



your pension **CHOICE**

FREQUENTLY ASKED QUESTIONS

YOUR ROLE AS AN EMPLOYER

HSC Pensions, in partnership with employers' organisations and Trades Unions, will be conducting a special exercise. This will provide members of the 1995 section of the HSC Pension Scheme with the option of transferring all their membership to the 2008 section. This exercise is known as [Your Pension Choice](#).

[Your Pension Choice](#) starts on 1 October 2009 and your help will be vital to its success. There will be plenty of support including your Employer Pack, which will contain samples of all the information being produced including the documents that we are sending to members. There is also a dedicated website. In this leaflet we hope to answer some of the questions you may have. Please help us keep this leaflet up to date by submitting any additional questions you have by emailing yourpensionchoice@hscni.net

We will upload updated versions of this leaflet onto the website and publish Your Pension Choice Newsletters from time to time. Please take time to visit the dedicated Your Pension Choice area of our website at www.hscpensions.hscni.net/choice.htm on a regular basis so you can keep up to date as the exercise progresses.

What is Your Pension Choice?

The HSC Pension Scheme is now in two parts:

[1995 section](#)

All members who last joined the HSC Pension Scheme before 1 April 2008 or who were previously members and returned to HSC employment within 5 years.

[2008 section](#)

All members who first joined the HSC Pension Scheme on or after 1 April 2008.

Members need to decide whether to:

1. remain in the 1995 section; or
2. transfer to the 2008 section and move all their 1995 section benefits to the 2008 section.

The option to transfer is voluntary.

What are the differences between the two sections?

There are a number of differences between the two sections of the HSC Pension Scheme including the age at which members can draw their pension without it being reduced, the way in which their pension builds up and the flexibility in drawing benefits. These differences could affect the member's future lifestyle and retirement options in different ways.

More detailed information about the differences is given on the website and in Your Pension Choice Guide, a copy of which is provided as part of your Employer Pack.

Who will be offered Your Pension Choice?

All contributing members of the 1995 section of the HSC Pension Scheme on 1 October 2009 are eligible and will be offered the opportunity to make a choice.

When will Your Pension Choice take place?

Your Pension Choice will be carried out from 1 October 2009 to 31 January 2010.

There is a dedicated area of our website which we will keep up to date with any changes to the intended timetable.

What is the employer's role during this exercise?

Employers are asked to:

- [Ensure that member records are updated](#). As you will appreciate for the exercise to run efficiently member data will need to be as up to date as possible in advance of statements being produced.
- [Update records as soon as notification is received of a member moving address](#). Your Pension Choice Packs are being posted to members' home addresses by a central mailing office.
- [Help locate members](#) whose packs are returned 'Gone Away'.
- [Deal with queries from members](#) about Your Pension Choice including queries regarding service history. We have tried to anticipate as many questions as we can and given answers to these in the Guide.
- [Display posters](#) which will be issued to all employers nearer the time.

What will be sent to members?

Your Pension Choice Packs will be sent to eligible members' home addresses. The packs, a sample of which is provided as part of your Employer Pack, will contain a:

- [Personalised statement](#) – to help members compare the pension benefits they could get from each section of the HSC Pension Scheme. These will be shown as comparisons at different ages.
- [Your Pension Choice Guide](#) – this gives more detailed information about the comparisons shown in the statement and the differences in the sections so that members can make their decision.
- [Your Pension Choice Form](#) – this will be attached to the personalised statement. If a member wants to move to the 2008 section they will need to complete the form and return it by 31 January 2010.
- [Your Pension Choice DVD](#) – this contains a short film about the HSC Pension Scheme and Your Pension Choice. It also contains information on issues members should consider when making their decision.

When will Your Pension Choice Packs be sent to members?

The packs will be sent out to arrive in October 2009.

Are members expecting to receive these packs?

Yes, a leaflet launching the exercise was distributed with the June payslips. When the packs are ready to be posted, we will send employers a supply of posters for display.

How accurate will the personalised statements be?

The data used for the personalised statements will be taken from the HSC pension administration system, so it is important this data is maintained and kept up to date. We will be running a test exercise before the statements are issued.

How long do members have in order to make their decision?

Members must have at least 3 months in which to make their decision. Signed and completed Your Pension Choice Forms must be returned by 31 January 2010.

What do members need to do?

Members should look at the comparisons shown in their personalised statement and read through the accompanying Guide. They should also take time to view the DVD and try out the modeller on the website. They then need to make their Choice.

1. **Members wanting to remain in the 1995 section** need take no further action unless they wish to register their decision by completing and returning their Choice Form.
2. **Members wanting to transfer to the 2008 section and move all their 1995 section benefits to the 2008 section** **must** complete their Choice Form and return it by 31 January 2010.

Where should members return their Choice Forms?

Members should return their forms to the HSC Choice processing team at:

CHOICE
HSC Pension Service
Waterside House,
75 Duke Street,
Londonderry
BT47 6FP

What happens if they do not return their form?

In the event that a member fails to return their completed Your Pension Choice Form they will remain in the 1995 section.

What happens if a member misses the deadline?

Members who do not return their form by the due date will remain in the 1995 section and will not have another opportunity to move to the 2008 section whilst they continue to be a member of the HSC Pension Scheme.

If they leave pensionable employment in the future and rejoin after a break of more than 5 years they will automatically be a member of the 2008 section for future service only.

What if a member leaves before making a decision?

If a member leaves the HSC Pension Scheme before receiving their pack or before making their choice their benefits will remain in the 1995 section. They will only be able to make a choice to move their benefits to the 2008 section if they later rejoin the HSC Pension Scheme. For further information on leaving the HSC Pension Scheme before making a choice please see our website.

Can a member change their mind after they've made their choice?

No. Members only have one choice – once they have made their decision it cannot be reversed.

What about members who start work for the HSC after the packs have arrived?

- Employees joining the HSC for the first time after 1 October 2009 will not take part in this exercise.
- If an employee re-joins HSC after 1 October 2009 and joins the 1995 section they may be eligible for an individual Choice to transfer to the 2008 section. You should ask HSC Pension Service.

What happens if a member loses their pack, or does not receive the original, and wants a replacement?

Additional packs can be obtained by contacting:

CHOICE
HSC Pension Service
Waterside House
75 Duke Street
Londonderry
BT47 6FP

Where can members get further information?

Members can access detailed information about Your Pension Choice and a modeller to help them assess their benefits at www.hscpensions.hscpensions.hscni.net/choice.htm

Members can also contact HSC Pension Service and ask us a question:



Telephone: Will be available for 1 October 2009



Email: yourpensionchoice@hscni.net



Or write to us at:

CHOICE

HSC Pension Service

Waterside House,

75 Duke Street,

Londonderry, BT47 6FP

What should employers do if someone makes a formal application to retire before receiving their packs?

[Members who are retiring on or shortly after 1 October 2009](#)

The process will be different for members who are retiring on or shortly after 1 October 2009. In order to meet disclosure requirements these members must be provided with information about the exercise. They must also be given the opportunity of receiving a statement should they wish to consider a transfer to the 2008 section. Anyone wishing to receive a pack should complete a Your Pension Choice Retiring Members Form. All such requests will be fast tracked.

In accordance with disclosure requirements these members will be given three months in which to make a decision and so will need to be contacted at the beginning of July. They will need to make a decision in advance of their intended retirement date.

[Members who are retiring before 1 October 2009](#)

This group will not be eligible to participate in Your Pension Choice. However, there are special arrangements which allow members who retire after 1 April 2008 but before 1 October 2009 to join the new 2008 section after 2 years of receiving their pension.

What type of questions are employers expected to deal with?

We have worked hard to ensure that members have access to a wide range of information from different sources, including guides, personalised statements, a DVD and website but inevitably they will still have some questions and we expect these to be general enquiries about pensionable service. You may also be asked to provide more information about the process and timings of the Choice exercise. You cannot of course provide any advice. Members are encouraged to read the literature, watch the DVD and talk to relatives.

Who is responsible for dealing with queries from GPs, dentists and practice staff?

Queries from practitioners and practice staff should be referred to the Choice Team at HSC Pension Service.

Who should employers refer members to if they are unable to answer a query?

It is expected that employers should be able to answer most of questions members are likely to ask. If you find you are unable to resolve a query that has been raised, you can contact the Choice Team at HSC Pension Service for advice. The Choice Team will only be able to deal with service queries if there is a record of the service on the HSC Pension Service computer system.

Under what circumstances will a revised statement be produced?

We will only issue a revised statement if the information on the original is shown to be incorrect.

What support will be available to HSC employers?

We are running a series of briefings, starting with the HSC Trades Union Forum on 17 June. Information about future presentations will be made available as soon as dates have been finalised.

Employers can also ring the dedicated helpline or email us at yourpensionchoice@hscni.net

Information is also available on the dedicated area of the website.

Visit www.hscpensions.hscni.net/choice.htm