave them all before you could claim your retirement benefits. Your benefits would be based on **all** your membership up to your date of retirement, and you would not be able to rejoin the Scheme if you return to HSC work.

What if I return to HSC work after retirement?

If you retire and then return to work in the HSC within one calendar month your pension will normally be suspended and you may have to repay all or some of the pension you have received (jobs in the HSC totalling 16 hours or less a week are ignored for this purpose).

You can get more information about working in the HSC after retirement in *Booklet - A guide for pensioners and their dependants*.

Finally, please be aware that you cannot be a member of the HSC Superannuation Scheme once you have been paid Scheme benefits **unless**

- you retired because of ill-health, **and**
- you return to HSC work before you reach age 50.

If you retire on or after 1 April 2008 but before you are offered the choice to transfer to the *New HSC Pension Scheme*, you can join the *New HSC Pension Scheme* 2 years after retirement.

Cost

How much will all this cost me?

Contribution rates are tiered depending on your level of whole-time equivalent earnings, as follows:

- up to and including £19,682 = 5%
- £19,683 to £65,000 = 6.5%
- £65,003 to £102,499 = 7.5%
- £102,500 and over = 8.5%

The contribution tiers will be adjusted each year in line with Agenda for Change pay awards. In 2008/2009 contributions will be based on superannuable pay in 2007/2008 and from April 2009 contribution rates will be calculated on actual superannuable pay every month or every year for General Medical, Dental and Ophthalmic practitioners. Interim arrangements for members previously classed as 'manual workers' will maintain a 5% contribution rate for the year 2008/2009 only.

Do I really pay that much?

No. You will get full tax relief on the contributions you pay. You also pay a lower rate of National

Insurance contribution. **This means the actual cost is between 3.5 to 5% of pay.** Your employer contributes an amount equal to 15.7% of your superannuable pay. **In total the value of Scheme benefits comes to between 19 and 22.5% of overall pay.**

Your contributions are based on your superannuable pay. This includes your normal pay and certain regular allowances. Payments like overtime and travelling expenses are not included.

Maternity Leave

Whilst on maternity leave your contributions will be based on the superannuable pay you will receive during the period of paid maternity leave. If you take unpaid maternity leave, your contributions will continue to be charged on the pensionable pay you receive immediately prior to the period of unpaid maternity leave.

Increasing Benefits

Can I increase my benefits?

Normally Yes, by making Additional Voluntary Contributions (AVCs). There are a number of ways in which you can increase your benefits, all of which attract tax relief on your contributions. These are:

- buying guaranteed added years (*this option is only available for new purchases until 31 March 2008*);
- from 1 April 2008 buying Additional Pension (AP) in fixed units to increase either your own pension or your own and any dependants pension;
- buying a full lump sum for any Scheme membership before 25 March 1972;
- contributions to a Money Purchase top-up arrangement.

How do these arrangements work?

Guaranteed Added Years

These will increase all your benefits that are based on how long you have been a member of the Scheme. There are limits on how

many years you can buy depending on your circumstances.

Important: The facility to buy guaranteed added years closed on 31 March 2008

For those who expressed an interest in purchasing added years prior to 1 April 2008, contracts can be taken out from your next birthday, up to 31 March 2009. Existing guaranteed added years contracts are being honoured.

Additional Pension (AP)

This can be bought in units of £250 annual pension, up to a permitted maximum of £5,000 annual pension. The amount purchased will be index linked to protect it against inflation. An unlimited number of purchases can be made throughout Scheme membership, up to the maximum permitted purchase amount. The additional pension can either be single cover, increasing the member's pension only or with dependant's cover, increasing the member, survivor and dependant pensions.

Guaranteed Increased Lump Sum for Scheme Membership before 25 March 1972

Men with membership before the above date who are married or have been married will get a smaller retirement lump sum for that membership, but can pay additional contributions to stop this happening. If you are a general medical, dental or ophthalmic practitioner you should also read Booklet – *Benefits for General Practitioners*.

Money Purchase Benefits

Contributions are invested on your behalf to build up a supplementary retirement fund. Subject to HMRC's lifetime allowance you can take up to 25% of the fund as a tax-free lump sum and the rest is used to buy you an annuity (an additional pension for yourself or your spouse) when you retire, or later. If you wish you can also make money purchase contributions to increase the Scheme's life assurance lump sum.

Contact details of the money purchase AVC provider that offers special HSC terms are on page 46. Alternatively you can, if you wish, pay money purchase AVCs to a 'Free Standing' provider.

Stakeholder Pensions

Stakeholder pensions are an alternative to AVCs for

topping up your main Scheme benefits. Unlike an AVC, you can always transfer a Stakeholder pension to a different provider without penalty.

How much extra can I pay?

You can contribute up to 100% of your HSC earnings.

Where do I find out more?

Booklet – *Increasing your Benefits* gives more details about increasing your benefits. You can get a copy from our website at: www.dhsspsni.gov.uk/superann.

Important: Time limits apply to some AVCs.

Transferring Benefits

What if I have been a member of another pension scheme?

If you have previously been a member of another registered pension scheme you may be able to transfer the value of those benefits to buy extra membership in the HSC Superannuation Scheme.

You will not be able to transfer in any benefits from a Registered Pension Scheme which was a retirement annuity approved under Section 620 (formerly Section 226) of the Income and Corporation Taxes Act 1988 before 6 April 2006.

If you have pension funds or rights in a pension scheme outside the UK and that scheme is either a Registered Pension Scheme or a Recognised Overseas Pension Scheme you may be able to transfer the value of those benefits into the HSC Superannuation Scheme.

If you want to find out more about this ask your Employer for a transfer pack.

Applications to transfer benefits into the Scheme must be made WITHIN 12 MONTHS of joining the Scheme AND before age 60.

You do not need to apply for a transfer if you have been a member of the HSC Superannuation Scheme in your last HSC.

You do need to apply if you were a member of the NHS Pension Scheme in England & Wales, Scotland or the Isle of Man.

Can I transfer my benefits out of the HSC Superannuation Scheme?

If you leave the HSC or the Scheme, you may be able to transfer your benefits out of the Scheme to another registered pension scheme.

You may be able to transfer your benefits outside the UK, if the receiving scheme is either a Registered Pension Scheme or a Qualifying Recognised Overseas Pension Scheme.

If you are aged 59 or over, you may not be able to transfer your benefits out of the Scheme.

How is a transfer payment worked out?

A transfer payment is worked out by converting the value of your pension rights to a current cash equivalent using factors supplied by the Scheme Actuary in relation to your age at the date of calculation. The transfer calculation also takes

account of fluctuations in the stock market.

Can I transfer my HSC AVC benefits?

You can choose to transfer your AVC benefits independently of your main Scheme benefits.

Leaving

If you change your job but stay in the HSC you can stay in the Scheme and your benefits will continue to build up.

What if I decide to leave the Scheme or the HSC?

If you are considering leaving the Scheme but staying in the HSC, please make use that you fully understand what you are giving up. Before making your final decision speak to your employer and read the following page. **If you are sure you wish to opt out you will need to ask your employer for leaflet SD502 and booklet – *Leaving the Scheme*.** If you are not sure you should seek independent financial advice. Page 44 gives some information about this.

What are my options if I leave the HSC or decide to leave the Scheme?

If you have been in the Scheme for 2 or more years you can leave your benefits with the *Scheme*. These are called *deferred benefits* and their value is fully index linked. You need to apply for these benefits which are normally paid to you at age 60. Your benefits may be payable before age 60 in certain circumstances. Please read Booklet – *Leaving the Scheme*.

You may be able to transfer the benefits you have earned in the HSC Superannuation Scheme including any HSC AVCs, to another pension arrangement even if you have less than 2 years membership. See page 33 for details.

If you have been in the Scheme for less than 2 years you can have a refund of the contributions you have paid provided you are under age 60 when you leave. Tax and National Insurance contributions will be deducted from the refund before it is paid to you. Refunds are not available to members leaving the Scheme on or after age 60, or where there has been a completed transfer from a Personal Pension Scheme. A retirement benefit will be paid in these cases.

If you have reached retirement age and decide to leave the scheme but carry on working in your HSC job, you will not be able to claim your retirement benefits, until your employment ends for at least 24 hours.

If you are thinking of leaving

Think carefully.

If you leave, or opt-out of, the HSC Superannuation Scheme you would be giving up much more than a good

pension. Your benefits may be payable before age 60 in certain circumstances.

occupational pension scheme.

From the day you join life assurance cover and family benefits if you die.

After 2 years membership a pension payable for life and a tax free cash sum if you are forced to give up work because of ill-health, or if you are made redundant at or after age 50.

On retirement a pension payable for life and a tax free cash sum.

Cost

Depending on your contribution tier, between 3.5 and 5% net of your superannuable pay for a package of benefits worth between 19 and 22.5% of pay.

Other information to consider

If you leave the Scheme you will still have to pay into a Personal Pension, including a Stakeholder Pension or the State Second Pension Scheme (S2P).

If you compare those alternatives with the Scheme you will see that in terms of value for money the Scheme is hard to beat, and its benefits are guaranteed.

Most informed opinion recognises that people will usually be better off if they belong to their employer's

Rejoining

Would I be able to rejoin the HSC Superannuation Scheme?

If you are working for the HSC you can rejoin the Scheme provided you are:

- not absent from duty for any reason; and
- not receiving Scheme benefits (unless you retired on ill-health grounds and would be rejoining the Scheme before age 50); and
- if rejoining on or after 1 October 2008 have not had a break in HSC superannuable employment for 5 or more years.

If you rejoin the Scheme with deferred benefits, we will normally work out your benefits in one of 2 ways and use whichever method gives you more.

Either

1. your periods of membership will be added together and your total membership and final superannuable pay will be used to work out your benefits;

or

2. the benefits you have earned for each period of membership will be worked out separately. They will be based on the superannuable pay you were earning at the end of each period, plus any cost of living increases. The benefits will be added together.

What if my job has been compulsorily transferred to the HSC and I have previous deferred HSC benefits?

Where your job has been compulsorily transferred to the HSC and you are still in the same job that was transferred, you *may if you wish* claim HSC Superannuation Scheme benefits for the earlier period of membership at age 60, whilst continuing to work. This pension would be based on the superannuable pay of the earlier membership, plus cost of living increases.

The benefits earned for the period of membership after the compulsory transfer to the HSC, would be paid as a separate pension on retirement. Otherwise your benefits will be calculated on retirement as described at 1. or 2.

What if I am already receiving Scheme benefits and am prevented from rejoining?

If you are aged 50 or more, receiving HSC Scheme benefits and are *prevented* from rejoining the Scheme, a HSC employer **must** offer you a HSC or other designated Stakeholder Pension.

You can also choose a Stakeholder Pension from an independent provider.

Special Classes

Certain groups of staff who were members of the Scheme before 1 April 1995 are known as the *special classes*. They are:

Nurses, physiotherapists, midwives, occupational health nurses and health visitors

Female members of the special classes are entitled to retire with benefits from age 55, provided that their last 5 years membership is in one of these jobs.

Men in any of these jobs can retire from age 55 provided that their last 5 years membership is in one of these jobs, but their benefits will only be based on their membership from 17 May 1990. Benefits for membership before that date will not be paid until age 60 unless they choose to retire early – see page 27.

Mental Health Officers (MHOs)

Mental health officer means a person, **male** or **female**, **who**:

- is working in an approved place used for the treatment of patients suffering from mental disorders, and
- is employed for the whole or almost the

whole of their time in the direct treatment or care of those patients.

A MHO with at least 20 years MHO membership may:

- retire with benefits from age 55, and
- count each year of MHO membership over 20 years as 2 years for benefit purposes.

These special rights only apply to Scheme members who were in any of these jobs before 1 April 1995, and who:

- have not had a break of 5 or more years in any superannuable HSC employment, and
- satisfy the special class or MHO conditions.

Special class status will not apply to anyone who starts working in one of these jobs for the first time on or after 1 April 1995.

Injury Benefits

Note: The Injury Benefits Scheme is not part of the HSC Superannuation Scheme. It is governed by different rules, and it covers all HSC employees, except GP Practice staff and locum practitioners (see Booklet- *Benefits for General Practitioners*) whether they are Scheme members or not.

Those working for Direction employers are not normally covered by the HSC Injury Benefits Scheme.

What if I am injured at work?

If you are temporarily off work without pay or on reduced pay because of an injury or a disease caused by your HSC employment, you may be entitled to a Temporary Injury Allowance (TIA).

How much you get will depend on how much your income is (ie pay, relevant pension including the state Second Pension and Department for Work and Pension benefits) while you are off work. If your income is at least 85% of your average pay you will not receive a TIA. If your income is less than 85%, a temporary injury allowance

can be paid. The amount you get will bring your income up to 85% of your pay.

When you return to work the TIA will stop. You may, however, qualify for permanent benefits if your earning ability has been permanently reduced by 11% or more as a result of the injury or disease.

Your Employer can tell you more about TIA. More detailed information on Permanent Injury Benefits (PIB) is available in Booklet – *Injury Benefits Scheme*. You can get a copy from your Employer.

Complaints and Disputes

What to do if things go wrong

We make every effort to get things right. If we have made a mistake please tell us and we will apologise and put things right as quickly as possible. If you are not satisfied, we have a formal Complaints and disputes procedure that complies with pension legislation.

Who can complain?

Anyone who:

- receives, or expects to receive, benefits from the Scheme, or
- wishes to join the Scheme, or
- is nominated by the above to represent them.

How to complain?

This is a two stage process, the first of which asks you to complete a Stage 1 application form DRP1. Your case will be reviewed afresh and we will let you have a response within the 2 months required by law. If we are unable to give you a decision within that timescale, we will write and tell you why.

If you still remain dissatisfied you are entitled to have your

case looked at a second time. If you want to do this you will need to complete a Stage 2 application form DRP2. Your case will then be reviewed by a different manager and we will let you have a response within the 2 month period required by law. If we are unable to give you a decision within that timescale we will write and tell you why.

Where you can get further advice

You can get advice from The Pension Advisory Service at any stage. You may also take your case to the Pensions Ombudsman. The address for both of these can be found on page 46.

But the Pensions Ombudsman will expect any complaint to have been looked at under our Complaints and disputes procedure first.

The Pensions Regulator is responsible for the oversight of pension scheme administration and for granting certain time limit extensions and for complaints about non-disclosure of information. Their address can be found on page 46.

Data Protection

The Department of Health, Social Services and Public Safety is a Data Controller within the meaning of the Data Protection Act 1998.

HSC Pensions Branch holds information provided by your employer for HSC Superannuation Scheme purposes and in relation to the HSC Injury Benefit Scheme and certain other statutory functions. The information we hold may be used for any of the functions of HSC Pensions Branch. We may get information about you from other sources. If we do, it will only be as the law allows, for instance to:

- check accuracy of information;
- prevent or detect crime;
- protect public funds.

We may check information we receive about you with what is already in our records. This may include information provided by you as well as by others such as other government departments, agencies and overseas authorities. We will not give information about you to anyone outside HSC Pensions Branch unless the law allows us to do so.

HSC Pensions Branch has a legal duty to protect the confidentiality of information about HSC employees. We take appropriate precautions to protect any information you give us, whether by our website or by other means because of legislation such as the Data Protection Act 1998. Any data which we use here is protected in accordance with Government standards.

You have the right to ask for details of any data which HSC Pensions Branch holds about you. If you wish to do this you can write to the address on page 47. Your letter should include:

- your name and address;
- your National Insurance number;
- your Superannuation Scheme membership (SB) number.

If information held about you has been provided by a separate authority, HSC Pensions Branch may require their permission for its contents to be disclosed.

Freedom of Information

The Freedom of Information Act came into force on 1 January 2005.

Under the Freedom of Information Act 2000, anybody may request information from a public authority which has functions in Northern Ireland, England or Wales. The Act confers 2 statutory rights on applicants:

- to be told whether or not the public authority holds that information; and if so,
- to have that information communicated to them.

Who can request information?

Anyone can request information under the Act regardless of age, nationality or location.

What information will be available?

Any information held by a public authority is eligible for release. However, a number of exemptions may be applied to protect information properly kept confidential.

Freedom of Information Act

This Act requires publicly funded organisations, such as government, schools, hospitals, etc to disseminate a 'publication scheme', put in place systems for effective records management, and respond to requests from the public for information. The Act recognises the need to maintain government confidentiality in some circumstances and hence includes exemptions.

Further details about the Act and its implementation can be found on the Office of the Information Commissioner's website.

Some General Points

Scheme Rules

The rules of the HSC Superannuation Scheme are laid down in regulations. They are the Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 and subsequent amendments, all of which you can view on our website www.dhsspsni.gov.uk/superann

The Scheme is “registered” under the Finance Act 2004.

From April 1997, the Scheme is contracted out of the State Second Pension Scheme (S2P) under the Pensions Act 1995.

Scheme Administrator

The Scheme Administrator is the Department of Health, Social Services and Public Safety. You can contact the Scheme Administrator c/o HSC Pensions Branch at the address and telephone number on page 47.

Pension Scheme Fund

The HSC Superannuation Scheme does not have a real pension fund, but as a statutory scheme, benefits are fully guaranteed by the Government.

Contributions from both members and employers are paid to the Exchequer, which meet the cost of Scheme benefits.

Independent Financial Advice

If you are in any doubt which arrangement will be the best one for you, you should seek independent financial advice.

Under the Financial Services Act of 1986 all financial advisers have to decide whether to be “independent” or “tied”.

A financial adviser who is “independent” can offer a range of financial services and products, whereas a financial adviser who is “tied” can only offer the products of one company.

Before you ask for advice, make sure you know which type of adviser you are dealing with. Most financial advisers will charge for their advice.

The charge may be in the form of a fee payable by you or commission payable by any company that you decide to invest in. If the adviser you choose charges on a commission basis, you should ask how your

investments will be affected
by the charges.

You can contact the address
below for a list of local
companies.

IFA Promotions Limited
17-19 Emery Road
Brislington
Bristol
BS4 5PF

Telephone: 0800 085 3250
or visit their website
www.unbiased.co.uk

It is advisable to check that
the company you have
chosen is authorised with
the:-

Financial Services Authority
25 the North Colonnade
Canary Wharf
London
E14 5HS

Telephone: 0845 606 1234
or visit their website
www.fsa.gov.uk

Useful Contacts

This section provides contact details for persons or organisations you may wish to get in touch with.

The contact for the HSC Money Purchase / Stakeholder Providers are listed below.

HSC Money Purchase Provider

Standard Life

Group Pensions
Public Sector
Standard Life House
30 Lothian Road
Edinburgh EH1 0WT
www.standardlife.co.uk/nhs
Helpline: 0800 33 33 06

HSC Stakeholder Provider

Standard Life

Stakeholder Pensions
Standard Life House
30 Lothian Road
Edinburgh EH1 0WT
www.standardlife.co.uk/nhs
Helpline: 0800 33 33 06

Pension Scheme Registrar

Information about the Scheme has been given to the Pension Schemes

Registry under the management of the Pensions Regulator. The address for the Pension Schemes Registry is:

Registrar of Pension Schemes
PO Box 1NN
Newcastle-upon-Tyne
NE99 1NN

Pensions Ombudsman and The Pensions Advisory Service

The address for both of these organisations is:
11 Belgrave Road
London
SW1V 1RB

Pensions Regulator

If you wish to contact the Pensions Regulator, the address is:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW

More Information

If you need more information your Employer should be able to help you. Or, you can view the range of Scheme booklets and other information on our website at

www.dhsspsni.gov.uk/superann

You can also write to us at:

HSC Pensions Branch
Waterside House
75 Duke Street
Londonderry
BT47 6FP

or e-mail us at:
superannbr@dhsspsni.gov.uk

Ring us on 028 71 319000

The switchboard is open from 9.00am to 5.00pm Monday to Thursday and to 4.30pm on Fridays (closed Public Holidays).

Or fax us on 028 71 319144.

If you have a HSC Superannuation Scheme membership number (it begins with "SB") it will help if you quote it. If you do not have a membership number please quote your National Insurance number.

You will find more information about the

Scheme in these booklets and leaflets. You can get copies from our website

- **Benefits for Practitioners**
- **Increasing your Benefits**
- **Family Benefits and Life Assurance**
- **Early Retirement**
- **Leaving the Scheme**
- ***Pensions on divorce**

(only available from HSC Pensions Branch)

Your Checklist

Study the list carefully and tick any boxes which apply to you.

1. Does your current employment **overlap** any previous HPSS employment?
2. Are you presently employed elsewhere in the HSC (inc. Bank of Out of Hours Provider work), and paying HSC Scheme contributions?
3. Are you already receiving a HSC pension?
4. Are you purchasing guaranteed added years or an Additional Pension amount?
5. Are you purchasing an unreduced lump sum for pre 1972 Scheme membership? (Married men only)
6. Are you paying Free Standing or HSC Money Purchase AVCs?
7. Have you ever had a refund of contributions for any HSC membership **before** 5 April 1978?
8. Do you have any previous pension arrangements that you are considering transferring into the HSC Superannuation Scheme? This includes NHS England, Wales, Scotland and the Isle of Man. (You must contact HSC Pensions Branch within 12 months of joining our Scheme if you wish us to investigate this option).
9. Do you wish to opt out of the HSC Superannuation Scheme? (If so, please ask for form SD502).
10. Do you wish to nominate someone to receive your life assurance lump sum? Or if you are legally married or have a registered civil partner but do **not** want your spouse or civil partner to receive the lump sum? If you have answered 'YES' to either of these questions, tick the box and your Pension Officer will send you from DG1 to complete and return.

If you have ticked any of the boxes please complete the details below and contact your Pension Officer.

Surname	<input type="text"/>
Other Names	<input type="text"/>
NI No	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
HSC Employer	<input type="text"/>
Post Held	<input type="text"/>
Work contact telephone no	<input type="text"/>

