



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 mail box.

Locum GPs should use GPLocums@hscni.net mail box.

CONTENTS

1. **Statement on the McCloud Judgement**
2. **17/18 Summary of Process of Work for Principal GPs**
3. **Member Self Service (MSS)**
4. **Preparation for Annual Certificate of Pensionable Profit 18/19**
5. **Update Third Party Authority**
6. **GPs Working in Federations**
7. **Opting Out of HSC Pension Scheme**
8. **Self-Assessment of Tiered Contributions 18/19**
9. **GP Locums**
10. **FAQ's**
11. **Contact Us**



HSC (P) 02-19

Oct 2019

1. Statement on the McCloud Judgement

This statement provides an update on the McCloud litigation on transitional protections in public service pension schemes and the implications for the devolved schemes in Northern Ireland. The statement has been agreed with Management Side and Trade Union Side.

[The McCloud Judgement - Joint Statement - October 2019](#)

2. 17/18 Summary of Process of Work for Principal GPs

In an effort to communicate the processes that the team complete in order to provide you with information at year end, the following work stages are completed by the team. We will contact you when Annual Allowance and Annual Benefit information has been updated.

Stage 1. The team complete the initial housekeeping on the annual certificate – checking OOH, Payment on Account, any employments listed as Income pensioned separately, ensuring that these employments have been assigned to the pension record. Checking seniority entitlement, making changes where necessary. Checking the GPs pension record to ensure that no ‘opt out’ or receipt of benefits has occurred in year. Striking the NI average for Seniority purposes. Communicating any discrepancies or queries to Accountants and updating the data with responses.

Stage 2. Complete the Annual Statement production through FPPS, setting adjustments, emailing practices with confirmation of adjustments and sending the statements to accountants. Update our internal end of year process with pensionable earnings for progress to Stage 3.

Stage 3. Follow on with the calculation of Annual Allowance (AA) and Annual Benefit (ABS) calculations and produce corresponding Statements for ABS. Annual Allowance Data is now viewable on MSS. access via your Active record and select the Annual Allowance tab from your dashboard.

Stage 4. Calculations check, recording AA breaches for HMRC reporting.

Stage 5. Update of AA & publication of ABS to Member Self Service (MSS) - Access these from the dashboard, you may need to toggle between employments, normally the information is available in your active record. An email will be sent to practice managers to inform GPs that new documents and updated information is available to view on MSS. Where any Annual Allowance breach has occurred we will email the GP directly.

We are working through 17/18 year as efficiently as possible and we would ask for your continued patience and co-operation.



3. Member Self Service (MSS)

As the AA and ABS will be available on MSS, it is important that all GPs should now have registered for the facility. As above we will email when new documents become available to view. If you have not registered please visit our website at <https://mypension.hscni.net/> The information provided to you on MSS should be shared with any third party such as your accountant or financial adviser.

4. Preparation for Annual Certificate of Pensionable Profit 18/19

We have recently sent 18/19 OOH earnings data to GP Accountants. As P60s do not include any pension contributions **GPs should provide their accountants with monthly payslips to enable them to complete annual returns accurately. This is becoming more relevant as not all earnings are pensionable - accountants need to be able to reconcile the figures they use for pension purposes with the data we receive from Shared Services Payroll and other Employers.**

The 18/19 Annual Certificate of Pensionable Profit together with updated guidance Notes will be issued early November.

We appreciate the input from Accountants regarding the Annual Certificate and associated guidance notes.

5. Update Third Party Authority

Many of you have recently sent us updated third party authority confirmation. Please continue to update or renew the authority by using the [Correspondence Details](#). This form must be signed by the member and not Practice Manager. We use this to receive pensionable earnings figures from accountants and to provide them with Annual Statements of Pensionable Profit.

GPs Annual Allowance and Annual Benefit statements are available on Member Self Service. Any request for additional information from any third party will incur a charge. Details available at [Schedule of Charges](#).

6. GPs Working in Federations

We have recently been given confirmation that GPs, if they wish, can pension any Federation work. Federation work will be treated as 'officer' employment, therefore Federation support teams should complete a [J2](#) (Joiner) form and forward to HSC Pension Service for processing.



7. Opting Out of HSC Pension Scheme

Members can 'opt out' of HSC Pension Scheme membership. GPs must either pension all of their practitioner employments or none of their practitioner employments. Remember to notify all your employing authorities, not just HSC Pension Service. GPs can pension their practitioner employments but 'opt out' of officer employments. Form [SD502](#) is available on our website, members are reminded to read the guidance notes before deciding to 'opt out'.

8. Self-Assessment of Tiered Contributions 18/19

Assistant GPs and /or Locums should continue to complete [Self Assessment of Tiered Contributions](#) form available on our website.

In order to reconcile your pensionable earnings at year end—you should refer to your monthly payslips, **aggregating your total pensionable earnings (travel and other allowances are non pensionable)**.

All returns should be sent to gpcertificates@hscni.net Please include Self Assessment 18/19 in the subject line.

The team will contact you when the reconciliation has been completed.

We appreciate the input from Accountants regarding the self assessment form and associated guidance notes.

9. GP Locums

GP Locums are reminded to adhere to the 10 Week Rule. Forms must be sent in within 10 weeks from the date you carried out the work. Please refer to the [GP Locum Factsheet](#) for further information.

Some GP Locums are reporting a delay in their Form A's being verified, signed and stamped by the Practice Manager. The GP Locums only have a 10 week window in which to submit their claims to HSC Pension Service. Please ensure the administration of the Locum forms is completed in a timely manner. The date of payment recorded on Locum A form should be the actual date the payment was made.

Locum GPs can register for Member Self-service (MSS). All GPs can now avail of a secure email address in which to access this information. If you do not have a secure email address that is attached to the practice you should contact BSO IT on 02895 362400 or email support-team@hscni.net You will need to have your National Insurance Number when you contact them – but do not include your National Insurance Number in any emails to them.



11. FAQ's

Q. We continue to have a high volume of queries regarding the completion of Annual Allowance Statements and how to access the information.

A. The team are working to complete Annual Allowance statements as quickly as possible. However, as you will note from the Summary of Work process at Section 3, the work is time intensive. The team would appreciate it if you could bear this in mind before contacting them regarding your record. Please share the information with your accountant and financial adviser as soon as it is made available to you to avoid duplication of work and potential charges.

Q. I have received my Annual Allowance Statement but I am unsure how the pension growth has been calculated?

A. There are many factors that impact on pension growth for practitioners:

- Your pension grows each year regardless of which scheme you are currently in, as practitioner earnings are dynamised and updated annually.
- The value of the prior officer (FVEC) will differ for each GP
- Any variation in pensionable earnings will produce higher growth figures
- Added years as practitioner and officer will be updated each year – the growth for these remains in the 1995 scheme. GPs have different added years contracts and therefore this has an impact on the amount of pro rata growth per year
- Growth will remain solely in the 1995 scheme until the tapered date occurs for CARE 2015 membership. Some members will have a tapered date – the date they move to CARE 2015 scheme – this will be later than 01.04.2015 and will depend on their date of birth.
- The factor for 1995 growth will remain at 19 (16 for pension and 3 for lump sum). The 2015 Care factor will be 16 (as no lump sum in this scheme)
- % to increase the opening pension



