



HSC Pension Service

*Provided by ....*



Business Services Organisation

# GP STAFF NEWSLETTER

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HSC (P) 04-18

Mar - 2018

# 1. Annual GP55A's 17/18 and ABS 17/18

The GP 55A for 17/18 has been sent to all GP Practice managers by email on 23rd March. This is an updated version and should be returned to HSC Pension Service by the deadline of 31<sup>st</sup> May 2018. 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 GP55As for 17-18 has been received and verified we will be processing these Annual Benefit Statements for the 17-18 year. We will update all Practice Managers when the 17/18 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](http://www.hscpensions.hscni.net) to assist with setting up accounts for MSS facility.

We still have outstanding queries with a number of Practices for 16/17 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 GP 55A 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 2018, 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. Joiners Forms

If a new member joins/transfers to the practice or auto-enrolment applies, the Practice Manager is responsible for completing a [J2 Form](#) (Scheme Joining form).

Please be aware that the 'Date started Current Pensionable employment' on the [J2 Form](#) refers to the date the member started contributing to the pension scheme **within your practice**, regardless of any previous or on-going pensionable membership they may have with another practice or trust.

If the joining member of your practice is part-time you need to confirm how many hours per week they work as a fraction over their whole-time equivalent hours.

For example, if an employee joined your practice on a contract of 18 hours per week and the full time contract was 37.5 hours per week, this would be expressed as 18.00/37.50.

Please be aware that it is possible for a member to hold two or more pensionable employments at the same time within various practices/trusts. These combined posts can be pensionable up to the whole time equivalent hours. We would ask that all practice managers monitor pensionable hours and liaise with members who hold part time pensionable positions with more than one employer.

Whole time equivalent salary is the amount an employee would earn if they worked full-time. So if an employee works 18 hours per week, the amount that they would earn if on a fulltime contract must be recorded.

Please ensure that all forms are signed and stamped by an authorised signatory and stamped with the practice authority stamp.

The completed forms can be scanned and emailed to us at [hscpensions@hscni.net](mailto:hscpensions@hscni.net) or alternatively can be sent by post.

## 3. Contribution Rates

For the 2018/19 financial year, the tiered contribution rate will be based on the 2017/18 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 2015/16 through to 2018/19.](#)



### 3. Contribution Rates - cont

Tier	Full-Time Pensionable Pay used to determine contribution rate	Contribution rate (before tax relief) (gross) <u>1 April 2015 to 31 March 2019</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 £111,376.9	13.5%
7	£111,377.00 and over	14.5%

### 4. Auto-Enrolment

Please be aware that it is the Pension Regulator who governs auto-enrolment.

If a new member joins/transfers to your GP Practice (regardless if they have previous membership with another practice or trust) or auto-enrolment applies, the Practice Manager is responsible for completing a [J2 Form](#) (Scheme Joining form) – but only forward same at the end of the ‘opt out period’. If the practice manager is unsure what scheme the member should be in they can refer to [Pension Reform Tapered Protection Calculator 1995/2008 Section](#) or contact the team here in HSC Pension Service for advice, contact - 02871 319111 – option 3.

Should the member wish to opt out of the scheme within the ‘opt out period’ then the member of staff must complete a [SD502](#) form - Application to leave the Scheme. The [SD502](#) form is retained at the GP Practice along with the J2 form as evidence that the member opted out. If a [J2 Form](#) is received in the HSC Pension Service a record will be created and a Termination of Scheme Notice form will be needed to end their service.

If contributions have been deducted and recorded through the GP1 Process within the ‘opt out period’ then the contributions can, through the GP1 process, be refunded to the practice by way of a negative line for each employee on your next GP1 submission.



## 4. Auto-Enrolment - cont

If a member wishes to opt out of the scheme after the 'opt out period' the Practice Manager must complete a [Termination of Scheme Membership Notice](#)

### **Pension Scheme Registration (PSR) Number**

HPSS Superannuation Scheme NI 1995/2008 Scheme— 10000725

Health & Social Care Pension Scheme 2015 Scheme— 10276692

Pension Regulator - <http://www.thepensionsregulator.gov.uk/en/employers>

The Opt-out period - <http://www.thepensionsregulator.gov.uk/opting-out.aspx#s20202>

HSC Pension Service Website - <http://www.hscpensions.hscni.net/>

GP Practice Forms - <http://www.hscpensions.hscni.net/forms/>

## 5. Maternity Leave/Sick Leave

Information is available for practice managers with regard to HSC Pension Scheme members who are on [sick leave](#) or [maternity leave](#). Please consult the factsheets available on our website.

## 6. Leavers/Termination of Scheme Membership (T55A's)

There are a number of scenarios that would result in a Practice Manager having to complete a Termination of Scheme Membership Notice. This form must be completed and sent to HSC Pension Service when-

- An active member in the HSC Pension Scheme leaves your practice
- An active member in the HSC Pension Scheme decides to opt out.
- An active member in the HSC Pension Scheme is retiring from your practice.

[Please see link to the Termination of Scheme Membership Notice.](#)

We are frequently asked for guidance on how to complete the Termination of Scheme Membership notice form. Please see below explanations for completion of relevant fields.



## 6. Leavers/Termination of Scheme Membership (T55A's) - cont

**Number 8.** Start date of current period of Pensionable employment within GP Practice.  
This is the date the employee started paying contributions from their salary. Please note some members opt out of paying contributions, so this date will not necessarily be their first day of employment within the practice.

**Number 9.** Last deemed day of Pensionable Service.  
This is the date the employee ceased to pay contribution's i.e. opt out, retired, leaver.

**Number 11.** Rate of employee contribution.  
This is the rate of contribution the employee pays towards the scheme.

**Number 12.** What category is the member currently serving in.

Most GP Practice staff would fall under the “Normal Member” category. However for those Practice Nurses who meet the criteria to be awarded “Special Class”, the Practice Manager must breakdown the periods in which they are deemed Special Class. See factsheet on [Special Class](#)

### **Number 14.**

If you have a member who is part-time, their hours must be detailed and included in table (i) and table (ii) as detailed below;

#### Table (i)

Contracted Hours—This should be the employees weekly contracted hours e.g. 18.75.

Standard Hours—This is the WTE i.e. the number of hours the employee would work if they were full time. i.e. 37.5.

Start Date—This would be the date the member started working the contracted (part-time) hours.

#### Table (ii)

Year ended 31/03—This would be the financial year in which the member has left employment. For example if the member left in December 2017 then year end would be 31/03/2018.

Total Hours worked—This should be the actual number of pensionable hours the member worked within the financial year, i.e. April to date of leaving.

### **Number 18. Certification**

This must be signed by an authorised signatory and also stamped with the GP Practice stamp.



## 7. 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 3 of this GP Staff Newsletter.

On completion, the [GP1 form](#) should be emailed to [hscpensions@hscni.net](mailto: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.

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 8 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.



## 8. GP1 Direct Debit Plan 2017/18

Please find details below for the GP1 submission deadlines and direct debit collection dates for March 2017/18 and the first 6 months of 2018/19.

Month Payment Relates To	GP1 Submission Deadline	Direct Debit Date
March 2018	06th April 2018	18 <sup>th</sup> April 2018
April 2018	07 <sup>th</sup> May 2018	18 <sup>th</sup> May 2018
May 2018	06 <sup>th</sup> June 2018	18 <sup>th</sup> June 2018
June 2018	06 <sup>th</sup> July 2018	18 <sup>th</sup> July 2018
July 2018	06 <sup>th</sup> August 2018	17 <sup>th</sup> August 2018
August 2018	06 <sup>th</sup> September 2018	18 <sup>th</sup> September 2018
September 2018	05 <sup>th</sup> October 2018	18 <sup>th</sup> October 2018

## 9. Casual Employments - 3 Month Rule

### Casual employments

Employers should be aware of the rules surrounding scheme membership for casual employees.

The pensionable start date of any bank post is the first day the member actually performs any duties and paid contributions, not the date they joined the bank.

A casual employee's pension record may remain open, even if they do not work for up to a period of three months, as long as they remain 'on contract' of the employer and return to pensionable work within three months. This is an administration easement and during this three month period the member will earn qualifying membership.

If the break exceeds three months, the pensionable employment must be closed down on the last day they actually worked. A Termination of Scheme Notice should be submitted and if the member re-joins the scheme a new starter record should be set up by submitting a [J2 form](#).





## 10. Member Retiring

When a member wishes to retire you should advise them to complete form [AW6](#) and return to you for completion. The form should be forwarded to HSC Pension Service 3 months prior to the intended retirement date. This allows time for HSC Pension staff to carry out a review of the file and ensure that benefits are paid on time. If any additional posts are held e.g. HSCB, Trust an AW6 must be completed for each employment and sent to the relevant employer.

## 11. GP Locums

It has come to our attention that there may sometimes be a delay in getting Locum A forms completed by the relevant Practice. It is imperative that all Locum A forms are verified, stamped and signed by the Practice Manager after completion of the Locum's work. This is essential as the GP Locums only have a 10 week window to submit locum earnings and have it count towards their pension. GP Locums should also ensure that they are providing forms to Practice Managers for verification in a timely manner.

GP Locums should 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.

## 12. 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](http://www.hscpensions.hscni.net)



## 13. 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 Option 3**

9.00am to 5.00pm – 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](mailto:hscpensions@hscni.net)

