



HSC Pension Service

*Provided by ....*

Business Services Organisation

## Welcome to HSC Pension Service GP Newsletter

This newsletter is for all General Practitioners (GPs) who are members of the HSC Pension Scheme. This communication will include all relevant updates and procedures regarding the administration of Principal, Salaried and Locum GPs. Please read carefully and retain for future reference.

Principal and Salaried GP's should use [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) mail box.

Locum GPs should use [GPLocums@hscni.net](mailto:GPLocums@hscni.net) mail box.

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HSC (P) 01-20/21

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# 1. COVID - 19

Since the lockdown in March the team have all been working remotely. We have been able to continue to complete all our 'Business as Usual' work and we continue to be very busy with all areas of administration. We are operating on temporary reduced telephone cover and request that only urgent queries are telephoned through. Most of the information that you require will be available on our website, or, and more often will have been covered in a previous Newsletter. If you still need to get in touch with us the preferred way to contact the team is by emailing us at [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net)

We would also like to take this opportunity to thank you for your ongoing support and co-operation.

## 2. Newsletters

The purpose of our Newsletters is to provide current important information to all GPs, Accountants and Practice Managers.

The team take a considerable amount of time preparing the content for the Newsletters to keep the topics relevant to you. As this is our main means of correspondence and communication with you we would really appreciate it if you could ensure that all staff disciplines have access to and are encouraged to read the content of these. Many of the queries we receive are referred back to previous Newsletters or to our website for the information that is readily available.

All Newsletters published are available on our website at [Newsletters](#).

## 3. GP Locum - Temporary Extension of the '10 Week' Rule

The guidance on the GP locum forms A and B has been amended to allow for a relaxation of the '10 week' rule in year 2020/21 to take account of the current pandemic.

Although the forms and guidance state that GP locum work that is more than 10 weeks old cannot be 'pensioned' this rule is being temporarily removed during the current Coronavirus (COVID-19) pandemic to give GP locums more time to complete their forms. The removal of the '10 week window' takes effect from 1 April 2020 until further notice. This means that, for example, a GP locum can declare work performed in April 2020 on their August 2020 Form B **subject to the Form A being validated at the time.**

The 2020/21 GP locum Forms A and B can also be found on our website by clicking [here](#).



## 4. HSCB Funding - POA & HSCB Funding Control Return

We have been in discussions with colleagues at HSCB and you will be aware that the HSCB will be aligning the Employer element of funding you receive at Practice level. To assist with this ongoing reconciliation, we have revised the Payment on Account form so that it captures all GPs where a GP practice is requesting HSCB funding. The form will now be titled 'Estimated Monthly Practice Superannuation Payment on Account 2021 & HSCB Funding Control Return and is now available [here](#) for any revisions of POA in the current 20/21 year. There is no need to complete a new form for the current year. This form will be used going forward for subsequent years. The returns should continue to be sent to: [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) and HSC Pensions will share the information with HSCB on a regular basis. **Please do not send any returns directly to HSCB.** We will only accept the form in electronic excel version as pdfs, photos etc are very difficult to read and quite often illegible resulting in delays for processing.

## 5. Annual Benefit Statement (ABS) 18/19 & Annual Allowance (AA) 18/19

We are pleased to confirm that we are progressing well with the production of ABS and AA for the 18/19 year. When these have been completed the GPs will each receive an email confirming that these are available to view on Member Self Service (MSS). Please read the content of these emails and share the information with your accountant. We receive multiple emails from GPs regarding the completion of their AA and ABS, even though we have already sent a confirmation email to the member informing them that the information is now available on MSS. In addition when the information has been completed for all GPs the practice manager will receive an email confirming this. For any members who still need to register for the MSS online portal, please do so by registering at : <https://mypension.hscni.net/>

## 6. Annual Statement of Pensionable Profit 2018/19

As we have concentrated on producing ABS and AA as priority this year, we have only recently started the production of Annual Statements of Pensionable Profit 2018/19 and any corresponding adjustments. We will continue to progress this work through the summer, any adjustments will be made through the Global Sum via FPPS and will be communicated to the Practice Manager for their records.



## 7. BACS Transactions for Underpaid Contributions

We are no longer able to accept cheques for under payments of pension contributions.

In these cases you should arrange a BACS payment as below :

Account Name : HSC Pension Scheme Account  
Sort Code: 950121      Account Number: 90197955

So that we can allocate the payment to your account the reference number should include the practice number and the GP cypher number E.g. Pr000 E0000.

Please send an email to [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) to confirm the processing of the transaction. We will wait for the transaction to be recorded in the Scheme Bank account before we allocate this to the corresponding GP Annual Certificate.

## 8. BSO Shared Services - Payroll Function & PBR (Pension Band Review)

You will be aware that from 01.04.2018 any GP OOH work through Belfast, Southern and South Eastern Health trusts has been administered through BSO Shared Services Payroll function. As part of their work the Payroll function complete annual pension band reviews (PBRs). A spot check was completed throughout the year to ensure GPs were held on 12.5% or above, any % below this would have been changed on instruction from HSC Pension Service. As payroll will not be aware of GPs aggregated Practitioner income, HSC Pension Service have asked payroll to set aside all GPs Practitioner income from these PBRs. Any new GP OOH post will have a tier of 12.5% automatically set. If you need this adjusted you should in the first instance send an email to [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) providing the new tier and the reason for the change. HSC Pension Service will confirm if the change is deemed to be appropriate based on the information we have available and we will confirm any change to shared services payroll on your behalf. Any officer employments will still be subject to the PBRs. At year end all GPs, regardless of status, ie Principal, Assistant, Locum, should complete either a Type 1 Annual Certificate of Pensionable Profit or a Type 2 Self-Assessment of tiered contribution certificate. All forms are available on our website by clicking [here](#). Upon receipt of completed annual returns, HSC Pension Scheme contributions for Practitioner employments will be reconciled by HSC Pension Service.

## 9. Opting Out & In of HSC Pension Scheme Membership

Members can 'opt out' of HSC Pension Scheme membership at any time. Please remember GPs must either pension all of their practitioner employments or none of their practitioner employments. Members must notify all of their employing authorities, not just HSC Pension Service. GPs can pension their practitioner employments but 'opt out' of officer employments or vice versa. Form SD502 is available on our website at [SD502](#), members are reminded to read the Guidance Notes before deciding to 'opt out' of the HSC Pension Scheme. GPs opting out in year should utilise any overlap profits in that year's annual certificate. We record the date of 'opt out' on the pension record. If a member decides to 'opt in' again we require form [SS14](#) - Start of Pensionable Employment to be completed. This is the only way we can continue to update your pension record so that the accurate status of your scheme membership is recorded.



## 10. Delivering through the Pandemic

### Two months & two metres.. How we did it!

As the world became exposed to the coronavirus so the strengths and weaknesses of different public and private sectors fell victim to a similar exposure. The outbreak of Novel Coronavirus certainly created great concern and unrest within the Business Services Organisation but there is strong evidence that it has driven positive change and creativity within our workforce. This was unquestionably apparent within the team at HSC Pension Service.

Certainly at the outset of the crisis the initial step was to reference the Business Continuity Plan (BCP). But really, did any BCP's make adequate provisions for a pandemic situation? The Senior Management Team in pensions met to agree Business Continuity levels in the event of pandemic levels of disruption. Key Performance Indicators were agreed correlating with reduced workforce levels. It was thought that a fully operational service could only be cautiously guaranteed if there was at least 80% of the workforce present; reducing to delivering on retirement applications and payroll functions only should the workforce reduce to as low as 20%. Premises were immediately made as socially distanced *friendly* as possible (if there is such a thing!). Yet the official guidance that soon followed meant that we needed to move quickly to remote working. Within days, almost 90% of the workforce was working from home (WFH). Those who remained on-site were happy to do so for personal reasons and their roles have proved essential to our overall success.

More than two months on and it is remarkable to report that a full service has been delivered and continues despite the fast evolving pandemic situation that disrupted all of society on such a vast and challenging scale. Not only did normal service delivery levels prevail but the pension service team also managed to do this despite other non-pandemic related pressures. The delivery of these services under such extreme and unprecedented pressure is testament to the whole team in pensions and their close alignment with the BSO values; "*Working together, Excellence, Compassion and Openness and Honesty.*"

The Agency workers within the pension team are highly valued and there was a spirited mindfulness that providing a full service could go some way in securing their continued employment. As staff vacancies arose within the team due to natural movements, the contribution by agency staff became even more vital; even lending their talents to pioneering some technological advancement and invaluable assistance in the delivery of remote working. Despite training and induction constraints to recruiting new staff, 2 business critical posts have been filled by means of innovative remote induction and training methods. A recruitment exercise is currently well underway to fill the other vacancies in the coming weeks, with social distancing measures being fully considered for the approaching interviews.

End of year (EOY) is a pressurised time for most service areas but particularly so in a finance driven environment such as pensions. Traditionally, the financial year end sees increased numbers of retirement applications and yet all retirements were timely administered with all backs and direct debit transactions processed remotely. P60 advice notes were issued to almost 40,000 pensioners, weeks ahead of regulatory requirements and CETV's were prepared for disclosure on time.

Information required for the EOY resource accounts is firmly time bound and can only be provided once the financial year has ended i.e. after 31/03/2020 therefore this had to be managed very closely so that all statistics and processes completed by individual teams fed into the resource account disclosures. Due to excellent communications between teams working remotely HSCPS were able to supply the information required within the tight timeframes required by the Department of Health so that faster closing was achieved. During the challenging period that had emerged in March, not only were these deadlines met but there was the added challenge of a server move and a system upgrade within a one week timeslot.



## 10. Delivering through the Pandemic

Once EOY processes were completed, both Test and Live system services migrated over to a new infrastructure and software upgraded to enable regulatory disclosures to HMRC in the new financial year. The timeframes were constricted as this had to be achieved prior to week 1 payroll at the start of April 20. Parallel arrangements had to be made too for the ongoing NI Fire and Rescue Service (NIFRS) onboarding project. Although the NIFRS Finance Director offered to pause any project progression during the crisis, pension senior personnel felt this could still be progressed by the team and continues to move at a fast pace.

The implementation of the HSC pay award in March 2020 meant added pressure too at this time. The Pension Payroll Team were required to recalculate almost 500 pensionable pay figures. Additionally, the Pension Admin team had to revisit hundreds of other pension events such as contribution refunds, transfers of service etc because of the revised pay figures.

Moreover the UK Government's Coronavirus Action Plan envisaged that changes to legislation might be necessary in order to give public bodies across the UK the tools and powers they need to carry out an effective response to this emergency. A key area of this legislation enabled action to increase the available HSC workforce by removing barriers to allow recently retired HSC staff to come back to work and tackle the outbreak without abatement of their pension. This change was made, implemented and communicated to stakeholders via newsletters, website and technical updates. Factsheets were quickly developed to help explain the changes. Restrictions do not permit that Pension workshops can yet be arranged for the forthcoming year and considerations to deliver these remotely are underway. However in the interim the team have increased the One to One Pension Consultations by 50% and are developing other One to One consultation services in order to fully support our members during this time of financial uncertainty. A 40% increase in finance and death benefit related queries has revealed how vulnerable we are as a society in terms of our health and financial wellbeing.

This success story is down to the remarkable talents and skills of all staff, some that may have otherwise remained hidden. Although physically distanced, and I deliberately do not use the term *socially* distanced, there has been and remains a united connection within the teams. Staff keep in touch regularly on a personal as well as a professional basis, setting themselves team challenges for personal goals. Staff shielding and living alone have been at the forefront of everyone's thoughts too. An occasional "how are you?" goes a long way and is a welcome act of kindness to show our fellow feelings to all. It was important also as a cohesive team to be mindful of some staff who had additional pressures at this time such as home schooling and increased caring roles. Staff can be proud of the connected, sense of belonging that they have established; showing strength to colleagues finding it difficult to weather the crisis, particularly in the early days. Staff have drawn on the profit of this empathy when chatting with vulnerable members and pensioners too as they witness a sense of isolation with some callers. They find a friendlier and longer chat seems to ease apprehension and as a consequence, has a positive effect on staff. Certainly there has been an increased sense of our members and pensioners wanting to put "financial matters in order". Staff are happy to provide extra reassurance and assistance at this time. We have also realigned processes to allow for difficulties that may be faced by those shielding, such as requirements for witnessing of declarations. Exposure to the upsurge in negativity can make the most optimistic of us feel frustrated and deflated and that can be as contagious as the disease itself.



## 10. Delivering through the Pandemic

Although we miss face to face contact to an extent, thanks to technology, we can enjoy some visual contact. It's great to check in with our colleagues visually and to see their creative attempts at home hairdressing! And let's be honest, everyone has been enjoying a good old nose at all the WFH background scenes! We ensure we show our appreciation towards each other and encourage valuable downtime as the weekend approaches and particularly before the Bank Holiday breaks... yes we've had 3 in these two months!

There has been an overwhelming sense of pride among staff and there have been calls to have a platform to recognise and reward staff who have shown great strengths during this situation. This is something we will review once a fresh "new" normality resumes, whenever that may be. In the meantime, we aim to stay safe, stay connected and continue to deliver the best service we can to all our valued members and pensioners as proud employees of the Business Services Organisation. We consider it a privilege to serve our frontline staff.

When it rains...look for the rainbow!



