



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) 02-18

Oct 2018

# 1. Practitioner Pensionable Employments

A reminder that GPs must either pension all of their practitioner employments or opt out of all of their practitioner employments. This means that GPs cannot choose to pension some of their practitioner employments and opt out of others.

If a GP has an added years contract this must be paid across all employments. If the GP no longer wishes to pay towards the added years contract they can cease paying contributions by confirming this in writing to HSC Pension Service. GPs will be credited with the pro rata amount up to the date of ceasing the contract. Accountants should send a revised Payment on Account (POA) to reflect any changes to monthly deductions.

# 2. Opting Out of the Scheme

If a GP wishes to opt out of Scheme Membership form SD502 should be completed for each Practitioner post. This will include added years contracts. If a GP wishes to recommence scheme membership form SS14 should be used. If the break between periods of pensionable employments is more than 365 days the added years contract will not be reinstated. Revised POA should be submitted throughout the year for any changes to pensionable pay.

# 3. Annualise Pensionable earnings—2015 Scheme Membership

Members of the 2015 scheme should be aware that if you started or ended with practice in year and have not completed 365 days practitioner employment you should annualise your earnings figure to set the contribution tier. This is covered in more detail in the Guidance Notes for the Annual Certificate of Pensionable Profit and the Self-Assessment form.



## 4. Annual Certificate of Pensionable Profit 2017/18

The Annual Certificate of Pensionable Profit for 2017/18 was sent to Accountants on 31<sup>st</sup> August 2018. GPs have a responsibility to ensure that the completed certificate reaches HSC Pension Service by the due date of 28<sup>th</sup> February 2019.

**\*Please note change of process \* If you are sending a cheque to cover underpaid contributions please ensure it is made payable to HSC Pension Scheme Account**

All returns should be sent to [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net)

## 5. Self - Assessment 2017/18 for Assistant GPs/Locum GPs

Self-Assessment 2017/18 for Assistant GPs/Locum GPs is available on our website at [Self-Assessment](#)

The completion of this form enables HSC Pension Service to reconcile earnings and contributions for 2017/18 year so that pension records can be updated with accurate information.

## 6. Annual Benefit Statements (ABS)/Annual Allowance Statements (AA)

Some GPs have already received their Annual Allowance Statements for 16/17. From October this year and throughout Quarter 3 and 4, the team will be working to complete ABS 16/17 for the remainder of GPs where the Annual Statement of Pensionable Profit 16/17 has been finalised. The ABS will be available on the [Member Self Service portal](#) (MSS) and will show the value of benefits accrued and any potential death benefits. **MSS will not show yearly earnings.** Any request for additional estimate benefits will incur a charge. HSC Pension Service [Schedule of Charges](#) provides further information. Ill Health and voluntary early retirement estimates will continue to be processed upon request.



## 7. ERRBOs

A reminder that for 2015 Scheme Members only there is an option to pay additional contributions to buy out the reduction that would apply if retirement is before Normal Pension Age (NPA). This is known as an ERRBO agreement. NPA in the 2015 Scheme is the same as the member's State Pension Age (SPA) and may rise during membership of the Scheme if SPA rises. Further information regarding ERRBO's including worked examples is available on our website at [ERRBO - Factsheet](#)

## 8. HSC Pension Service website

Please visit our website at [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net) regularly for updated forms, latest news, factsheets, scheme guides, calculators and much more. All Newsletters produced each quarter to include Employers, GP Practice Staff, Employer Technical Updates, are published on line. Most of the information you need is available through the Quick Links section of the website.

## 9. FAQ's

**Q.** How can I assess the capital value of my pension for LTA purposes (Lifetime Allowance)?

**A.** The capital value of your pension is: pension x 20 + lump sum payment and is expressed as a percentage of the available LTA (currently £1.03million).

**Q.** How do I know which Section/Scheme I am currently a member of and what date if any do I move to CARE 2015.

**A.** Members who were 1995 or 2008 and were within 12 years of NPA at 01.04.2012 will have their benefits protected in these schemes and will not move to CARE 2015. Members outside these time limits can access our [Pension Reform Tapered Protection Calculator 1995/2008](#) and insert date of birth in the 1995 Scheme or 2008 Scheme tabs.



## 10. Contact Us

By Post: GP Payment Section  
HSC Pension Service  
Waterside House  
75 Duke Street  
Londonderry  
BT47 6FP

Via e-mail: [GPCertificates@hscni.net](mailto:GPCertificates@hscni.net)  
[GPlocums@hscni.net](mailto:GPlocums@hscni.net)

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

By Telephone: 028 7131 9111 option 3.  
9.00am to 5.00pm – Monday to Thursday  
9.00am to 12.00pm - Friday



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**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)

