



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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# 1. Public Service Pension Scheme Consultation

In 2015 the government implemented reforms to all main public service pension schemes. Public service pensions are some of the most generous pension schemes available, rewarding those who dedicate their working lives to public service.

The government maintains its commitment to ensuring that public servants are rewarded at the end of their careers and the need for schemes to be sustainable and affordable in the future.

The reforms that took place in 2015 did not apply to those closest to retirement. The Court of Appeal found this to be discriminatory against younger members and so the government has since been taking steps to fix this.

The Department of Finance (DoF) is consulting on proposals to remedy discrimination in the main unfunded public service pension schemes made under the Public Service Pensions (Northern Ireland) Act 2014.

## **The consultation is asking for views on the choices offered to pension scheme members**

This consultation is the next stage in the process to remove the discrimination. It sets out options for how this will be done by providing members with a choice of which set of pension scheme benefits, those under their old scheme or the new scheme, they would like to have for the remedy period (between 1 April 2015 and 31 March 2022). These changes will apply across all the main public service pension schemes.

## **Who is affected by the consultation proposals?**

Members of a public service pension scheme on 1 April 2015 who joined on or before 31 March 2012 will be in scope for these proposals. This includes those members who are currently active, deferred or retired.

## **How the changes could affect pension scheme members**

Addressing the discrimination essentially gives members a choice of scheme benefits during the remedy period, increasing the value to some members.

The majority of individuals will see no change in their pension's tax liabilities. A minority of members may see changes, which could be a return of tax already paid or more tax to pay. Where individuals have overpaid tax HM Revenue and Customs (HMRC) will repay this. Where there are tax charges owed the individual must pay these but only for the 4 tax years before their scheme benefits change.

Where a member chooses new scheme benefits for the remedy period, at the point of retirement, their annual allowance tax position will be reassessed. Where an annual allowance tax charge arises from their choice, the scheme will compensate individuals for the tax charge.

A copy of the consultation is available on the DoF website and can be accessed by clicking the following link:

<https://www.finance-ni.gov.uk/consultations/consultation-proposed-changes-transitional-arrangements-2015-schemes>



# 1. Public Service Pension Scheme Consultation - cont

## How to respond to the consultation

The consultation is asking for views on the choices offered to pension scheme members

This consultation will run for 12 weeks and will close at midnight on Wednesday 18 November 2020. Responses can be submitted by email to: [DoFpensionspolicy@finance-ni.gov.uk](mailto:DoFpensionspolicy@finance-ni.gov.uk)

Alternatively, responses can be sent by post to:

Public Service Pensions, Policy and Legislation Branch

Pensions Division

Department of Finance

Waterside House

75 Duke Street

Londonderry

BT47 6FP

**Any questions or requests for further information pertaining to the consultation should be directed to Department of Finance at the address above.**

# 2. Employer's Pension Contributions - HSCB Funding

HSC Pension Service does not complete any of the calculations for funding for employer pension contributions paid to practices. Please direct all queries regarding this to [Maria.Coyle@hscni.net](mailto:Maria.Coyle@hscni.net) and make your Practice Manager aware.



### 3. Annual Certificate of Pensionable Profit 2019/20

The Annual Certificate of Pensionable Profit 2019/20 together with guidance notes will shortly be sent to Accountants. This form is primarily to record the pensionable profit and HSC Pension Service also use this to reconcile seniority payments made to GPs.

As you will be aware the HSCB continue to complete funding allocation for practices making any adjustments through the Global Sum via FPPS.

As the Annual Certificate of Pensionable Profit has the employer contribution tier set at 22.5%, and funding for opt out or seniority will be 16.3%, HSC Pension Service will complete a separate piece of work to ascertain the figure to use for seniority purposes and communicate any under/over payments as we have in previous years.

As we are no longer accept cheques for under payments of pension contributions, please note the scheme bank account details 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, include the year if possible e.g. 19/20.

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.

### 4. Self-Assessment of Pensionable Earnings 2019/20 for Assistant GPs/Locum GPs/OOH GPs

The [Self-Assessment 2019/20](#) for Assistant GPs/Locum GPs/OOH GPs is available on our website. Please continue to send these to [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) Ensure that these are completed so that HSC Pension Service can reconcile earnings and contributions paid for year 19/20 and update the pension record with the accurate information for processing of AA and ABS.



## 5. Annual Benefit Statement 19 (ABS) & Annual Allowance 19 (AA) for Principal GPs

Many GPs will have by now received notification via individual email that the ABS19 & AA19 are available to view on Member Self Service (MSS). For any members who still have not registered for the MSS online portal, please do so by clicking [here](#).

We receive numerous requests from financial advisors/accountants for us to provide this information. Please note the onus is on the member to provide their financial advisor / accountant with a copy, either a screen shot or print of their AA data and ABS statement. **For HSC Pension Service to provide this type of information to a third party there is a charge applicable even if we hold a letter of authority on file from the member.** Our Schedule of Charges is available [here](#).

## 6. Administration of Scheme Membership

**It is the GP's responsibility to ensure that they complete the relevant forms as below.**

### Joining the Scheme

In order for a GP pension record to accurately record all of the pensionable employments, GPs are reminded to complete form [SS14](#) for each new practitioner employment. This is also essential for practitioner employments now being administered through shared services payroll in order that we can differentiate between officer and practitioner employments.

### Opting in and Out of HSC Pension Scheme membership

GP's can opt out of their practitioner employment but remain pensionable in their officer employment or vice versa. However if they choose to opt out of their practitioner employment they **must opt of all** their practitioner posts. If a GP chooses to opt out of the scheme they must notify all of their employing authorities not just HSC Pension Service and complete an [SD502](#) form for each employment.

If a GP chooses to re-join the scheme it is very important that each time they re-join they complete an [SS14](#) for their GP employment and again they must also notify all of their employing authorities not just HSC Pension Service.

### Payment on Account (POA)

The Payment on Account form is an estimate of pensionable pay for GPs, submitted at the beginning of each year. Please submit a realistic average figure at the beginning of the year to avoid multiple submissions of POA in year. There is no need to submit a revised POA where a pensionable pay figure has a slight variation from the original submission. This will help us to manage the time spent on POA administration. HSCB now also have access to the submitted POA for funding purposes. **A revised POA does not in itself update a GP's status in the scheme, form SS14 or SD502 is required to accurately reflect the status of scheme membership at any point in time.**



## 7. Contact Us

By Post: GP Payment Section      Via e-mail: [GPCertificates@hscni.net](mailto:GPCertificates@hscni.net)  
HSC Pension Service                          [GPlocums@hscni.net](mailto:GPlocums@hscni.net)  
Waterside House  
75 Duke Street  
Londonderry  
BT47 6FP

**Please do not send any returns to individual team members email accounts.**

By Telephone: 028 7131 9111 option 3.

**Due to COVID-19 we are operating on Temporary Phone Cover**

10.00 am to 12.00pm / 2.00 pm to 4.00pm - Monday to Thursday

10.00 am to 12.00pm - Friday



Find us on Twitter - [@hscpensions](https://twitter.com/hscpensions)



Find us on Facebook - HSC Pension Service

**Employer Technical Updates are available at:**

<http://www.hscpensions.hscni.net/employer-technical-updates/>

**All Newsletters produced this quarter are available at:**

<http://www.hscpensions.hscni.net/quick-links/newsletters/>

If you have any suggestions for the newsletter or would like a particular topic covered in future publications please do not hesitate in contacting us by emailing: [hscpensions@hscni.net](mailto:hscpensions@hscni.net)

