



INVESTORS
IN PEOPLE

Silver
Until 2021

HSC PENSION SCHEME 23/24 GP1 + GP55a

For 2023/2024 year we are continuing with a combined form for your GP1's and end of year GP55a annual return.

Each month the practice manager (or whoever does the monthly returns for your practice) will complete the relevant months GP1.

In April of 2024, the majority of the GP55a will be automatically completed, and following slight edit from the Practice, it can be submitted.

This guide should make it easy for practice managers to understand the differences between the old forms and the new combined form. And should be given to New practice managers to familiarise themselves when they take over.

Please note that the employer contribution rate will continue to be collected @22.5% from 01/04/2023

What's the difference?

There is again a small number of changes to the form to provide better feedback when an error occurs.

The new contribution rates in phase 1 were introduced on 01/11/2022, with phase 2 happening in 2023. The exact date is still TBD

ALL MEMBERS ARE NOW IN THE 2015 CARE SCHEME. There are no exceptions to this fact.

Contents

Guide to sheets.....	2
Member Info.....	2
Mid-Year Rate Change.....	5
GP1	6
Overall guidance	<u>98</u>
Leaving Members	<u>109</u>
CUT,Copy & Paste error	<u>109</u>
GP55A 22-23 – GUIDE.....	<u>1244</u>
GP55A Column Explanation.....	<u>1342</u>
GP55A Practice checker –.....	<u>1544</u>
GP55A Error codes.....	<u>1645</u>
Final Checks	<u>1746</u>

Guide to sheets

There are a total of 17 sheets on this new Excel file.

Sheet 1 – Member Info – **To be completed first.**

Sheets 2-13 – GP1 submissions – **To be completed each month and forwarded by the 6th of the following month.**

Sheet 14 – member Audit – a faster way to check all contributions submitted to HSC Pensions on a per member basis. **Choose the name of the member from the drop-down list**

Sheet 15-17 – GP55a 23/24 – **To be reviewed in March/April 2024 and submitted.**

Descriptions and changes have been explained for each sheet in the relevant section

Member Info – Master sheet

This sheet allows you to enter the personal details of each member in your practice once, and the relevant information will autofill in each month GP1. This is also true of the practice name and address.

This year all practices and federations will use a 150-member version of the form.

Below is a list of the information requested:

Practice Information

Name and address of practice:	If this has changed since last year we can have it updated.
GP practice identifier:	Format should be first letter of area and 3 digit practice number. EG “E002” (The area is the employer’s location in NI, not area of Belfast, all Belfast practices are “Exxx” – error messages will now appear if the form detects an issue with the code entered)
Practice manager name:	This should be the Practice Manager– NOT the person who fills out the GP1 (each GP1 will ask for the person filling out each month)
Contact Email:	This should be the Practice Managers Email address – NOT the person who fills out the GP1 (each GP1 will ask for the person filling out each month)
<i>Note – if the practice manager changes midyear, all queries will be directed to the new practice manager.</i>	
Contact Tel No:	The practice contact telephone number
Contribution rate Change date	Please see the section titled “Mid-Year Rate Change” below

Member Information

National insurance number:	Must be 9 characters long. Ensure this is correct
Title:	Please choose the Members salutation. – please note Principal/Salaried GPs should not be entered onto the Practice GP1. GPs working in Federations should be entered on the Federation GP1 Return.
Employee name:	Split into 2 boxes, forename and surname – please ensure this is entered in Capital letters. If members surname is greater than 16 characters please let us know.
Start date:	Date the member started paying contributions to the scheme in their current employment at their Current rate – to be changed if rate changes mid-year due to pay rise, increment etc..
Scheme:	The scheme to which the member belongs is 2015.
Actual Pensionable earnings in previous year	*NEW* contribution rates are now based on this figure, not WTE. Annualised earnings should be used if figure is not available or if the previous figure is no longer accurate.
WTE (Whole Time Equivalent):	Earnings that member would earn if working full time. Still required even though rates are now based on actual pensionable earnings.
Is Employee part time?:	Indicates if member is part time, leave blank for full time. [Drop down choice]
Employee Basic contribution rate:	Percentage rate the employee falls under based on their actual pensionable earnings. [Automatically completed]
Additional purchase contribution rate:	Percentage rate that the employee pays for additional pension purchases. [Manual entry] – If member has an error with contributions on GP1, check this value is correct first.
Full Time Equivalent hours for the role:	The full time hours a person would work in this role. Some practices based this per job role, others make it the same throughout the practice. Normally 37.5 hours per week – but can be different across employers & roles.
<u>Permanent indicators – the next two options are permanent indicators that allow you to indicate a permanent change to the member in your practice.</u>	
Date member Left the scheme:	If the employee stops contributing (opts out), leaves the practice or retires, enter the date here. The format must be DD/MM/YYYY ensuring the “/” is used IT IS IMPORTANT TO PUT THE EXACT DATE AS IT WILL EFFECT YOUR GP1 SUBMISSIONS AND GP55A If they re-join the practice in the same year, start a new line. Send a new J2
Has employee’s contribution rate changed mid-year?:	A pay rise or promotion that brings member above rate threshold. [Drop down choice]
Member Info Status:	Visual indicator if mandatory information is missing – This must state “READY”, if it does not, information is missing

*****DO NOT DELETE A MEMBER OFF THE MEMBER INFO SHEET- THEIR INFORMATION IS REQUIRED TO STAY ON THE FORM FOR THE WHOLE FINANCIAL YEAR.*****

Mid-Year Rate Change

Following a Department of Health Consultation that ended on 31/01/2022, the employee contribution rate changed on 01/11/2022. The rates changed in line with Phase 1 of the consultation plans to a tier structure based on Actual Pensionable Earnings. We will continue to use new rates in the 23/24 year.

The rates are due to change again in phase 2 in 2023. At the time of writing, the date of this change is still to be determined. Therefore, again this year, the GP1 will contain an information and input section to allow the rates to be changed by the practices.

Unlike in October, the rates we will use are not expected to change to those announced in October 2022, therefore HSC pensions will not need to return an edited copy of your GP1 when phase 2 starts. The employer will simply change the form in line with the instructions below.

The member info sheet has a section on the top right that the practice needs to enter the month the change comes into effect (picture right), **this instruction will come from HSC pensions when it is time to do so. It should not be changed before then, or changed again after completed.**

Employee Contribution Tiers are due to change again During Phase 2. the change will occur in 2023, but an exact date is yet to be confirmed.

Employers will receive instructions from HSC Pension service to change the box below to the month the change is to take effect from. we will only do this when the date has been confirmed by the Department Of Health.

-Please do not change this Box Until instructed to do so by HSC Pensions.

HSC Pension Service will update Practices regarding any changes to tiered contribution rates as soon as this information becomes available.

Every effort has been made to incorporate the changes to the rates in this year's form, this will reduce many false errors received when dealing with new starts, mid-year leavers and members with AVCs/added years etc.

GP1

All 12 months of GP1s are provided within the new form, each one is to be filled out on a month by month basis when your payroll is run. It is then submitted to hscpensions@hscni.net by the deadline for submission is the 6th of each month.

Your new GP1 form remains largely the same. Taking the figures from your payroll system and entering them correctly in the relevant columns. The only difference is the instant feedback

Information required

The GP1 form has information that is required to be filled in on a monthly basis, some of the information will automatically transfer from the “Member Info Tab”. As in previous years, the practice manager (accountant/payroll officer) is to fill in all required yellow boxes that have not been pre-filled.

For each month, the form has the practice managers name on each form, but also has a new box for the person who is filling in the form (accountant/ payroll officer etc.) these must be filled in each month as it can change month to month.

Employee name: **Auto filled from the Member Info page**– cannot be edited on this page

Scheme: **Auto filled from the Member Info page** – set to 2015 for all members

Monthly pensionable pay: Taken from your payroll printout - **N.B not changing this figure each month will result in errors on your GP1 and GP55a**

Please enter the “Deemed” pensionable pay instead of actual pay. For most members the two values are identical, It will be a different value if the member is on Maternity/Statuary Sick Pay, the Error will indicate if the Deemed value hasn’t been entered when it is needed.

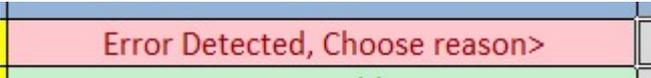
Employee contribution rate: **Auto filled from the Member Info page** - Employees total contribution rate – including any additional purchase – Rate may need to be manually entered if and when contribution rate changes

Employer and employee contributions: Figures taken from payroll printout, placed under the correct columns

Error checking: Once you have entered in your figures, this column will give you an “acceptable” message if the figures are what are expected. If there is a discrepancy the box will highlight red with an error advising to choose a reason from the new “Error” reason column.



Acceptable

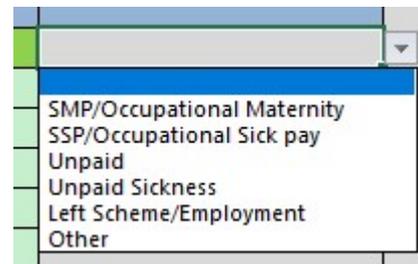


Error Detected, Choose reason>

Error Reason –

The column allows you to state the reason for the error, the error message will then be either red or yellow in colour.

After choosing a reason, it will ask for details below. This is only needed if any further information is required.



Error reasons – Valid reasons

SMP/Occupational Maternity -

Choose this reason when a member is on a reduced pay for Maternity or Paternity. Members on maternity allowance do not pay contributions unless they elect to do so voluntarily. Contact the GP admin team for more information, should you have a member that this effects.

SSP/Occupational Sick Pay -

Choose this reason when a member is on a reduced pay for Sickness.

Unpaid-

Choose this reason if the member is taking a period of unpaid leave. If a member is not working in the practice (ad hoc/Bank etc) for a period of more than 3 months, the member must be made a leaver of the HSC pension scheme. THIS OPTION SHOULD NOT BE USED FOR SICKNESS/MATERNITY

Unpaid Sickness-

Choose this reason if you have a member off on long term sickness, but has exhausted all of their SSP and Occupational sick pay. The member will remain active until they return to work, but benefits will no longer increase.

Left Scheme/Employment-

Choose this reason if the member Opts out, leaves the employment or retires. This option will highlight a major error if the date is not entered into the member info page.

Other

Choose this option if you believe the error is not explained by any of the reasons above – you should enter further details in the comment box to explain the error.

Possible error messages

No Pensionable pay -

Error Detected, No Pensionable pay

The number 1 cause of errors on a GP1 is the pensionable pay figure being wrong, or missing entirely. If it has been missed, an error will inform you as shown on the left.

No contributions entered -

No Contributions Entered

pensionable pay has been entered, but no contributions have been entered.

Error Detected, choose reason-

Error Detected, Choose reason>

The form has detected all figures needed, but has found an issue somewhere, this calculation is based on the information you have entered. Double check all figures. If an issue remains, choose a reason from the drop down menu on the "error reason" column.

Unknown values entered-

Unknown Values entered.

This error indicates that a character other than a valid number has been entered in the pensionable pay, or contributions fields. The characters are the likes of "." ",", and placing a blank space in an empty cell.

To resolve - Simply highlight all cells in the effected row and delete.

Please enter Deemed Pensionable pay-

Please Enter Deemed Pensionable Pay

When you select "maternity" or "SSP" as a reason, the form will check if the Deemed pay has been entered, you will see this message if it hasn't. the "deemed" pay, is what the member would have earned, had they been working full hours. It is what the employer contributions are based on.

Please Give Details Below-

Add relevant Details Below

An error has been detected, and a reason has been chosen to explain the error. If you need to explain anything specific about the reason given, the details can be entered below the contributions table, otherwise the error is acceptable.

Member started/Left Mid year

Joined with practice on 01/07/2023
Left Scheme on 01/04/2023

The form will automatically detect if a member should have contributions entered in any specific month. It uses the start date and leaver date in the member info page to calculate this – if either date is missing, errors will occur. If either of these messages appear on the form, no contributions are due to be entered for the month

Overall guidance

The error checking function on the GP1 forms is a Visual indicator to the practices when a calculation has been completed. It returns an acceptable or Error message after the calculations are complete – neither the form, nor the HSC pension staff can tell the employer why there is an error, only that the calculations are not what they should be.

The employer should manually check the figures entered on a calculator to determine why the figures are incorrect.

If the Indicator is **RED** there is an unacceptable error and a reason **MUST** be given – if no reason is given, the form will be returned to the practice to provide more information.

If the indicator is **GREEN** the data entered has no errors, or a suitable reason has been given.

Leaving Members

Members leaving the scheme mid year will effect how they are displayed on the form. As the form colates all information to generate the GP55a year end report, members must remain on the form even when they leave.

Remember, a leaver is anyone who leaves employment, opts out of the scheme, or retires. When they do, their GP1 information will remain on the forms, but they will be noted as a leaver.

To mark someone as a leaver, enter the leave date in the member info panel. The format must be entered as XX/XX/XXXX

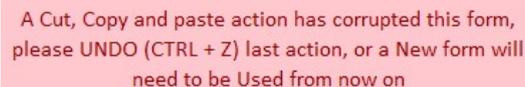
If a member leaves mid month, they will still be expected to make contribtuions on their earnings for that month, and they will show as a leaver each month after.

If a member is not made a leaver, they will continue to show as an error each month until the end of the financial year.

If you do not enter the leave date on the member info page, but enter “left employment” as a reason. An error will appear on the form asking to enter a leave date on the member info page

CUT, Copy & Paste error

Cut copy and paste is a very handy method to move figures that have been entered into the wrong cell. However the default method for excel to move this information causes issues with background calcualtions. Thefore you must not cut or copy within the form to move figures. Please delete the old figures and type them in the new cell. If you do cut, copy and paste in error. A general message will appear on the form.



A Cut, Copy and paste action has corrupted this form,
please UNDO (CTRL + Z) last action, or a New form will
need to be Used from now on

To “undo” the error, press and hold CTRL + Z on your keyboard imediately after seeing this error.

Once you have submitted your monthly GP1 to HSC Pension Service, you can make revisions, but different errors must be corrected in different ways.

Please contact the Pensions team for instructions on how to correct your error.

GP55A 23/24 – GUIDE

GP55a Completion

The majority of the information on this sheet is automatically populated by taking the figures from your monthly GP1. This will reduce the amount of time completing the form for practices considerably.

It is important therefore that no members are removed from the “member info” sheet. Doing so will cause errors in your year-end GP55a.

Email address

Email address for each member is now mandatory. When practices submit their GP55a, we use it to update their personal details, including postal address and email address. Submitting the form with no email can erase the Email address from the members records, causing issues with their Member self-service accounts.

–Submissions with errors and no reason will be returned for correction–

GP55A Column Explanation

This sheet is the same as previous years, and has a comprehensive list of the information required for each column. Please read this sheet first before completing your GP55a.

The only addition to this sheet this year is the “Error codes” section. These are explained in the next section.

GP55a 23-24 requirements

The purpose of the GP55a is the full consolidation of each member’s contributions for the year, as well as other information that helps us ensure their pension records are kept accurate. Accurate records ensure pension records are accurately maintained and are processed efficiently when it comes to retirement age.

Information requirements

National Insurance Number – -AUTO FILLED FROM MEMBER INFO - Please double check this is correct before submission – these are not manually checked before upload to our records, errors cause records to be incomplete.

Actual earnings – -AUTO FILLED FROM GP1 TOTALS - This is the actual “pensionable” salary of the member, if they earn a salary greater than their WTE, the excess is not pensionable. This includes overtime and bonuses. **IF THIS NUMBER IS DIFFERENT TO WHAT IS ON YOUR YEAR END REPORT, ENTER THE CORRECT FIGURE.**

FOR MEMBERS ON MATERNITY OR SSP – THE ACTUAL EARNINGS MUST BE DEEMED UP TO FULL PAY FOR THE TIME OFF. THIS MUST BE NOTED IN THE ADDITIONAL COMMENTS SECTION.

Contribution rates – -AUTO FILLED FROM MEMBER INFO- All members will have a basic rate, Members with ADDED YEARS/ERRBO will have basic rate PLUS “additional conts”. The “Total Conts” column will automatically add the two together.

Total Part Time hours - -MANUALLY ENTERED - This is the actual hours worked by the member – this figure will be reported on their year-end pension report from your payroll. Please do not guess the number from their contracted hours.

Standard hours – -AUTO FILLED FROM MEMBER INFO - This is the normal working hours for full time members in the practice – please note the max allowed is 40 hours per week. Any work over these hours is non- pensionable.

Effective from date- - AUTO FILLED FROM MEMBER INFO-This is the date the member has been paying their contribution rate from. It should be either **01/04/2023** or later, if they changed rate mid-year.

Address and email address – -MANUALLY ENTERED -Up to date and accurate info is required for these columns – if there are any errors here, members will have issues gaining access

to their Member Self Service. Mandatory entry required for address line 1 and 2 and postcode.

PLEASE NOTE –AN EMAIL ADDRESS IS MANDATORY – the members email address is required for viewing their Annual Benefit Statement on Member Self Service (MSS).

Additional rules

If a member is full time, their “Total Part Time Hours” should be blank.

Any member who received a backdated pay rise during the year, that applies to work done before 01/04/2023, should not have these payments included in this year’s GP1 incorporating GP55a. A revised GP1 incorporating GP55a should be submitted for the year the payments relate to. The email should detail which members are affected.

Separate arrangements can be made via hscpensions@hscni.net to lift the owed contributions

-THIS PAGE IS READ ONLY- IT CANNOT BE CHANGED-

This sheet shows any errors that have occurred with the entry of figures on the GP55a. The errors highlight inaccurate information which, if entered onto the records, will mean that the member's pension could end up being wrong.

A variance of 5% is acceptable on this sheet. Anything higher must be checked.

There are 3 checks carried out.

Pay VS Hours

The first that is checked is the % of salary earned VS the % of hours worked

These are calculated by comparing the actual salary/ hours worked VS the Full time equivalent of salary/hours- all members should earn their salary based on the hours they work.

e.g. - If someone has worked 50% of full time hours, they should be earning 50% of the WTE reported. If they do not, there is either an error in the figures reported or they follow one of the exceptions.

Exceptions to this are sick pay, maternity pay and hours paid at greater than single time.

Contributions

The second thing that is checked is the contributions based on salary earned and contribution rate reported.

This is worked out from the actual salary reported X the rate reported, if they don't match there is an error in submission and figures need checked.

Exceptions to this are sick pay, maternity pay and changing rates mid-year.

New FOR 23/24 – Due to the Potential of the employee rate change being in the middle of the year again for all members, the practice checker will use the "average" rate used all year to reduce the amount of errors for members. Please note that if a member changes rate due to a pay rise April to September, there will still be an error appearing. This is acceptable providing the reason is noted In the Additional comments.

WTE threshold

The third check is making sure the member has not exceeded 100% of WTE.

The errors that can appear are listed in the next section.

GP55A Error codes

When an error has been detected by the spreadsheet, it will return an error with a code. This code is there to help you identify possible reasons for the error, and hopefully, make you able to resolve it.

Background calculations now give an error code:

1. A001 -Pensionable pay % greater than 100%. Actual Earnings cannot be higher in value than Whole Time Equivalent Salary (WTE). *Do not include extra hours over full time hours. Pensionable pay not entered as WTE*
2. B001 -Member has earned less salary than expected based on hours reported. *Normally explained by starting/ ending mid-year or incorrectly reported hours.*
3. B002 Member has Earned more salary than expected based on Hours Reported. *Normally explained by extended periods of absence, sick pay, maternity etc.*
4. C001 -Member Contributions are higher than expected, please check rate and earnings. *Extra payment/ added years not added. Wrong rate reported.*
5. C002 Member contributions are lower than expected, please check rate and earnings. *pay rise/promotion mid-year. Wrong rate reported.*

If all entries are correct, "Acceptable" will be shown.

Overall errors – you may from time to time experiences errors that are not listed above. These are shown below:

- Please enter part time/Standard hours – This error normally means that a piece of required information is missing. Check everything entered and make sure nothing is missing
- #VALUE! – This error occurs when information has been entered in an unrecognised way. E.g. A numerical value with 2 decimal point marks – 1345.99.50, or a cell that appears to be blank, but actually has a space in it. To fix this – delete all the manually entered figures

Final Checks

Column P performs final checks to ensure that nothing is missing or showing an error with other information on the form

- **Member left** – this member left the scheme within your practice. Errors may remain, but do not need to be queried any further. Please ensure your T55a has been submitted for this member, regardless of any other pensionable service with other employers.
- **Please enter Members email address for Email address** – the members email address is missing from the GP55a 23/24 sheet – this is a mandatory field.
- **Full time member has not earned full salary** – this member is noted to be full time, but they have not earned their full Salary. A valid reason needs to be entered.

After you have entered all figures for your staff, and have subsequently rechecked figures that returned an error, there may still be errors remaining.

There must be a reason for any errors remaining.

The reasons for the error should be explained in the “additional comments” column on the main sheet.

Failure to explain any errors in red will be queried to the practice manager.