



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.

Please use gpcertificates@hscni.net mail box.

Locum GPs should use GPLocums@hscni.net mail box.

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HSC (P) 03-17

Dec 2017

You may have found in the past that our Newsletters had become somewhat repetitive. In an effort to combat this and make the Newsletter more relevant we will try to reduce the size to include only the most relevant topics of that quarter. This will be determined by any new legislation released as well as in answer to common queries received via telephone/email. As we will not be repeating information it is important that each Newsletter's content is taken on board. All previous Newsletters are available on our website at <http://www.hscpensions.hscni.net/quick-links/newsletters/>.

1. Annual Certificate of Pensionable Profit 2016/17

The Annual Certificate of Pensionable Profit for 16/17 has recently been sent to all accountants and is also available on our website. **The deadline for submission is 28.02.2018.** Only those certificates submitted by the due date will be considered for setting the NI Average for seniority purposes. Seniority will be suspended for the March quarter for those certificates not received by 28.02.2018.

The processing of Annual Certificates now incorporates the reconciliation of the Seniority for that year. As a result the process will inevitably take longer than previous years, however, it will eliminate the need to revisit seniority at a later date. We will be working through these as quickly as possible and will notify you accordingly of any queries/adjustments.

Please remember the Seniority is based on Practice GMS income only i.e. GP SOLO and Seniority received (Box 38a) will not be included.

2. Assistant (Salaried/Retainee/Locum) - Self Assessment of Tiered Contributions 2016/17

Every Assistant Medical Practitioner who had pensionable employment between 01/04/2016 to 31/03/2017 (inclusive) in Northern Ireland should complete an Assistant Medical Practitioner — Self Assessment of Tiered contributions form. This form is now due, you can find the form and accompanying guidance on our website by clicking [here](#).

The tiered employee contribution rate in year 2016/17 is the **total** of all HSC GP (Practitioner) income for 2016/17. This will include Practice, Trust, Board, Solo OOHs, Bed Fund and GP locum income. For Locum figure, use total of box C for months April to March.

Please be aware that the pay used to set the contribution tiered rate for GP (and non-GP) Providers who start after the 1st of April and join the CARE Scheme should be **annualised**.



2. Assistant (Salaried/Retainee/Locum) - Self Assessment of Tiered Contributions 2016/17 — cont

For example, a GP who starts in a Practice on 01/06/2016, joining the scheme for the first time, and earns £70,000.00 up to 31/03/2017 will be subject to the 13.5% rate. (£70,000.00 divided by 304 days x 365 days = notional pay of £84,046.05). If you are unsure as to which scheme the member is in please contact us.

If for example, a GP has service in either 1995/2008 during the year in which they move to CARE, then it is the aggregate of these earnings that is used to set the tier.

The submission of the self-assessment forms are very important as it allows us to reconcile all of your GP employments and ensure your pension record is fully up to date and all employments have been included. It will also highlight any under/over payments of contributions which we can then refund/recoup as necessary.

3. Seniority

Work on the Seniority Reconciliation exercise for years 2013/14 and 2014/15 has progressed well. We will inform each Practice Accountant of the outcome of this exercise and liaise with them regarding any under/overpayment of Seniority and Scheme Contributions. There has been a number of accountants notified that have still not responded, please ask that they do this promptly to allow us to finalise the practice.

It has been directed by the HSC Board that **all** Seniority adjustments should be made through the Global Sum unless there are exceptional circumstances. If there is no action required we will still send a notification to the Accountant.

The Northern Ireland Average has now been set at £78,655 for the 2015/16 year. Therefore anything above £52,431 (2/3) attracts 100% seniority payments. To arrive at your figure, remember to deduct IPS, Solo and the seniority already paid.

When the POA is submitted with an estimated figure, this would be the correct time to make any changes to your Seniority claim if necessary. Practices should contact BSO on gms.claims@hscni.net and insert 'Seniority Adjustment' in the subject line.



4. GP's Retirement Process

When a GP wishes to retire they should complete form [AW6](#) and send to HSC Pension Service approximately 3 months prior to the intended retirement date. This allows time for HSC Pension staff to make sure we have everything we require without causing delays to your benefits being paid. If any additional posts are held e.g. HSCB, a HSC Trust, an AW6 must be completed for **each** employment and sent to the relevant employer.

If a GP no longer pays into the HSC Pension Scheme e.g. opted out due to LTA, they should instead complete form [AW6P](#). We will acknowledge receipt of all pension applications received 3 months prior to retirement, however, calculations cannot be run until the month that the pension is due to be paid. A pension letter detailing the benefits payable will be sent when the pension has been processed for payment. Please note below some important points to remember;

- Remember to include all necessary certificates such as Birth/Marriage certificate and Lifetime Allowance Protection certificate (LTA) if appropriate.
- All GPs must take a 24 hour break from all HSC employment (even if not currently paying into Scheme). If a GP returns to work they must not work any more than 16 hours per week for the first month post retirement (after the initial month contact HSC Pensions to check if abatement applies).
- If a GP continues to work as a partner in the practice after taking pension benefits they must still complete an Annual Certificate for seniority purposes. If they retire mid-year 2 Annual Certificates will be needed for that year i.e. one to show the pensionable profit up to the date of retirement plus a second to cover the whole year.

N.B. It is only necessary to inform the BSO when you retire from General Practice entirely, notification should be sent to patricia.craig@hscni.net.

5. Annual Benefit Statements (ABS)

Our Member Self Service (MSS) is now live and you can register for this facility at <https://mypension.hscni.net/>. This is where Annual Benefit Statements are available to view, in the case of practitioners this will be the 2015/16 year. There are some instructional videos available on our website to help with registration <http://www.hscpensions.hscni.net/member-self-service/>. If you want to use this facility make sure you have provided us with a current email address.

As advised in previous newsletters we are not yet in position to run ABS across practitioner records, this is because the information for practitioner pensionable pay does not interface to our systems as a bulk return but rather individual submissions across all employments are required each year and records need to be built up and maintained from these returns.

The Practitioner team are happy to process any individual requests for information. Practitioner records are updated in line with Annual Certificates so we are always working to 31st March in the previous year. If you have any queries regarding your ABS or the MSS self-service facility please email directly to: ABSqueries@hscni.net or MSSqueries@hscni.net.



6. GP Locums

All payments for Locum contributions should now be paid via the Direct Debit system. Cheques are no longer accepted and will be returned if sent with Locum A&B forms. All new GP Locums should send a completed Direct Debit and SS14 form with their first submission of A&B forms (all forms are available on our website).

For GP Locum work you need to adhere to the '3 month rule'. This means that if you have not done any locum work for 3 months the employment will be terminated at the date you last worked. On recommencing locum work you should then complete a new SS14.

It is important that GPs retain copies of their A&B submissions in case there is any need to refer back them and also for completion of self-assessment forms.

7. FAQ

Q. How do I apply for an Annual Allowance Statement?

A. GPs or Accountants working on your behalf can request Annual Allowance statements via gpcertificates@hscni.net

Q. How can I view my Annual Benefit Statement (ABS)?

A. See Section 5 above.

Q. I am due to retire shortly, what process should I follow?

A. See Section 4 above.

If you have any further areas that you want covered in future FAQs, please email us at gpcertificates@hscni.net Insert FAQ in your subject line.



8. Contact Us

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

Via e-mail: GPCertificates@hscni.net
GPlocums@hscni.net

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

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.....

