



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.

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HSC (P) 03-18

Dec 2018



1. Final Pay Controls - Relevant to GPs as HSC Employers

We draw your attention to Final Pay Controls and Employer Charges.

Final pay control is applicable ONLY to all members of the 1995 Section (or transitional CARE members with 1995 service who retain their Final salary link) of the HSC Pension Scheme who retire with entitlement to **officer benefits**. This includes non-GP providers and independent healthcare provider employees.

If a member receives an increase to pensionable pay that exceeds the allowable amount in any of the three years prior to their last day of service, the employing authority that awarded the excess pay will be liable for a final pay control charge.

Full details of Final Pay Controls and Employer Charges Factsheet including worked examples are available [here](#).

2. Annual Certificate of Pensionable Profit 2017/18

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

3. Practitioner 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. A GP will normally be expected to pay the contributions until their chosen end age. 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 for approval. 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.



4. 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.

5. Self - Assessment 2017/18 for Assistant GPs/Locums 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.

N.B. 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.

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

Some GPs have already received their Annual Allowance Statements for 16/17. The team are continuing to complete Annual Allowance Statements for those 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 may 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. Estimate Requests from Members

Following on from point 6 all requests for Estimates of Benefits will be answered with the most recent available Annual Benefit Statement rather than duplicating work. We hope Members will understand that this is the fastest most efficient way of dealing with the huge volume of such requests.

In certain circumstances, such as Voluntary Early/Age/III Health Retirement, in the current financial year we may still provide an Estimate to the current date.

8. Request from Financial Advisers

We are happy to provide the above information i.e. ABS / AA statements to your Financial Adviser as long as we have your authority to do so on file. However, we must clarify that requests for additional information outside of standard responses may be subject to a charge of £30 in line with our Schedule of Charges.

9. Scheme Pays Facility

Scheme Pays elections should be submitted by the deadline of 31st July in the year following the tax year. We will accept Scheme Pays election after this date if we receive the election within 1 month from the date the Annual Allowance statement was produced.

Form [SPE2](#) should be used if you want to make an election. Please note that the amount recorded at Part B is the amount of the charge you want HSC Pension Service to pay to HMRC on your behalf and not the total breach over the Annual Allowance threshold.

Further information about the Scheme Pays facility is available [here](#).



10. Underpayment of Scheme Contributions/Overpayment of Seniority

Recently, and for various reasons, some practices have closed and/or patient lists have been taken over by other practices. HSC Pensions are not always aware of these arrangements in advance.

We are therefore unable to offer long periods to repay underpaid contributions or overpayments of seniority. For 17/18 Annual Certificates, due by 28th February 2019, if the full amount cannot be deducted in the first available payment run after the Annual Statement has been produced, then in order to facilitate the practice, we can offer a maximum of 3 months in which to repay.

For current 18/19 year and subsequent years it is therefore important that Payment on Account submissions accurately reflect the prospective earnings and any changes to be informed by a revised Payment on Account in year.

Accountants please note :

- If a GP opts out of the pension scheme they should complete form SD502 (opting out of scheme), you should submit a revised POA to reflect the reduction. If the GP opts back into the scheme in that year, the GP should complete form SS14 (Joining scheme) and a further POA should be submitted to reflect the increase.
- Please ensure that NI Numbers are submitted on the POA

11. Payroll Shared Services - In year reviews and changes to contribution tier

In Year Reviews

Many GPs will now have practitioner employments managed by BSO Shared Services Payroll function. As part of their work they complete payroll 'in year reviews' to determine if members are paying the correct rate of contributions. As GPs submit at year end either a Type 1 Annual Certificate of Pensionable Profit or a Type 2 Annual Certificate - Self Assessment of Tiered contributions, we have asked shared services payroll to exclude GPs from this review process. We will continue to reconcile all the employments and contributions following submission of the Annual Certificate and communicate the outcome to you or your accountant. If you have any queries regarding this process please email:

gpcertificates@hscni.net

Contribution Tier

It has been agreed with shared services that if a GP feels that their contribution tier is incorrect they can ask us to contact shared services on their behalf to change the tier. We will do this after we have checked the rate and confirmed that any change is appropriate. Requests for changes should be sent to gpcertificates@hscni.net



12. HSC Pension Service Website

Please visit our website at 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.

13. 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).
- B.** 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 their 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.



14. Contact Us

By Post: GP Payment Section Via e-mail: GPCertificates@hscni.net
HSC Pension Service 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.
9.00am to 5.00pm – Monday to Thursday
9.00am to 12.00pm - Friday



Find us on Twitter - @hscpensions



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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

Thanks for reading and we would just like to say to all of our GPs, accountants and practice staff.....

