



HSC Pension Service

Provided by



Business Services Organisation

GP STAFF NEWSLETTER

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HSC (P) 04-19

Apr- 2019

1. Annual GP55A's 18/19 and ABS 18/19

The [GP55A](#) for 18/19 has been sent to all GP Practice managers by email on 22nd March. This should be returned to HSC Pension Service by the deadline of 31st May 2019. Old versions of the electronic return will not be accepted.

You will be aware that Annual Benefit Statements (ABS) are available to all members via Member Self Service (MSS). When the data from the [GP55A](#)s for 18-19 has been received and verified we will be processing these Annual Benefit Statements for the 18-19 year. We will update all Practice Managers when the 18/19 statements are available.

Members with access to a secure network (access to the computer at Practice or Trust) should register for the Member Self Service (MSS) facility so that they can access their ABS. Please see the instructional videos on our website www.hscpensions.hscni.net to assist with setting up accounts for MSS facility.

We still have outstanding queries with a number of Practices for 18/19 year. Practice Managers must ensure that any outstanding queries are answered and sent without any further delay. It is the responsibility of the GP Practice to ensure HSC Pension Service is in receipt of the [GP55A](#) electronic return before the deadline date. Failure to supply this information is a breach of regulations, which clearly state:

' Failure to remit contributions to the Scheme, complete relevant paperwork, update member pension records, or deny employees access to the Scheme constitutes a breach of the statutory HSC Pension Scheme Regulations and section 48 of the Pensions Act 1995. Section 48 of the Pensions Act 1995 and section 70 of the Pensions Act 2004 states, that HSC Pensions has a legal duty to report any 'breaches of law' to the Pensions Regulator.'

There is also a legislative requirement, by HMRC, on HSC Pension Service to provide an annual allowance statement to members which can highlight a tax charge. In order to process these statements we require the information supplied on the annual [GP55A](#).

If the required information is not supplied on time, the person responsible for giving that information to the scheme administrator can be liable to penalties, as detailed in Section 98(1) of the Taxes Management Act 1970 which clearly states;

'If the required information is not supplied on time the person responsible for giving that information to the scheme administrator can be liable to a penalty of up to £300 for each failure to provide the required information.'

If the required information has still not been supplied after the initial penalty has been raised further penalties can be raised. These further penalties are up to £60 for each day that the requested information has not been provided.'

If the relevant [GP55A](#) is not submitted by 31st May 2019, we will have no option but to inform the HMRC of your non-compliance and they will then impose the above fines in line with Section 98 (1) of the Taxes Management Act 1970.



2. Contribution Rates

Following consultation with the Department of Health the employer contribution rate for 19/20 has been confirmed as 22.5%. There has been no change to employee rates. For the 2019/20 financial year, the employee tiered contribution rate will be based on the 2018/19 year Whole Time Equivalent Salary. Please be aware that when there is a change to a rate of pay for an existing job (including increments) the contribution rate should be reassessed based on the new annual pay and the member allocated a revised contribution rate (if applicable) in the current financial year.

Further guidance on tiered contribution rates is available on our Factsheet:

[Tiered Contributions from 2015/16 onwards.](#)

Tier	Full-Time Pensionable Pay used to determine contribution rate	Contribution rate (before tax relief) (gross) <u>1 April 2019/20</u>
1	Up to £15,431.99	5.0%
2	£15,432.00 to £21,477.99	5.6%
3	£21,478.00 to £26,823.99	7.1%
4	£26,824.00 to £47,845.99	9.3%
5	£47,846.00 to £70,630.99	12.5%
6	£70,631.00 to £111,376.99	13.5%
7	£111,377.00 and over	14.5%

3. Monthly GP1 Forms

A monthly [GP1 form](#) is required to inform HSC Pension Service of your monthly employee and employer contributions. Practice managers must ensure that appropriate contribution rates are applied. Links to contribution rates are listed in Section 2 of this GP Staff Newsletter.

On completion, the [GP1 form](#) should be emailed to hscpensions@hscni.net. New employees should be included in the GP1—this form can be edited to capture the start date and all other information. Attach a [J2](#) to correspond with all new entries on the GP1. Likewise, if an employee leaves your employment please submit a [T55A](#) - Termination of Scheme Membership.



3. Monthly GP1 Forms - cont

When completing the GP1 please ensure that :

- Practice Manager'/ Local Scheme Administrator name and contact e-mail address's are included. Please note accountant 's contact information is not accepted in this field.
- The "Month Payment Relates to:" box is completed which states the relevant month the contributions are for. We often find that this has not been updated from the previous month, and due to audit requirements we are unable to accept the GP1 form. This creates a request for revision and resubmission to the practice manager.
- The Employer and Employee contributions are included in correct boxes. Again we often find that these two columns are mixed up which again needs to be corrected by the practice before the form can be processed.

If the GP Practice changes bank account, please forward us a [new Direct Debit mandate](#) form. An original copy is required which we will then forward onto your bank, once the new details have been recorded.

Please note that Salaried/Locum GP returns should be submitted separately, do not include these on your GP1s.

If a member of Staff goes on Long Term Sick or Maternity Leave or there is a promotion etc. can you forward an email to HSC Pensions confirming the change.

Please ensure that the submission date detailed in Section 4 is adhered to each month. Any GP1 received late will be subject to a £75 Late Payment Fee.

Please also ensure that you check your bank account after the Direct Debit payment each month to ensure that payment has been collected. If for any reason the transaction did not complete then please contact HSC Pension Service to make a subsequent payment.

A confirmation email will be sent to each Practice on the Direct Debit payment each month – to advise that the Direct Debit has been called for and that payment should be taken a few days later from your bank account. If you do not receive this confirmation email then please contact HSC Pensions to ensure we hold the correct email address.



4. GP1 Direct Debit Plan 2019/20

Please find details below for the GP1 submission deadlines and direct debit collection dates for April 2019 to March 2020 inclusive

Month Payment Relates To	GP1 Submission Deadline	Direct Debit Date
April 2019	07 th May 2019	17 th May 2019
May 2019	06 th June 2019	18 th June 2019
June 2019	08 th July 2019	18 th July 2019
July 2019	06 th August 2019	19 th August 2019
August 2019	06 th September 2019	18 th September 2019
September 2019	07 th October 2019	18 th October 2019
October 2019	06 th November 2019	18 th November 2019
November 2019	06 th December 2019	18 th December 2019
December 2019	06 th January 2020	17 th January 2020
January 2020	06 th February 2020	18 th February 2020
February 2020	06 th March 2020	18 th March 2020
March 2020	06 th April 2020	17 th April 2020

5. Starters/Leavers

Please ensure that form [J2](#) is completed when an employee joins your practice. Please ensure that form [T55A](#) is completed when an employee leaves your practice. These forms should be completed within 1 month from the event date. If you as a Practice Manager are unsure which scheme a member should be enrolled in please contact HSC Pension Service for advice.

6. Workshops

Team members from the HSC Pension Service Practitioner Team delivered another very successful GP Practice Manager Workshop on 6th February at La Mon Hotel, Belfast. This was arranged by the Chair of Eastern Area Practice Manager Group and was attended by approximately 40 practice managers.

The next planned workshop is being arranged by RCGPNI and is scheduled for 23rd May at Glenavon House Hotel, Cookstown. You should only register for this event if you have not already attended a workshop in the last 12 months. Registration is available at:

<https://rcgportal.force.com/s/lt-event?site=a0d0Y00000AeOP6QAN&id=a1U1n00000G8TIBEAV>



6. Workshops - cont

Delegates at the recent workshop have asked for information on the following topics:

Additional Pension Purchase

Additional Pension Purchase is covered in detail on our website and is available at: [Increasing Your Benefits](#)

Stepping Down - 1995 Members

Stepping Down is available in the 1995 Section of the Scheme. If you are over the minimum pension age and your pay reduces by at least 10% you can apply for the higher rate of pay to be protected for pension purposes. There are different types of protection and time limits in which to apply for protection. Detailed information is available at: [Protection of Pay](#)

Partial Retirement (Draw Down) 2008 or 2015 Members

Partial Retirement, or 'draw down' is applicable to 2008 section and 2015 scheme members only. On reaching age 55 members become eligible to take some of their pension if the annual rate of their pensionable pay is reduced to 90% or less of their pensionable pay received in the preceding 12 months. A break in employment is not required. Restrictions apply in order to be eligible. Full details are available at: [Partial Retirement \(Draw Down\) Application](#)

Returning to Work after Retirement

The effect of returning to HSC work after retirement depends on which Section of the HSC Scheme you are a member of and what your last day of pensionable employment was. Full details of working after retirement are covered at: [Working after Retirement](#)

7. HSC Newsletters

Newsletters are produced each quarter for :

Members
Employers
GP Newsletter
GP Practice Staff Newsletter

Please ensure that all your GPs/Staff have access to the content of the Newsletters.

All are available on our website at www.hscpensions.hscni.net



8. Contact Us

By writing to us at:-

HSC Pension Service
Waterside House
75 Duke Street
Londonderry
BT47 6FP

Via e- mail at:- hscpensions@hscni.net

By Telephone: **028 7131 9111 Option 3**

9.00am to 4.00pm – Monday to Thursday; 9.00am to 12.00pm Friday



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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

