



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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March 2022

1. Your HSC Pension after 1 April 2022

From 1 April 2022, all active members regardless of age will be members of the 2015 HSC Pension Scheme.

This change means that active members of the 1995/2008 Scheme will automatically move to the 2015 Scheme and start building up benefits in this Scheme.

Both the 1995 and 2008 Sections of the 1995/2008 Scheme will close on 31 March 2022 - but you will not lose any of the pension benefits you've already built up in this Scheme. They'll make up part of your benefits when you retire and the rest will be made up of any you earn in the 2015 Scheme from 1 April onwards.

This means that when you claim your pension, it could consist of up to three different parts of the HSC Pension Scheme.

How your pension benefits are calculated

During your career, you may have been a member of different HSC pension schemes. This means that when you claim your pension, your total monthly payment could be made up of any benefits you've earned in the 1995 Section, 2008 Section and the 2015 NHS Pension Scheme. You can claim these benefits at different times. You can start receiving your 1995 Section benefits without any reductions from age 60 (or 55 if you're a Special Class member). You can claim your 2008 Section benefits from age 65, and your 2015 Scheme benefits from age 65 or your state pension age, whichever is later.

When you take your pension, each month you'll receive a separate payment for benefits from each scheme. This will include any benefits you have claimed from the 1995 Section and the 2008 Section and the 2015 Scheme.

You can find out more about how your pension benefits are calculated in each Section / Scheme in [1995/2008 member guide \(PDF: 4.97MB\)](#) and [2015 member guide \(PDF: 3.26MB\)](#).

You'll keep any pension benefits you've earned in legacy schemes

If you are member of the 1995/2008 Scheme, you'll keep any service you have earned before 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.

You can find out more about when you can access your benefits at [pension benefit application](#)

You will not lose your final salary link if you have one

You'll also keep your final salary link for your 1995/2008 Scheme benefits, as long as you don't have a break in membership of more than 5 years. This means when it's time to pay your 1995/2008 benefits, they'll be calculated using your final salary at retirement. If you've built up practitioner benefits these will be protected at retirement using 1995/2008 arrangements, as long as you don't have a break in membership of more than 5 years.



1. Your HSC Pension after 1 April 2022 - cont

Any pension benefits you earn on or after the 1 April 2022 will be in the reformed 2015 pension scheme

This makes sure 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 information about 2015 scheme is available at [2015 Section – HSC Pension Service \(hscni.net\)](https://hscni.net/2015-Section-HSC-Pension-Service)

We have contacted all affected members

If you were a member of the 1995/2008 Scheme at 31.03.2022 you will move to the 2015 Scheme on 1 April 2022 and you should have received a letter from us during March 2022 with more information on the changes.

The letter will include more information on how the changes may affect:

Special Class or MHO status
Additional voluntary contributions for additional pension or added years
Applications for ill health retirement
Annual allowance and lifetime allowance

Finding more information

If you have any questions, you'll find more information at [changes to Public Service Pension Schemes](https://hscni.net/changes-to-public-service-pension-schemes)

Read our [2015 Section](https://hscni.net/2015-Section) for more information on the 2015 HSC Pension Scheme.

2. Department of Health (DoH) - Amendment to member contribution rates—delayed

Please see attached the notification from the [Department of Health](https://www.doh.gov.ie/) regarding a delay in the implementation of changes to member contributions.

We will keep you informed of changes as soon as we receive confirmation of these and will provide further support if and when changes occur in year. In the meantime please do not contact us regarding this as we have no further information at this time.

3. Public Service Scheme Members with Fixed or Enhanced Protection

If, you are a member of the HSC Pension Scheme and hold a form of fixed or enhanced protection from lifetime allowance (LTA) charges, you will need to take action before 1 April 2022 if you want to avoid losing your protection.

You may wish to seek independent financial advice to help understand the impacts and decide the best course of action regarding protections from lifetime allowance charges.

Background

In 2015, new career average schemes were introduced to replace a range of existing public service pension schemes. These career average schemes are commonly referred to as reformed pension schemes. The introduction of these reformed schemes was accompanied by transitional protection which meant members within 10 years of their pension scheme's normal pension age when the reforms were announced in 2012, could remain in their existing scheme (legacy schemes) until they retired. Those within 10 years and 13 years 5 months from their normal retirement age remained in their legacy scheme for a period of time after 01/04/2015. All other members moved to their reformed scheme immediately. It was this difference in treatment that the court found to be discriminatory (the McCloud case).

From 1 April 2022, all active members of public service schemes will accrue benefits under the reformed pension scheme.

To remedy the discrimination, in 2023 schemes will return individuals to their legacy scheme for the period 1 April 2015 to 31 March 2022. This will mean that individuals who originally lost their enhanced or fixed protection solely due to joining the reformed scheme (and not due to a subsequent action, such as benefit accrual) will not have lost their protection. However, they will lose their protection if they accrue benefits under the reformed scheme from 1 April 2022.

To keep fixed or enhanced protection:

- individuals who have not yet joined the reformed scheme will need to opt out of joining that scheme by 1 April 2022.
- individuals already in the reformed scheme will need to stop accruing benefits from 1 April 2022.

If you are impacted by this ruling and do not wish to lose your fixed or enhanced protection should visit the HSC Pension Scheme website at [Leaving the Scheme – HSC Pension Service \(hscni.net\)](https://www.hscni.net/leaving-the-scheme) to find out how to:

- opt out of the reformed scheme
- stop accruing benefits from 1 April 2022

Further guidance on what members need to do to reinstate their protection as a result of the 2023 McCloud remedy, will be provided at a later date.

PLEASE NOTE THIS RULING DOES NOT APPLY TO INDIVIDUAL PROTECTION 2014 OR INDIVIDUAL PROTECTION 2016

4. Payment on Account (POA) 22/23

The **Payment on Account (POA) 22/23** was recently sent to Practice Managers and Accountants. If you have not yet submitted your Payment on Account forms please do so as soon as possible.

In the event that we do not have a new submission for year 2022/23 we will continue to deduct the amount we deducted in March 2022. However, it is important that forms are submitted to ensure we deduct contributions as accurately as possible and eliminate large underpayments of contributions.

Any amendments to the POA throughout the year should be emailed to:
gpcertificates@hscni.net

All **queries regarding funding** should be forwarded to: maria.coyle@hscni.net
This would be the ideal time to make any **changes to your seniority claim** if necessary e.g. change in pensionable profit that will impact on your seniority entitlement. Practices should contact BSO on gms.claims@hscni.net and insert 'Seniority Adjustment' in the subject line.

5. Lifetime Allowance to 2025-26

In the Spring Budget on 3rd March 2021 the Chancellor of the Exchequer removed the annual link to the Consumer Price Index increase for Lifetime Allowance for the next 5 fiscal years and so maintains the standard lifetime allowance at £1,073,100 for tax years 2021/2022 to 2025/2026.

Full details are available at :

<https://www.gov.uk/government/publications/setting-the-standard-lifetime-allowance-from-2021-to-2022-to-2025-to-2026/setting-the-standard-lifetime-allowance-from-2021-to-2022-to-2025-to-2026>

6. Annual Allowance (AA) & Annual Benefit Statements (ABS) 2020-21 Principal GPs

We are currently working through 2020/21 Annual Certificates, processing Annual Statements and arranging for any contribution adjustments to be processed to the practices through FPPS. We will then progress the completion of Annual Allowance (AA) and Annual Benefit Statements (ABS) 2020/21 for all GP's. These are being processed in date order of the End of Year Certificates being received into the office. When processed we will email the GP to make them aware that their statements are available to view on the Member Self Service (MSS) portal. We will advise of any breaches to the standard £40,000 Annual Allowance threshold. Any members that have not yet registered for MSS should do so by visiting our website at:

<http://www.hscpensions.hscni.net/quick-links/member-self-service>

All requests for ABS statements and AA from a 3rd Party such as independent Financial Adviser or Accountants are subject to a charge. All charges should be paid in advance. The Schedule of Charges is available at:

[Member-Schedule-of-Charges.pdf \(hscni.net\)](#)



7. Annual Allowance (AA) & Annual Benefit Statements (ABS) 2020-21 Assistant GPs

A reminder for any salaried GPs, OOH standalone GPs and Locum GPs – you should complete your Self Assessment of Tiered Contributions form available at [Salaried – HSC Pension Service \(hscni.net\)](https://www.hscni.net)

The team continue to work through these and will contact you when the reconciliation has been completed. The production of Annual Benefit Statements (ABS) and Annual Allowance information will then follow in due course.

8. GP Locum - '10 week rule' suspension extended to 30/09/2022

The guidance on the GP locum forms A and B has been amended to allow for a relaxation of the '10 week' rule in year 2020/21 and to 30/09/2022 to take account of ongoing Covid situation.

Although the forms and guidance state that GP locum work that is more than 10 weeks old cannot be 'pensioned' this rule is being temporarily removed during the current Coronavirus (COVID-19) pandemic to give GP locums more time to complete their forms. The removal of the '10 week window' takes effect from 1 April 2020 until 31/10/2022. This means that, for example, a GP locum can declare work performed in April 2022 on their August 2022 Form B **subject to the Form A being validated at the time.**

Please access the [Locum Factsheet](#) which gives full details.

The 2022/23 GP locum Forms A and B can also be found on our website at [Practitioners/Locum](#)

