



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.

CONTENTS

1. Scheme Membership
2. Payment On Account (POA)
3. Annual Certificate of Pensionable Profit 2022/23
4. Self-Assessment of Pensionable Earnings 2022/23
5. Annual Benefit Statement 2022 (ABS) & Annual Allowance 2022 (AA) for Principal GPs
6. Email Queries
7. GPs Retiring
8. Contact Us



1. Scheme Membership

Joining the Scheme

In order for a GP pension record to accurately reflect all pensionable employments, GPs are reminded to complete form SS14 **for each** new practitioner employment (locum GP, salaried GP, principal GP or OOH with WUC or DUC). GP locums will only have to complete 1 SS14 form for any locum employment and not for each practice they work in.

All health service employees within a hospital-based setting are automatically enrolled into the HSC Pension Scheme and any information regarding these employments are interfaced onto their record on a monthly basis

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 a 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 a 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.

2. Payment On Account (POA)

The Payment On Account form (POA) 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 if your pensionable pay figure has a slight variation from the original submission. This will help us to manage the time spent on POA administration. SPPG also have access to all submitted POAs 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](#)



3. Annual Certificate of Pensionable Profit 2022/23

The Annual Certificate of Pensionable Profit 2022/23 together with guidance notes will shortly be uploaded to the HSC Pension Service website. Please note the form contains a minor amendment to reflect the tiered contribution rate change from 01/11/2022.

This form is primarily used 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 SPPG 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 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

To enable HSC Pension Service to 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. 22/23.

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.

4. Self-Assessment of Pensionable Earnings 2022/23

The self-assessment 2022/23 for assistant GPs/locum GPs/OOH GPs is available on our website at : [2021-22 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 21/22 and update the pension record with the accurate information for processing of AA and ABS.

5. Annual Benefit Statement 2022 (ABS) & Annual Allowance 2022 (AA) for Principal GPs

Many GPs will have by now received notification via individual email that the ABS22 & AA22 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 assess whether or not you should avail of the Scheme Pays facility.

It is the responsibility of you the member, or that of your financial agent to ensure any Schemes Pays elections are submitted to HSC Pension Service within the permissible timeframe and are satisfied we are in receipt of the same. If you have not received a pensions savings statement and wish to submit a Scheme Pays election, you should use estimated figures. Do not wait until the deadline has passed, as HSC Pension Service will be unable to accept late submissions. Please refer to the Annual Allowance Scheme Pays Election Guide (2017/18 onwards) for further guidance:

[Scheme-Pays-Election-Guide-2017-18-onwards-V1.pdf \(hscni.net\)](#)

It is the responsibility of you the member, to furnish your accountant or financial advisor with a copy, either a screen shot or print out 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/>

6. Email Queries

The GP Certificate inbox receives a high volume of emails on a daily basis. When contacting the practitioner section can you please include as much information as possible on your query so we can answer your query accurately and efficiently. Please include part of your NI No. and DOB so we can access your pension record and provide you with the required information. We have noticed that a lot of emails do not contain the information above and we are having to write back for these details which is delaying us providing an answer to your queries.

7. GPs Retiring

Please ensure that an AW6 is completed and forwarded to HSC Pension Service 3 months prior to retirement together with all relevant certificates (HMRC protection certificates/birth certificate/marriage certificates) and any information with regard to AVC's if applicable. If a member is retiring they must retire from all posts and inform their employers of this. Therefore, if any additional posts are held e.g. OOH's posts or hospital-based posts with the trusts, an AW6 has to be also be completed for these posts.

Please note *(A GP who is still working in the practice at retirement but has opted out of the scheme should complete an AW6(p)).*

A common request from GP's is for HSC Pension Service to provide information relating to lump sum options or what the reduction to their pension would be due to LTA or Scheme Pays charges. It may be beneficial to access the help of a financial advisor to assist in making these important financial decisions. Lump sum choices at retirement are irrevocable when a pension is in payment, therefore it is important you make an informed decision.

