

SCHEDULES

SCHEDULE 4

Opting out and re-joining

Opting out of the scheme

1.—(1) A person who does not wish to, or who no longer wishes to, participate in this scheme may opt out of the scheme at any time by giving notice in writing to the person's employing authority and such person will be treated as having left pensionable employment on the date the notice takes effect.

(2) A notice referred to in sub-paragraph (1) takes effect—

- (a) from the first day of the pay period immediately following its receipt by the employing authority; or
- (b) where a later date is specified in the notice, from the first day of the pay period following the pay period in which the specified date falls.

(3) A person who opts out of the scheme under sub-paragraph (1) within one month of commencing HSC employment is to be treated as never having been included in the scheme in respect of that opt out and, if applicable, any contributions made by, or on behalf, of that person for the period before the opt out took effect must be repaid.

(4) A notice under sub-paragraph (1) ceases to have effect on the day immediately preceding, as the case may be, the person's—

- (a) automatic enrolment date; or
- (b) automatic re-enrolment date, where that notice was not given within the 12 months immediately preceding that date.

(5) Sub-paragraph (6) applies if a person—

- (a) belongs or would belong to group D in regulation 27(1); and
- (b) has more than one employment or engagement to which group D applies.

(6) If the person gives a notice as mentioned in sub-paragraph (1), the notice must relate to all of the employments or engagements.

Modifications etc. (not altering text)

- C1 [Sch. 4 para. 1](#) modified (1.4.2015) by [The Health and Social Care Pension Scheme \(Transitional and Consequential Provisions\) Regulations \(Northern Ireland\) 2015 \(S.R. 2015/122\)](#), regs. 1, 4

Changes to legislation:

There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Health and Social Care Pension Scheme Regulations (Northern Ireland) 2015. Any changes that have already been made by the team appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to the whole Rule associated Parts and Chapters:

Whole provisions yet to be inserted into this Rule (including any effects on those provisions):

- reg. 21(2)(e) word omitted by [S.R. 2024/117 reg. 19](#)
- reg. 30(7)(8) inserted by [S.R. 2024/117 reg. 20\(4\)](#)
- reg. 31(9)(c) and semi-colon inserted by [S.R. 2024/117 reg. 21\(2\)\(a\)](#)
- reg. 31(11)(12) inserted by [S.R. 2024/117 reg. 21\(3\)](#)