Chief Executive
2 Franklin Street
BELFAST
BT2 8DQ

Tel: 028 9536 3863
Email: FOI.BSO@hscni.net

21st October 2021

BY EMAIL
[redacted]

Our Ref: FOI 1573

Dear [redacted]

Your request for information was received on 23rd September 2021 and was dealt with under the terms of the Freedom of Information Act 2000. Please be advised that the Business Services Organisation (BSO) has now completed its search for the information you requested with regards to processes relating to Widows' Pensions.

Please find this information, below and attached:

1. What information was given to widows when a widow's pension first comes into payment (death or leaving date prior to 01/04/2008). Please provide copies of the information provided.

When a widow's pension is first put into payment, a letter stating all the benefits due is issued. Letters would differ on an individual basis depending on what benefits are due. (Please refer to the attached blank template of the letter).

Information is also provided on pensioner newsletters and P60's. (Please refer to the attached blank document).

Furthermore, information is provided via a monthly payslip. This is issued where there is a difference of £5 or more from the previous month or following any pension increase that yields such a difference. (Please refer to attached blank document).

Also, the Form AW6 to apply for benefits states "You should tell us immediately if:
"• You change your address
• Your bank or building society account details change
• Your relationship status changes"

2. What further information is sent to a widow once the pension is in payment (death or leaving date prior to 01/04/2008) between 2006 and today's date? Please provide copies of the information provided. I

Information is contained within pensioner newsletters and P60's.

3. Do you send letters to windows periodically to verify they are still living alone and not remarried or cohabiting (death or leaving date prior to 01/04/2008) between 2006 and today's date?

No

4. Do you require a countersigned certificate to verify a widow has not remarried or cohabited (death or leaving date prior to 01/04/2008) between 2006 and today's date? If so, please provide copies.

No

5. If a widow remarries or cohabits (death or leaving date prior to 01/04/2008), what information do you send to the widow between 2006 and today's date. Please provide copies.

If a widow/widower remarries or co-habits, we are reliant on them contacting us and informing us of a change in their relationship status. Once we are informed of the change in circumstances, we would request the marriage certificate and manage that case accordingly. We would contact the member informing them that their survivor's benefits have stopped and calculate any overpayment that may have arisen.

6. Do you send further letters to those whose pension has been withdrawn as a result of remarriage or cohabitation to verify their circumstances are still the same (i.e. they are still remarried or cohabiting) (death or leaving date prior to 01/04/2008) between 2006 and today's date? If so, please provide copies.

No

7. What information do you send a widow if a pension is reinstated (death or leaving date prior to 01/04/2008), between 2006 and today's date? If so, please provide copies.

Where membership ended before 1st April 2008, a dependant's pension will normally end if the recipient remarries, forms a civil partnership or lives with someone else as a partner. However, the pension may be reinstated if the withdrawal of it causes severe financial hardship. If a pension is reinstated there is no specific information on file that we would send the member. Each case is treated on an individual basis and we would contact them accordingly.

8. How many adult survivors have lost their entitlement to receive a "widow's pension" because they have either remarried or started to cohabit (death or leaving date prior to 01/04/2008) between 2006 and today's date.

Unfortunately the software used within BSO Pensions is unable to provide this granular information.

9. How many adult survivors have had their pension reinstated in circumstances where they have divorced their new spouse or ceased cohabitation with their new partner (death or leaving date prior to 01/04/2008) between 2006 and today's date.

Again, the software used within BSO Pensions is unable to provide this granular information.

I hope that the information provided assists you. If you are dissatisfied in any way with the handling of your request, you have the right to request a review. You should do this as soon as possible or in any case within two months of the date of issue of this letter.

In the event that you require a review to be undertaken, you can do so by writing to

Information Governance Manager,
2 Franklin Street,
Belfast,
BT2 8DQ

If, following an internal review, carried out by an independent decision making panel, you remain dissatisfied in any way with the handling of the request, you may make a complaint under Section 50 of the Freedom of Information Act, to the Information Commissioner's Office and ask that they investigate whether the BSO has complied with the terms of the Freedom of Information Act.

You can contact Information Commissioner at:

Website: www.ico.org.uk
Phone: 0303 123 1113
Email: casework@ico.org.uk
Post: Information Commissioner's Office
3rd Floor, 14 Cromac Place
Belfast
BT7 2JB

In most circumstances the Information Commissioner will not investigate a complaint unless an internal review procedure has been carried out. However the Commissioner has the option to investigate the matter at his discretion.

Yours Sincerely,

Karen Bailey
Acting Chief Executive

Application for Widow(er)'s/Partner's Pension/ Death with Deferred Benefit and Death Gratuity (if entitled) (AW11)

These notes explain how we will pay your pension. Please keep them in a safe place; you may need to look at them again. Please complete the form and return it with any other claim forms that have been sent to you.

Methods of payment - We will pay the pension by direct credit into your bank or building society account. This is by far the safest method of payment. The account can be with a bank or building society:

- In the United Kingdom (we cannot pay to mortgage accounts or to National Savings Bank accounts) ,or
- Overseas* (provided it is capable of receiving secure electronic payments of funds please contact our department for further information).

**You will need to complete a mandate for the payment to be made to an overseas bank and attach it to this claim form. The overseas bank mandates are available by contacting our department on 028 71 319111. If you do not have a suitable account, you will need to open one.*

We will normally pay the pension monthly (one twelfth of the yearly rate, to the nearest penny) on the last banking day of the month (this may not be the last day of the month). A 'pension month' is the period between one payment date and the next. If a pension starts part way through a 'pension month', the first payment will be for the amount due for the number of days in the part-pension month. We will not send details of the pension each time a payment is made. But we will write when your pension begins and each time there is a change in your tax code or in the yearly rate, for example because of a cost of living increase.

Changes you should tell us about

You should tell us immediately if:

- you change your address
- your bank or building society account details change
- your relationship status changes

You can contact us using the following details:

Telephone: 028 71 319111 – we are available for calls from 9am to 4pm Monday to Thursday, and 9am to 12noon Friday.

Email address: hscpensions@hscni.net

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

Pensions Increase HSC pensions are increased to keep pace with rises in the cost of living. They are increased by the same percentage as the increase to the State Earnings Related Pension Scheme.

Income Tax Your pension is treated for tax purposes as earned income. At first, we will deduct tax under a temporary code until we get the right code from the Tax Office. The Tax Office will decide what your tax code should be.

If you are completing this form by hand, please write clearly and in **BLACK** pen.

Part 1 – Details of the deceased member you are claiming for

1.1 About the deceased. Please write clearly and in **BLACK** pen

Title (e.g. Mr, Mrs, Miss, Dr)

Date of birth

Surname

Date of death

Other names

Gender

What was the member's marital status? – must be completed in all cases

Status ☐ Single (never married) ☐ Married ☐ Formed a civil partnership

☐ Divorced ☐ Civil Partnership dissolved

☐ Widowed

What was the name of their last HSC employer?

What was the job?

1.2 About yourself.

Title *(e.g. Mr, Mrs, Miss, Dr)*

Address

Surname

Former surname *(if applicable)*

Post code

Other names

Email address

Contact telephone number

National Insurance Number

Date of birth

Your gender

1.3 Bank Details

Bank or Building Society account details

Name of account holder

Full name and address of bank/building soc.

Branch Sort Code

Account Number

Post code

And/or Building Society Roll no.

If your bank is outside the UK, please indicate which country your pension will be paid to:

You will need to complete a TAPS mandate form for benefit payments to be made to an overseas bank account and attach it to this application. Please contact HSC Pension Service directly to retrieve relevant form.

1.4 Please state in which capacity you are completing this application

- ☐ Spouse **Proceed to Section 5**
- ☐ Civil Partner **Proceed to Section 5**
- ☐ Date of Marriage/Civil Registration
- ☐ Surviving Partner
- ☐ Nominee
- ☐ Legal Personal Representative

Sections 2 – 4 **SHOULD NOT** be completed if the member and applicant were married or in a civil partnership

Part 2 – About you and your partner

2.1 **How long had you and partner lived together?** ☐ Years ☐ Months
(see personal checklist part 3)

2.2 **Were you living together at the time of your partner's death?**

☐ Yes ☐ No

If no, please explain why you were living apart

2.3 **Where were you living at the time of your partner's death?**

2.4 **Did you spend any long periods (over six months) apart (other than, for example, stays in hospital)? If yes, please give details of the circumstances and dates**

2.5 **Have you or your partner ever been married to a previous partner?**

☐ Yes ☐ No

If yes, please provide copies of all relevant decree absolute(s), or previous partners' death certificate(s).

2.6 **Have you or your partner ever been in a civil partnership with a previous partner?**

☐ Yes ☐ No

If yes, please provide copies of all relevant final dissolution order(s), or previous partners' death certificate(s).

Part 3 – About you and your partner's financial circumstances

3.1 **Please indicate whether you and your partner had any of the joint financial arrangements. If you indicate 'Yes', <u>you must provide a copy of a document to confirm this</u>:**

Joint mortgage or tenancy	☐ Yes	☐ No
Joint bank account	☐ Yes	☐ No
Joint savings account or investments	☐ Yes	☐ No
A joint credit card statement	☐ Yes	☐ No

3.2 **Were you the beneficiary of your partner's life assurance, or was your partner the beneficiary of your will?**

☐ Yes ☐ No

3.3 **Were you the beneficiary of your partner's life assurance, or was your partner the beneficiary of your life assurance?**

☐ Yes ☐ No

3.4 **Did you and your partner share any other joint financial commitments not shown in in the above list? Is so, please provide details and copies of any relevant documents.**

☐ Yes ☐ No

3.5 Please give any other information about you and your partner's financial arrangements that would support your claim. For example, whether you shared day-to-day living expenses and whether you are experiencing additional expense following your partner's death (continue on a separate sheet if necessary)

Part 4 – Confirmation

I confirm that the following applied at the time of my partner's death:

- My partner and I had lived together for the length of time stated in section 2 of this form, during which time our financial affairs were interdependent (or I was interdependent on my partner)
- We had an exclusive, committed and long term relationship with each other and we intended to continue this indefinitely
- We were not married to each other and had not formed a civil partnership with each other
- We were not related in a way that would have prevented marriage or civil partnership
- Neither of us was married to anyone else
- Neither of us had formed a civil partnership with anyone else
- Neither of us was nominated as the non-legal partner of anyone else

Part 5 – Enclosed documents

Documents enclosed - photocopies only. Please tick.

Marriage/civil partnership certificate	☐
Spouse/surviving partner/applicants birth certificate	☐
Member's full/short death certificate or coroner's report	☐
Divorce decree or dissolution or nullity of civil partnership for both parties	☐
Previous partner's death certificate	☐
Documents proving financial interdependence	☐

Part 6 – Dependent Children

6.1 Had the deceased eligible children at the time of death?

☐ Yes ☐ No

If you have answered 'Yes' to the above, please complete form AW9 (available on our website) and attach it firmly to this application.

A child is a dependent child for so long as they:

(a) Are age 23 and under
or
(b) Age 23 or over and are incapable of earning a living because of a permanent physical or mental infirmity from which they were suffering at the time the member died

- NO ALLOWANCE SHALL BE PAYABLE TO, OR FOR THE BENEFIT OF, A CHILD WHO IS INCAPABLE OF EARNING A LIVING BECAUSE OF PERMANENT PHYSICAL OR MENTAL INFIRMITY FOR ANY PERIOD EXCEEDING ONE MONTH DURING WHICH THE CHILD IS MAINTAINED OUT OF MONEY PROVIDED BY PARLIAMENT IN A HOSPITAL OR OTHER INSTITUTION -

Part 7 – Declaration

I have read the Notes that came with this form

I have read the Survivors Guide to the HSC Pension Scheme available on the website

The information I have given on this form is correct and complete to the best of my knowledge and belief. If I become aware of any change in the information given on the form, or any further new information relevant to the form, after I have sent it I hereby agree to notify the Scheme Administrator of those changes and any further or new information at the earliest possible opportunity.

Please sign here

Print your full name

Date

Please ask your witness to complete this part in your presence

Print your full name

Your Address

Post code

Telephone number

Email address

Signature

Date

Please return this form and your supporting documentation to the HSC employer that issued it. Do not send it to HSC Pension service unless there is a note in the space below telling you to do so.

If you are claiming an allowance for dependent children you will have received application form AW9. Please send it back to the HSC employer (or to HSC Pension service if told to do so) with any children's birth and medical certificates asked for. Your certificates, or other papers, will be photocopied and returned to you as quickly as possible.

Data Protection

The Health and Social Care Pension Service will use any information you provide in connection with your pension scheme to administer and operate the scheme and pay benefits under it. This may include passing details to relevant third parties to ensure we maintain an accurate record. In order to fulfil its duty to protect public money, HSC Pension Service may use the information it holds to prevent and detect fraud.

For more information on how we will use your data, please read our Privacy Policy at:
http://www.hscpensions.hscni.net/download/HSCPS-Privacy-Policy.pdf

HSC Business Services Organisation

Your Future In Our CARE

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

028 71 319111
www.hscpensions.hscni.net
hscpensions@hscni.net

123 Testing
Testing 123

28th September 2021 Our Ref: TN010****

HSC PENSION SCHEME
DEATH BENEFIT STATEMENT (DB1)

Dear *(insert name),*

RE: Mr John D Doe (deceased)

With reference to your application for death benefits, in respect of the above-name's HSC employment, I can confirm the following benefits are payable:

- A Death Benefit Lump Sum (DBLS): **£0.00** *(payable as soon as possible)*
- Lifetime Allowance used on DBLS: **0.0000 %**

Current tax legislation requires HSC Pension Service to inform the deceased's personal representative of the amount of lifetime allowance used by the payment of any DBLS sum made.

- An initial survivors pension of **£0.00** per annum
  Payable from until
- A survivors pension of **£0.00** per annum
  Payable from
- A child Allowance of **£0.00** per annum
  Payable from
- A Balance of Pension of £0.00 (payable as soon as possible)

Any survivor's pension or child allowance due will be paid on the last banking day of each month. You will receive your first pension payment including any arrears at the end of ***(insert month)***.

As the pension is taxable, all deductions will be calculated at the Emergency Rate until the correct tax code is received from HM Revenue & Customs. You can contact them at: HM Revenue & Customs, Pay As You Earn, PO Box 1970, Liverpool, L75 1WX. Tele: 0300 200 3300.

Important: HSC Pension Service must be informed immediately of any change in your personal relationship *and if any eligible children leave full-time education or training (delete if not applicable)*.
HSC Pension Service no longer issues regular monthly advice notes. You will receive a monthly advice note reflecting your first pension payment. You will also receive an advice note in any month that your pension varies by £5 or more from the previous month. You will also get a pay advice in May each year due to the annual pension increase. Your pension will continue to be paid to your bank or building society every month as normal.

Yours sincerely

Assess Administration Team
HSC Pension Service

Private & Confidential

P2 POSTAL SORT

Delivered by Royal Mail

C9 10004

P60 End of Year Certificate

Do not destroy

Pensioner's National Insurance number	Tax District & Reference

Pensioner's surname	Initials

Pensioner's Ref. No. etc.

HM Revenue & Customs Office and PAYE Reference

Year to
5th April

Pension Scheme's full name and address

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

Total for year		Previous employment		This Pension Scheme	
Pension/Pay	Tax deducted or refunded	Pay	Tax deducted or refunded	Pension	Tax deducted or refunded *'R' indicates refund*

This certificate shows the total amount of pension for income tax purposes that we have paid to you in the year. It also gives details of the total tax deducted by us (less any refunds) in the year.

P60 Substitute

To the Pensioner. Please keep this certificate in a safe place as you will not be able to get a duplicate. You will need it if you have to fill in a tax return or make a claim for Tax Credits. **By law you are required to tell the HM Revenue and Customs about any income that is not fully taxed, even if you are not sent a tax return.**

Final tax code

225199-96194

HEAD

YOU MAY USE THIS SLIP TO NOTIFY US OF ANY CHANGE OF ADDRESS, CIRCUMSTANCES OR BACS PAYMENT DESTINATION.
You may in future wish to have your pension paid directly into your Bank/Building Society. If so, please use this slip authorising us to arrange it for you. Also please use this slip to notify us of any change of address or circumstances.

Name ..... Payroll No. .....

New Address .....

..... Post Code .....

Contact Tel. No. ..... E-mail Address .....

New Name of Bank/Building Society .....

Address .....

Sort Code ..... A/C No. ..... Roll No. .....
(8 digits) (some Building Society accounts only)

Name of Account .....

Signed ..... Date .....

FOOT

NOTES

1. Any change to personal details, home address or bank details should be notified to HSC Pension Service immediately in writing.
2. On the death of the payee, HSC Pension Service should be notified as soon as possible in order that the payment of pension is suspended. A copy of the death certificate should be forwarded as soon as it is available.
3. On the marriage of a pensioner or remarriage of a widow/widower, HSC Pension Service should be notified immediately in order that continued entitlement to pension may be established. A copy of the marriage certificate should be sent as soon as it is available.
4. When a child receiving a child allowance ceases full time education, the parent or guardian must notify HSC Pension Service immediately in order that continued entitlement to pension may be established.
5. Pensioners must inform HSC Pension Service of any re-employment within the NHS/HSC and if applicable monitor their earnings to minimise the possibility of an overpayment of benefits.
6. Check overleaf for any other important messages.

① **REMOVE THESE SIDE EDGES FIRST** ①
FOLD, CREASE AND TEAR ALONG DOTTED LINES

① **REMOVE THESE SIDE EDGES FIRST** ①
FOLD, CREASE AND TEAR ALONG DOTTED LINES

IF UNDELIVERED PLEASE RETURN TO: HSC PENSION SERVICE
WATERSIDE HOUSE 75 DUKE STREET WATERSIDE LONDONDERRY BT47 6FP

② **REMOVE SIDE EDGES FIRST.** ②
THEN FOLD, CREASE AND TEAR THIS STUB ALONG DOTTED LINES

Private & Confidential

POSTAL SORT

Delivered by Royal Mail

C9 10004

ADVICE NOTE

ALL WRITTEN ENQUIRIES REGARDING THIS PAYMENT SHOULD BE SENT TO:
HSC PENSION SERVICE, WATERSIDE HOUSE, 75 DUKE STREET,
LONDONDERRY BT47 6FP

QUOTING YOUR PAYROLL NUMBER

DEPARTMENT OF HEALTH

Queries with regard to Income Tax should be made to:
Pay As You Earn and Self Assessment, HMRC, BX9 1AS
Quoting Tax Reference Number 916/G78000
Tel: 0300 200 3300

PAYMENTS		DEDUCTIONS	

PAYROLL NUMBER
A/C
SORT CODE
TAX CODE
CUM. TAX
CUM. GROSS
PAYMENT DATE
YOUR REF.

GROSS		TOTAL DEDS		NET	

Messages

225389-96175

HEAD

YOU MAY USE THIS SLIP TO NOTIFY US OF ANY CHANGE OF ADDRESS, CIRCUMSTANCES OR BACS PAYMENT DESTINATION.

You may in future wish to have your pension paid directly into your Bank/Building Society. If so, please use this slip authorising us to arrange it for you. Also please use this slip to notify us of any change of address or circumstances.

Name ..... Payroll No. .....

New Address .....

..... Post Code .....

Contact Tel. No. ..... E-mail Address .....

New Name of Bank/Building Society .....

Address .....

Sort Code ..... A/c No. ..... Roll No. .....
(8 digits) (some Building Society accounts only)

Name of Account .....

Signed ..... **Date** .....

FOOT

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RETURN ADDRESS: HSC PENSION SERVICE
WATERSIDE HOUSE 75 DUKE STREET WATERSIDE LONDONDERRY BT47 6FP TEL. No. (028) 71 319 111

② **REMOVE SIDE EDGES FIRST.** ②
THEN FOLD, CREASE AND TEAR THIS STUB ALONG DOTTED LINES