



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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1. Update on Government Changes to Public Pension Schemes

We are aware that you will have queries regarding your pension accrual 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](#). The extract below confirms changes that will take effect from 1st April 2022 for all scheme members.

Reforming public service pension schemes for all members

To make sure all members are treated equally, from 1 April 2022 all active members, regardless of their age, will be members of the reformed scheme that many of our members are already part of. All legacy pension schemes will be closed, including the 1995/2008 HSC Pension Scheme.

If you are member of the 1995/2008 Scheme, you will keep any service you have earned up until 1 April 2022 in the legacy scheme and you'll be able to access these benefits in the same way and at the same time as you can now. Any pension benefits you earn on or after the 1 April 2022 will be in the reformed pension scheme.

This ensures the government's aims of rewarding hardworking public servants, as well as making sure schemes are sustainable and affordable in the future, are met.

Further updates will be communicated in due course.

2. Administration of Scheme Membership

GP's must take responsibility to ensure completion of relevant forms as detailed below.

Joining the Scheme

In order for a GP pension record to accurately record all of the pensionable employments, GPs are reminded to complete form SS14 **for each** new practitioner employment. This is also essential for practitioner employments now being administered through shared services payroll in order that we can differentiate between officer and practitioner employments.

Opting in and Out of HSC Pension Scheme membership

GP's can opt out of their practitioner employment but remain pensionable in their officer employment or vice versa. However if they choose to opt out of their practitioner employment they **must opt out of all** their practitioner posts. If a GP chooses to opt out of the scheme they must notify **all of their employing authorities** not just HSC Pension Service and complete an [SD502](#) form for each employment.

If a GP chooses to re-join the scheme it is very important that each time they re-join they complete an [SS14](#) for their GP employment and again they must also notify all of their employing authorities not just HSC Pension Service.

Please note : No retrospective application for opting in or out of the scheme can be made.



3. Payment on Account (POA)

The Payment on Account form is an estimate of pensionable pay for GPs, submitted at the beginning of each year. Please submit a realistic average figure at the beginning of the year to avoid multiple submissions of POA in year. There is no need to submit a revised POA where a pensionable pay figure has a slight variation from the original submission. This will help us to manage the time spent on POA administration. HSCB now also have access to the submitted POA for funding purposes. **A revised POA does not in itself update a GP's status in the scheme, form SS14 or SD502 is required to accurately reflect the status of scheme membership at any point in time.**

All forms are available on our website at : [Practitioner](#)

4. Employers Pension Contributions - HSCB Funding

A reminder that HSC Pension Service does not complete any of the calculations for funding for employer pension contributions paid to practices. Please direct all queries regarding this to Maria.Coyle@hscni.net and make your Practice Manager aware.

5. Annual Certificate of Pensionable Profit 2020/21

The Annual Certificate of Pensionable Profit 2020/21 together with guidance notes will shortly be sent to Accountants. This form is primarily to record the pensionable profit and HSC Pension Service also use this to reconcile seniority payments made to GPs.

As you will be aware the HSCB continue to complete funding allocation for practices making any adjustments through the Global Sum via FPPS.

As the Annual Certificate of Pensionable Profit has the employer contribution tier set at 22.5%, and funding for opt out or seniority will be 16.3%, HSC Pension Service will complete a separate piece of work to ascertain the figure to use for seniority purposes and communicate any under/over payments as we have in previous years.

As we are no longer accept cheques for under payments of pension contributions, please note the scheme bank account details as below.

Account Name : HSC Pension Scheme Account
Sort Code: 950121 Account Number: 90197955

So that we can allocate the payment to your account the reference number should include the practice number and the GP cypher number E.g. Pr000 E0000, include the year if possible e.g. 20/21.

Please send an email to gpcertificates@hscni.net to confirm the processing of the transaction. We will wait for the transaction to be recorded in the Scheme Bank account before we allocate this to the corresponding GP Annual Certificate.



6. Self-Assessment of Pensionable Earnings 2020/21 for Assistant GPs/OOH/GPs

The Self-Assessment 2020/21 for Assistant GPs/Locum GPs/OOH GPs is available on our website at : [2020-21 Self Assessment](#) Please continue to send these to gpcertificates@hscni.net Ensure that these are completed so that HSC Pension Service can reconcile earnings and contributions paid for year 20/21 and update the pension record with the accurate information for processing of Annual Allowance (AA) and Annual Benefit Statement (ABS).

7. Annual Benefit Statement 20 (ABS) & Annual Allowance 20 (AA) for Principal GPs

Many GPs will have by now received notification via individual email that the ABS20 & AA20 are available to view on Member Self Service (MSS). Please forward the information to your accountant/financial adviser when we send it to you as they may need this to access whether or not you should avail of the Scheme Pays facility.

Please note the onus is on you, as the member, to provide your financial advisor /accountant with a copy, either a screen shot or print of your AA data and ABS statement. **For HSC Pension Service to provide this type of information to a third party there is a charge applicable even if we hold a letter of authority on file from the member.** Our Schedule of Charges is available at : <http://www.hscpensions.hscni.net/?s=schedule+of+charges>

Thank you to the majority of GPs who have registered and now use MSS. For any members who still have not registered for the MSS online portal, please do so by registering at : <https://mypension.hscni.net/>

8. Email - gpcertificates@hscni.net

The generic email account detailed above should be used for all communication regarding Principal/Salaried GPs. This includes submission of returns, eg POA, SR1/SR2. This should also be used for all general enquiries to include Annual Benefit Statement (ABS) or Annual Allowance data (AA). We endeavour to answer queries as quickly as possible, however some of the queries can be complex and will take longer for us to provide a response. We will try to keep you informed of any delays. Any query in relation to your pension record should include as much information as possible **and in all cases your NI Number.**

