



HSC Pension Service

Provided by



Business Services Organisation

GP STAFF NEWSLETTER

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HSC (P) 01-21/22

June 2021

1. Update on Government Changes to Public Service Pension Schemes

There are currently no further updates in relation to the outcome of the McCloud judgement and remedies. The latest information we can provide is covered on our website at [Pension Consultation Update](#). Further updates will be communicated in due course.

2. GP55A 2020/21

Thank you to the 250 practices who submitted their GP55As by the 31st May deadline. House-keeping and any outstanding queries are now being processed. The information provided on this annual return is used to update member pension records in preparation for the production of Annual Benefit Statements (ABS) 2021, which should be available on Member Self Service from August onwards. Any delays in the submission of the form or response to any queries raised will delay the production of the ABS 2021.

Any members that have joined during 20-21 year and are included in your GP55A, please check that you have already submitted their J2.

3. 2021/22 GP1 Incorporating GP55A

Following the change to the combined form for the submission of monthly information the new GP1 incorporating GP55A has now been fully implemented for the current year, 2021/22. Please read the [accompanying guide](#) before submitting your monthly return. Further to some minor initial issues, we are confident that the benefits of this form will reduce errors and make the annual submission a much faster process at year end March 2022. The deadline for submission of this is 6th of the month. Please ensure you are processing this within these Regulatory time scales. When you complete your payroll for the month you should then submit your corresponding GP1.



4. Keeping your Accountant updated with any pension related changes

If an accountant completes or processes any of your returns in relation to the practice staff make sure you update them with any relevant information HSC Pension Service provide to you.

5. Pensionable Pay & Contributions

Ensure person(s) responsible for the practice payroll are fully aware of rules governing pensionable pay and contributions. Extensive information can be found at: [Section 5: Pensionable Pay and Contributions – HSC Pension Service \(hscni.net\)](#).

6. Focus On

A new section to our Practice Newsletter is the 'Focus On' section.

You can let us know by email at hscpensions@hscni.net if there are any areas of administration you would like us to cover in subsequent quarterly Newsletters.

This quarter we want to focus on form AW6 (Application for Scheme Retirement benefits) and associated termination form T55a (Termination of Scheme membership). These forms will need to be completed by you as the employer when a scheme member tells you of their intention to retire. We know that you will not have to complete these forms very often, and much less frequently than HR/Payroll departments at Trust level, so this should give you an easy reference point in addition to your [Practice Administration Guide](#).

Application for Scheme retirement benefits (AW6) & T55a - COMPLETION – EMPLOYER'S RESPONSIBILITY

What is required for a member to retire?

If a member is currently active within your employment and wishes to retire, forms **T55a** (Termination of Scheme Membership Notice) and **AW6** (Application for Scheme retirement Benefits) are required from the employer:

[T55a](#) (Termination of Scheme Membership Notice), contains all relevant information, including:

- All part time hours for the last 2 years **&** the last final part year – 01/04/20xx – retirement date
- All earnings and contributions for the last 3 years **&** the final part year -01/04/20xx – retirement date
- Question 15 to be recorded – the figure will be worked out from your calculations at page 9 of the AW6 – see below.



6. Focus On - cont

AW6 – Application for Scheme retirement Benefits

This form allows a member to apply to receive their pension benefits. The form comes in 2 sections.

- Parts 1 -9 – Member section
- Parts 10 -13 – Employer section.

Part 1-9 is for the member to complete.

In this section the member will fill in their personal details, current address & Bank Details etc. Guidance notes can be found at the bottom of the form.

Parts 10 -13 is for the employer to complete

Once the member has completed parts 1-9, they must give it to their employer to complete sections 10 -13.

Part 10 requires the employer to enter in relevant details for the member to include name, national insurance number, date of birth, marital/civil partnership status, last day of scheme membership , the type of retirement and the scheme the member is retiring from.

Part 11 is to confirm pensionable/reckonable pay figures to be used so that benefits can be calculated.

The first section of part 11 asks what working pattern the member has - this will determine which sub sections should be completed. (I) (II) (III) (IV) and (V)

This employment is:

Full-time complete parts – (I), (II if applicable), (IV) and (V)

Part-time complete parts – (I), (II if applicable), (III), (IV) and (V)

Sessional complete parts – (I), (II if applicable), (III), (IV) and (V)

Final salary TSR

This section requires the employer to provide the TSR (Total Superannuation Remuneration) for the last 365 of active service from the date of retirement.

First work out the last 365 days of active service, excluding any non-contributing days, by following the information and examples below.

Example

The member was on nil pay from 21 May to 28 May 2021.

Using the date of retirement of – 30 June 2021



6. Focus On - cont

The 365 days pensionable pay period in the 3 years would be:

23 June 2020 to 20 May 2021	=	332 days
21 May 2021 to 28 May 2021	=	8 days non contributing
29 May 2021 to 30 June 2021	=	33 days

Totalling: 365 contributing days

Previous 2 years periods would therefore be;

23 June 2019 to 22 June 2020	=	365 days
23 June 2018 to 22 June 2019	=	365 days

(Assuming there are no non-contributing days during these periods)

Once you have calculated the years requested – **at least the last 4**, providing the member worked there for this period. You must then calculate the TSR – this is the maximum that the member could earn during this time.

The simplest method of doing this is working out the WTE (Whole Time Equivalent) for each month, and adding them together for the dates worked out above.

Month	Rate of pay per hour	FTE hours (for the month)	Total
23 Jun 2020 -22 Jul 2020	16.50	162.94 (37.5 hpw)	2688.51
23 July 2020 -22 Aug 2020	16.50	162.94 (37.5 hpw)	2688.51
23 Aug 2020 -22 Sep 2020	17.50	162.94 (37.5 hpw)	2851.45
23 Sep 2020 -22 Oct 2020	17.50	162.94 (37.5 hpw)	2851.45
23 Oct 2020 – 22 Nov 2021	17.50	162.94 (37.5 hpw)	2851.45
23 Nov 2020 -22 Dec 2020	17.50	162.94 (37.5 hpw)	2851.45
23 Dec 2020 -22 Jan 2021	17.50	162.94 (37.5 hpw)	2851.45
23 Jan 2021 -22 Feb 2021	17.50	162.94 (37.5 hpw)	2851.45
23 Feb 2021 – 22 Mar 2021	17.50	162.94 (37.5 hpw)	2851.45
23 Mar 2021 -22 Apr 2021	17.50	162.94 (37.5 hpw)	2851.45
23 Apr 2021 -20 May 2021	17.50	162.94 (37.5 hpw)	2851.45
8 days sickness			
29 may 2021 -30 Jun 2021	17.50	162.94 (37.5 hpw)	2851.45
Total 365 days		1955.25	£33,891.52



6. Focus On - cont

Working out the **TSR** as above would be **£33,891.52**.

The WTE at leaving date would be £34,216.88

Why do we use the TSR instead of the WTE?

The WTE reflects the maximum salary that a member can earn at their **current** rate, the TSR is the maximum salary they were able to earn, reflecting all their rates during the time stated.

It is important that this information is provided accurately and on time, so that payments of the member's retirement benefits are not delayed beyond their chosen retirement date.

Please also note –HSC Pension Service staff cannot calculate these values for the employer. The employer must provide all information and certify they are correct.

Part 12 – checklist

Employers should ensure appropriate supporting documents are sent.

Part 13

Certification – the employer must sign and stamp this to complete their responsibility. Incomplete forms will be returned and will delay the application process.

Glossary of Terms used

T55a – Termination of Scheme Membership
AW6 – Application for Scheme Retirement Benefits
TSR – Total Superannuable Remuneration
WTE – Whole Time Equivalent Rate of Pay
hpw – hours per week



7. 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

By Telephone: **028 7131 9111 Option 3**

10.00 am to 12.00pm / 2.00 pm to 4.00pm - Monday to Thursday

10.00 am 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

