



HSC Pension Service

Provided by



Business Services Organisation

GP STAFF NEWSLETTER

Please note this newsletter is provided to Practice Managers, Payroll Admins and Finance Managers responsible for administering the Pension Scheme Rules to the Practice Staff within GP Practices/Federations.

It is intended to advise and remind Practices of procedures for this process and should not be given to the Practice Staff themselves.

The HSC Pension Service will distribute a relevant Member Newsletter that should be given to Staff.

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HSC (P) 04-22/23

Mar 2023

1. Contribution Rates - Revised Contribution Tiers

A new tiered member contribution structure was implemented from 01st November 2022. The structure of the tiered rates changed considerably from recent years and were created on the following principles:

- Members' contribution rates would be based on actual pensionable pay instead of members' notional whole-time equivalent pay.
- Rebalancing the contribution structure by narrowing the range of contribution rates.
- Increasing tier boundaries in line with annual AfC pay awards.
- Phasing in the new member contribution structure over 2 years.

The Contribution structure originally implemented from 01st November 2022 using actual annual rates of earnings instead of a member's whole time equivalent pensionable earnings was sent in October 2022, however following the implementation of the 2022/23 Agenda for Change (AFC) Pay Award the pensionable earnings thresholds must be amended to reflect the pay uplift.

The revised contribution structure to be backdated and implemented from 01st November 2022 was sent to practices in early March 2023. There are no changes to the actual percentage rates payable but the pay thresholds move in accordance with the pay uplift.

There will be a second phase, introducing further amendments to the contribution tier structure and rates will take place on a date to be confirmed in 2023. The thresholds in this phase have also changed to those originally announced in October 2022. These were also communicated to practices in early March 2023. Once a date is set for Phase 2 to start, we will inform all employers.

2. GP55a - Annual Return 2022/23

The GP55a to finalise 22/23 year is due by 31st 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) 23. Further information about the progress of ABS23, will be provided in June 2023 Newsletter.

Points to note about your GP55a submission.

- You must complete additional information on the GP55a tab of your GP1 incorporating GP55a before submitting to HSC Pension Service.
- You must submit your GP55a as a separate email from your GP1 submission, confirming the additional information above has been completed. If this step is not completed, your email will be returned and marked as non submission until the correct submission is received
- You should check the practice checker page for any errors and aim to resolve before sending to HSC Pension Service.
- You should check that each months GP1 has no missing information
- You may receive a query email from the HSC Pension GP admin team regarding your GP55a. Please reply to this email as soon as possible to avoid any issues

3. GP1 incorporating GP55a 23/24 -

The GP1 incorporating GP55a 23/24 will be sent to all practices by the end of March 2023. The form has had some minor changes to how it works and practices should review it and the accompanying guide before they run their April 2023 payroll.

4. Payment on Account (POA) & SR1 2023/24

The Payment on Account (POA) and SR1 23/24 have recently been sent to Practice accountants. Please continue to send these returns to gpcertificates@hscni.net

5. Focus On - Full Time Equivalent/Whole Time Equivalent

A member can pension their employments up to the Whole time Equivalent (**WTE**) for the role.

For a full time member, this means they can only pension their full time post.

For a part time member, they **MUST** pension all work up to the WTE. This means that any extra hours they work must be pensioned, but only up to the WTE for the role. This is not optional.

The WTE is the maximum value a member can pension based in part on the Full Time Equivalent (**FTE**) hours for the role. This is the maximum hours a member can pension.

This FTE value is normally referenced as hours per week, and for a lot of staff it is 37.5 hours per week, however this value is **not set by the HSC Pension Service**. It is set by the employer and the employee contract.

If a member is contracted to 37.5 hours per week, their FTE is 37.5.

If they work 40 hours per week on a regular basis, but their contract is 37.5 hours per week, then their FTE is still 37.5 hours per week.

The HSC Pension Service will accept a FTE between 35 hours and 40 hours per week as standard. Any FTE stated outside of this range will be queried and evidence may be sought to prove the members FTE is different.

An ever increasing amount of staff are taking on more than 1 job role throughout the HSCNI. This is becoming apparent for GP practices as well.

If a member has multiple roles across multiple employers, it is the responsibility of the member to ensure that they inform all employers of any changes to their working patterns. Any over deductions may not be noticed by the HSC Pension Service until reconciliation is done on the members record at a much later date than the contributions are deducted. Refunds are then due locally from the employers after instruction from HSC Pension Service .

Practices should use the New Joiner Questionnaire to determine if a member has any other roles that may cause them to go over 100% FTE. As practices use different FTE hours, we should never assume that a member will work the same FTE in another employment.

6. Previous Focus On's

Previous Focus On for reference purposes

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 \(hscni.net\)](#)

Updated J2

[GP-Staff-Newsletter-Q4-2022.pdf \(hscni.net\)](#)

Practice staff Forms - FAQ

[GP-Staff-Newsletter-Q2-Sep-2022.pdf \(hscni.net\)](#)

New Contribution tiers

[GP-Staff-Newsletter-Q3-2022.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

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

