

# GP STAFF NEWSLETTER

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# 1. Scheme Allocation

The new Health and Social Care (HSC) Pension Scheme 2015 opened on 1<sup>st</sup> April 2015. From this date, HSC Pension Service will have 2 schemes running simultaneously; the HSC Pension Scheme and the HSC Pension Scheme 2015. Most members of the HSC Pension Scheme will move to the 2015 scheme on 1<sup>st</sup> April. However some members closer to retirement may have full protection or tapered protection from the move.

- **Full Protection**

Members who, as at 1 April 2012, were within ten years of their normal retirement age (NRA) will continue with their existing arrangements until retirement – this is known as full protection. There are two sections of the HSC Pension Scheme; the 1995 section and the 2008 section. The normal retirement age (NRA) for members of 1995 section is 60 (55 for special classes) & 65 for members of the 2008 section,

- **Tapered Protection**

Members between 10 years and 13 years 5 months of NPA, as at 1 April 2012, can continue in their existing section for a period of time before moving to the new scheme. There is a [Tapered Protection calculator](#) that will advise the date those members will move to the new scheme.

- **No protection**

Members who are not eligible for any protection (i.e. those who are more than 13 years and 5 months from NRA at 1<sup>st</sup> April 2012) will move across to the HSC Pension Scheme 2015 on 1 April 2015.

Further information on the [scheme reform](#) can be found on the HSC Pensions website. There is a useful [presentation](#) that will aid understanding of the new scheme changes.



## 2. GP Practice Staff Contributions – 15/16 Financial Year

With the introduction of the 2015 CARE scheme, a new electronic monthly return form (GP1) has been created for the 15/16 financial year and can be found on the HSC Pensions website

<http://www.hscpensions.hscni.net/forms>

GP Practice managers are required to complete the yellow boxes on the monthly return form (GP1) and populate the members' contribution information into the relevant column based on which scheme the member is currently in. Employees tiered contribution rates for 15/16 are shown below:

| Tier | Full-Time Pensionable Pay used to determine contribution rate | Contribution rate (before tax relief) (gross) 1 April 2015 to 31 March 2019 |
|------|---|---|
| 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%   |

***Please note employers contribution rate has increased to 16.3% from 1st April 2015***

The GP1 process remains the same and electronic GP1 forms must be completed and **emailed** to [hscpensions@hscni.net](mailto:hscpensions@hscni.net) **no later than the 5th day** of the following month. A paper copy will not be accepted. There will be **no exceptions**.

- HSC Pension Service will process the direct debit collection on the 14th day of the month (or the next available banking day). Again, there will be **no exceptions** and the direct debit date is non-negotiable. This is vital in order to keep administration to a minimum for both the GP Practices and HSC Pension Service.



### 3. How to 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](mailto:hscpensions@hscni.net)**

**By Telephone: 028 7131 9111**

9.00am to 5.00pm – Monday to Thursday; 9.00am to 12.00pm Friday

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)

