



HSC Pension Service

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Business Services Organisation

# GP STAFF NEWSLETTER

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HSC (P) 04-21/22

Mar 2022

# 1. Your HSC Pension after 1 April 2022 - Share with all staff

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.

## 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 \(hscni.net\)](#)



# 1. Your HSC Pension after 1 April 2022 - Share with all staff - cont

We have contacted all affected members

If you're currently a member of the 1995/2008 Scheme 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](#)

Read our [2015 Section](#) for more information on the 2015 HSC Pension Scheme.

# 2. Department of Health—Amendment to member contribution rates—delayed

Please see attached the notification from the [Department of Health](#) 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. GP55A - Annual Return 2021/22

The GP55A to finalise 21/22 year is due by 13<sup>th</sup> May. The team will complete checks on the submission and the information will be used to update member pension records in preparation for Annual Benefit Statements (ABS) 22. Further information about the progress of ABS22, will be provided in June 2022 Newsletter.



## 4. GP1 incorporating GP55A 22/23 - All members are in the CARE 2015 Scheme from 01.04.2022

The GP1 incorporating GP55A 22/23 has been sent to all practices. All members from 01.04.2022 will have membership in CARE2015 scheme.

## 5. Payment on Account (POA) & SR1 2022/23

The Payment on Account (POA) and SR1 22/23 have recently been sent to Practice accountants. Please continue to send these returns to [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net)

## 6. Focus On

### J2 – Updated

When a member joins your Practice, and may also be working in another HSC employment, we need to ensure that the member is not working over 100% of whole time equivalent (WTE) hours across all employments. The updated J2 asks you to provide information about other HSC employments that your joiner may have. Updated version of J2 is available at [Scheme Joining Form](#)

### Previous Focus On for reference purpose

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

[GP-Staff-Newsletter-Q1-June-2021.pdf \(hscni.net\)](#)

#### Pensionable Pay including all deemed pay

[GP-Staff-Newsletter-Q2-2021.pdf \(hscni.net\)](#)

#### Scheme membership

[GP-Staff-Newsletter-Q3-2021-1.pdf \(hscni.net\)](#)



## 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](mailto: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](mailto:hscpensions@hscni.net)

