

HSE EMPLOYEE SUPERANNUATION SCHEME

GRADE STATEMENTS

The published grade statements relate to the Health Service Executive Employee Superannuation Scheme, including employees that transferred to the HSE from specified bodies on 1 January 2005 pursuant to the Health Act 2004.

There are a small number of HSE employees with an entitlement to Local Government Superannuation Scheme terms under the 1956 Act, i.e. persons continuously employed since prior to 27th May 1977 and who did not opt to join the revised pension scheme. The statements do not cover these terms and such members can contact their local area pensions unit with their queries.

These Grade Statements do not apply to members of The Single Public Service Pension Scheme ('Single Scheme'). The Single Scheme applies to first-time entrants to the public service recruited to pensionable positions on or after 1 January 2013 (the commencement date of the Single Scheme). It also applies to former public servants returning to public service employment on new pensionable contracts, having previously ceased to be a public servant for more than 26 weeks. Separate Annual Statements will be issued to members of the Single Scheme over the coming months.

Grade Statements

Occupational Pension Schemes (Disclosure of Information) Regulations 2006

This document outlines the benefits payable to members of the HSE Employee Superannuation Scheme.

If you are unsure of the pension scheme of which you are a member, further guidance can be found on the HSE website, the HSE intranet or the HBS intranet - [Click here for further information](#)

HSE Employee Superannuation Scheme

The statements, which contain a range of salary and service bands, illustrate the benefits payable to members on various salaries with varying years of service*. The benefits are listed separately in respect of

- Lump Sum (payable at minimum retirement age)
- Death Gratuity (payable to Legal Personal Representative if member dies in service)
- Pension (payable to member at minimum retirement age)
- Spouse's Pension, (payable to the surviving spouse, where member dies in service or after retirement and is a member of the Spouses' & Children's Scheme,)

**Please note that service refers to whole-time service and the salary refers to the whole-time equivalent salary, e.g. where a member works half-time, he/she only accumulates 1 year's service over a 2-year period and references a salary of €50,000 rather than the €25,000 actually earned.*

There are 5 Statements in this document, in respect of the HSE Employee Superannuation Scheme, **only one of which is relevant to you**. The relevant grade statement is dependent upon the following:

- your PRSI class, i.e. Class A or Class D;
- your Officer/Non Officer status;
- your date of commencement in the HSE; and
- your remuneration.

Please check the headings on the grade statements to establish which one is applicable to you.

If you are in doubt as regards your PRSI Class, you should refer to your payslip.

About the HSE Employee Superannuation Scheme

The HSE Employee Superannuation Scheme is a statutory defined benefit pension scheme, with benefits payable under the Health Service Executive Employees Superannuation Scheme, 2010 (S.I. 362/2010), which was made pursuant to the Health Act, 2004. In general, all employees in pensionable positions, recruited prior to 1 January 2013, are members of the HSE Employee Superannuation Scheme. Staff members that transferred from specified bodies (e.g. former Health Boards) to the HSE on 1 January 2005 are also members of the HSE Pension Scheme; however, they are entitled to the pension terms that applied to them as at 31 December 2004 (i.e. the Local Government Superannuation Scheme (the "LGSS")).

The HSE Scheme provides a wide range of benefits to pensionable employees, including:

- Lump sum on retirement,
- Pension on retirement,
- Death-in-service gratuity,
- Spouses' and Children's pension, and
- Ill-health retirement benefits.

Membership of the Scheme includes compulsory membership of **both**

- a. the Health Service Executive Employees Superannuation Scheme (“Main Scheme”);
and
- b. the Health Service Executive Spouses’ and Children’s Contributory Pension Scheme (“Spouses’ and Children’s Scheme”).

This Scheme is an integrated scheme (for members who are fully insured, i.e. Class A PRSI) meaning it is one that takes account of the State Pension (Contributory) (or other similar contributory benefits payable under social insurance) in designing the overall pension package. An integrated scheme looks at the State Pension (Contributory) as part of the total pension package. Both employers and employees make pay-related social insurance (PRSI) contributions and these in turn entitle scheme members to Social Welfare benefits. Integration is used as a means of taking into account the benefits payable under the Social Welfare system to calculate –

- The amount of occupational pension required so that the combined pension from both sources is at the level being aimed for in designing the scheme; and
- The level of contributions payable by the employee towards the cost of his or her occupational pension.

If you are unsure as to whether or not you are fully insured (i.e. your applicable class of PRSI) **please refer to your payslip** which denotes your specific rate of PRSI.

Qualification for the State Pension (Contributory) is subject to tests administered by the Department of Employment Affairs and Social Protection. Further information on the State Pension (Contributory) can be obtained from the Department of Employment Affairs and Social Protection, College Road, Sligo, F91 T384 – 1890 500 000 – or on www.welfare.ie.

Further details of the benefits of the HSE Employees Superannuation Scheme, and how they are calculated, can be found on the HSE website, the HSE intranet or the HBS intranet:-

[HSE Superannuation Scheme Information](#)

Grade Statements

Please click [here](#) to access the grade statements.

Planning for retirement? Why not use the 'Pension Estimator' to compare your pension benefits, if you:-

- Retire at maximum retirement age (normally 65).
- Retire earlier.
- Avail of Job Sharing.
- Reduce / Increase your flexible working hours.

The 'Pension Estimator' can be found on the HSE website, the HSE intranet or the HBS intranet:-

[HSE Scheme - Pension Estimator](#)

Preservation of Benefits

If you resign from this employment with more than two calendar years of service you will be entitled to a preserved pension based on the number of years of service you have in the scheme, and the up-rated salary of the former post when you reach the minimum retirement age.

Additional Benefits

Additional benefits can be secured, purchased or granted under the Scheme by way of any or all of the following:

- Purchase of notional service
- Additional Voluntary Contributions made under an approved trade union(s) sponsored AVC scheme, or
- Transfer of rights from another scheme or PRSA.

Members should note that where they have purchased previous service, they may discharge any Spouses' & Children's Scheme contributions liability arising, via payment of additional periodic contributions through payroll. In the event of not exercising this option, any outstanding liability for Spouses' & Children's Scheme contributions will be deducted from their benefits on retirement at the rate of 1% per annum based on pensionable remuneration at retirement.

Relevant Pay Scales

All superannuation benefits are based on approved salary scales for the public health sector. The Grade Statements are based on the Dept. of Health and Children Consolidated Salary Scales effective from 1 January 2019, which are available on the HSE website or via the following link:

[Department of Health and Children Consolidated Salary Scales effective from 1st January 2019](#)

Pension Adjustment Orders

In the event of judicial separation, divorce, or dissolution of a civil partnership a court application for a pension adjustment order, in respect of the retirement or contingent benefits payable to or in respect of a member, may be made. Further information on the operation and impact of pension adjustment orders can be obtained from the Pensions Authority, Verschoyle House, 28-30 Lower Mount Street, Dublin 2.

Tel: 01-6131900 LoCall: 1890 656565
or on their website www.pensionsauthority.ie

Scheme Administrators

Health Business Services
National Pensions Management
Manorhamilton
Co. Leitrim

Contact details for your local area office can be found on the HSE website, the HSE intranet or the HBS intranet - [HSE - Local Area Contacts](#)