

Dear

## **Pension protection – on-call**

As you know, as a result of the change in on-call payment arrangements you will see a reduction in your pensionable pay from 1 April 2011.

### ***What having a ‘protected’ pension means***

It means the HSC pension you have earned up to 31 March 2011 cannot be harmed by the change in your pensionable pay. It will be treated as a separate ‘protected’ pension that will be increased in line with inflation until you retire.

### ***How protection works***

When you retire, if you have one period of protection, two pensions will be calculated. Your protected pension based on your pay\* up to 31 March 2011 plus inflation increases and a second pension earned from 1 April 2011 will be based on your pay\* at retirement.

### ***What if pay at retirement is better than ‘protected’ pay?***

HSC Pension Service will check to see if calculating all your benefits on your pay\* at retirement will give you a better result. So if the amounts are greater HSC Pension Service will pay one pension for all your membership based on your pay\* at retirement.

### ***Further information***

Any further enquiries about pension protection should be sent to HSC Pension Service.  
Email: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

\*In the 1995 section benefits are based on the best of the last three years notional whole time pensionable pay.

In the 2008 Section benefits are based on the average of the best three consecutive years revalued reckonable pay in the last ten years.