

Chief Executives
Directors of Finance and Human Resources
Direction Bodies, all GP Practices and
Out of Hours Providers and Staff Side representatives

Issue 3
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your pension **CHOICE**

NEWSLETTER

Dear Colleague,

This newsletter provides important information for all HSC employers including Trades Unions about members of the HSC Pension Scheme having the choice to transfer their membership from the 1995 section of the Scheme to the 2008 section. This will assist you with any general questions members may have. HSC Pension Service will be carrying out a number of presentations for employers during September and will issue details to employers in the coming weeks.

You are asked to ensure that you do not offer members financial advice.

Background

HSC Pension Service will provide members who are eligible for Choice with a 'Your Pension Choice pack'. This pack will contain:

- [A personalised Your Pension Choice Statement](#) - to help members compare the pension benefits they could get from each section of the HSC Pension Scheme.
- [Your Pension Choice Form](#) – this will be attached to the statement and will require to be completed and returned by 31 January 2010 should they wish to move sections.
- [Your Pension Choice Guide](#) - to give members more detailed information about the comparisons shown in their statement and the differences between the two sections.
- [DVD](#) – contains a short film, which provides useful background information about the Choice exercise.

[Your HSC Pension Choice Newsletter issue 1](#) dated June 2009 outlined important information about the member's choice to transfer their 1995 section membership to the 2008 section. In addition the newsletter outlined the anticipated timescales when members are expected to receive their packs.

[Your HSC Pension Choice Newsletter issue 2](#) dated July 2009 outlined important information on retirement. In addition it included factsheets that gave guidance on applications for ill health retirement, procedures for dealing with members due to retire on or shortly after 1 October 2009 and the role of employer's during the Choice exercise.

A decorative graphic on the left side of the page consisting of three overlapping, right-pointing chevrons in shades of green and white.

Important Links

Please refer to the links below:

- [Your Pension Choice Statement](#) (sample only) This shows the type of information being provided to members. As you will see this compares the HSC pension benefits members might expect to receive from the 1995 and 2008 sections. This is for illustrative purposes only.
- [Your Pension Choice Guide](#) This gives members more detailed information about the comparisons shown in their statement and the differences between the two sections.
- [Frequently Asked Questions](#) Provides further information for employers on the Choice exercise.
- [Payslip Leaflet](#) A copy of the payslip leaflet issued to members in May 2009.
- [Member Retirement Leaflet](#) A leaflet issued to all members who have already agreed a retirement date.
- [Employer Presentation](#) This is a copy of the employer presentation and provides an overview of the Choice exercise.

We will continue to publish any further information on the HSC Pension Website at www.dhsspsni.gov.uk/hsc-pensions.htm/choice.htm

Further Information

I hope you find this newsletter helpful, however should you require any further information or assistance please email yourpensionchoice@hscni.net