



RETIREMENT GUIDE

Planning for Retirement – Retirement Planning Seminar

The Leadership, Learning & Talent Management team facilitate a one-day retirement planning seminar to assist participant in planning for their approaching retirement. It is delivered as a combination of virtual presentations from speakers from various speciality areas and a series of pre-recorded webinars. The target participants are those contemplating retirement within 2 years.

Places on LLTM Programmes can be booked on HSeLanD - [HSeLanD | The Irish Health Service's portal for online learning](#).

How do I start the Retirement Process?

- Complete a Retirement Form HR107(a) & Leaving Form HR106 available from your Line Manager or at: <https://healthservice.hse.ie/staff/benefits-services/benefits/hr-forms.html>.
- A completed sample Retirement Form HR107(a) to assist you in completing your form is available at: https://assets.hse.ie/media/documents/completed_sample_HR_107a_form.pdf.
- Arrange for your Line Manager to check pages 1 - 3 of the form to ensure they have been completed correctly and in full. Your Line Manager will also need to complete the necessary details on page 3 of the Retirement Form HR107(a) & on page 3 of the Leaving Form HR106.
- Once the Retirement Form HR107(a) is completed, your Line Manager should arrange for the General Manager or Assistant National Director for your department/area to complete their section on page 3.
- Incomplete forms will be returned to the staff member or the location for completion as appropriate.
- Completed Retirement Form HR107(a) should be returned to your local Pensions Department for processing. If your form is completed correctly & in full, the Pensions Department will acknowledge your retirement date in writing.
- Completed Leaving Form HR106 should be returned by your Line Manager to the relevant department in your area for processing.
- The HR106 form removes you from the payroll system from the correct date, so as to avoid any salary overpayments.

Additional Documentation Required

- Copy of your birth certificate may be requested, i.e. if not on your personnel file
- Completion of Marital Status Verification Form
- Copy of civil marriage certificate, if applicable
- Copy of death certificate of spouse/civil partner, if applicable
- Copies of relevant certificates are available by applying online at: <http://lifeevents.hse.ie/>
- Copy of judicial separation/decreed of divorce, pension adjustment order, if applicable

Important Items to Note

- Your completed Retirement Form HR107(a) should be submitted to your local Pensions Department at least three months in advance of your retirement date.

- Your retirement date should be inclusive of any annual leave/time in lieu owing to you. You will need to discuss and agree this with your Line Manager.
- Retirement on ill health grounds requires certification from the Occupational Health Department and approval by the relevant Head of Human Resources for your area.
- Pensions Departments have no role in deciding retirement dates.

Information Regarding the Payment of your Pension Benefits

- As an employee of the HSE, your salary is paid either on a fortnightly or monthly basis.
- If paid on a fortnightly basis, generally you are paid 11 days in arrears. For example, if you are paid on Thursday 01st July, this is in respect of your service from 7th June to 20th June inclusive.
- NOTE: Your pension benefits are normally calculated after you have received your final salary payment.
- Pensions are paid by the NPM Unit on a monthly basis, i.e. on the last working day of each month.
- Lump sum payments are processed on a weekly basis.
- Following receipt of your final salary payment, there can be a period of 4 to 8 weeks approximately from the date of your retirement, before you receive payment of your pension benefits, i.e. providing all documentation has been received and completed in full and well in advance of your retirement date.
- NOTE: If for any reason there is a delay in processing your pension benefits e.g. awaiting verification of previous service from another public sector organisation, there is a facility whereby a part payment can be made to you in advance of your pension benefits being finalised.
- Your pension benefits are calculated by your local Pensions Department. When calculated, the pay order for payment of your pension benefits is sent to the National Pensions Management (NPM) Unit in Manorhamilton, Co. Leitrim for payment.
- Your first monthly pension payment will include any arrears of pension due to you from the date of your retirement. For example, if your retirement date, inclusive of annual leave/time in lieu owing to you is 15th June, your first pension payment on the 31st July would include your pension payment from 1st to 31st July, plus pension payment due to you from 16th – 30th June.
- When the pay order for payment of your pension benefits has been sent to the NPM Unit for payment, you will receive correspondence from your local Pensions Department outlining the details of your pension benefits and if applicable, any mandatory deductions taken from your gross lump sum payment.
- Pensions are subject to income tax and Universal Social Charge deductions on an individual basis.
- After retirement, Revenue will issue an income tax certificate to the HSE and a copy will issue to you.
- If you are paying emergency tax you should contact the Tax Office at 01-738 36 36 and have your PPS and Pensioner Payroll number ready. The tax office will require the Employer's registered number for National Pensions Management, which is 0036210M.

Pension Payslip

- Following your retirement & calculation of your pension benefits, a letter will issue to you from your local Pension's Department. This letter will include the following information:
 - Value of your lump sum & annual pension payments
 - Copy of the calculation of your retirement benefits

- Example of a pension payslip which explains the various fields on the payslip
- Instructions on how to activate your Payroll Self Service Account to access your online pension payslip
- Note: As your pension benefits are paid by the National Pensions Management Unit in Manorhamilton, any queries that you may have in relation to your payslip or monthly pension payment, you will need to contact that office.

Additional Voluntary Contribution (AVCs)

- If you have contributed to an Additional Voluntary Contribution (AVC) plan with a financial services provider, they will normally require a 12 year income form to be completed by your local Pension's Department.
- Please note this form cannot be completed until after your pension benefits have been finalised and sent for payment. The relevant financial services providers are aware that the forms cannot be completed until the pension benefits have been finalised and sent for payment.

Queries Regarding your Pension

Any queries regarding the calculation of your pension benefits, please contact your local Pensions Department. Full contact details for each of the above HSE Pensions areas and further information regarding the pension schemes, including how to generate an online pension estimate, is available at: <https://healthservice.hse.ie/staff/pensions/>

When your pension benefits are in payment, if you have any queries in relation to your tax credits, voluntary deductions, e.g. VHI, AXA, Irish Life, etc., or your online pension payslips, contact the NPM Unit by email at: Pensions@hse.ie or by post at: National Pensions Management Unit, Áras Sláinte Chluainín, Manorhamilton, Co. Leitrim. F91 AP57

National Pensions Management

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