



HSC Pension Service

Provided by



Business Services Organisation

Directional Body NEWSLETTER

Please note this newsletter is provided to payroll admins/finance managers responsible for administering the pension scheme rules to the practice staff within directional employments.

It is intended to advise and remind employers of procedures for this process and should not be given to the staff themselves.

The HSC Pension Service will distribute a relevant member newsletter that should be given to staff.

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HSC (P) 03-23/24

Dec 2023

1. Phase 2 Contributions

Consultation of the phase 2 contributions is currently ongoing.

Phase 2 is due to start in April 2024, the exact date is still to be confirmed, upon completion of the consultation.

Employer contributions are also due to increase from April 2024 to 23.2%

If any GP practice or federation employer has any queries on this, they should email hscpensions@hscni.net marked FAO GP Admin Team.

2. New GP55A 23/24

Work has started on creating the new GP55A form for the next year starting April 2023.

Feedback from employers over the last year has provided valuable information on fixes and improvements to the form to allow for a smoother completion process for the practices.

We would welcome any more suggestions and comments to help improve this form so that it can become even more beneficial to practices moving forward — any suggestions can be sent to hscpensions@hscni.net marked FAO GP Admin Team.

3. New Starters and Leavers

When a member starts pensionable employment with an employer, we require a J2 form to start their record. J2 form can be found here: [J2 form](#)

If a member leaves the pension scheme within your employment, we require a T55A form to confirm pensionable details. T55A form can be found here: [T55A form](#)

Please note if a member leaves the pension scheme within your employment, and comes back, either within a few weeks or even a year, we still need the T55A form to end the old period of pensionable employment and a new J2 form to start the new period of pensionable employment.

Please note that we should receive these forms before the year end GP55A Form is submitted. Please contact us if you have specific queries on this process.



4. Annual Benefit Statements for Practice Staff (ABS23)

As a reminder, the ABS23 statements are now ready for members where the below criteria are satisfied.

Where the GP55A 22/23 form has been received and verified as correct, the information has now been uploaded to individual staff records and the Annual Benefit Statement 2023 (ABS23), for each active scheme member has been produced.

Directional body staff that have their ABS23 statement created have already had it posted in September.

Where the Annual GP55A form has been received after the regulatory deadline of 31st May 2023, or where an outstanding query on an earlier submission has been raised but remains unanswered the ABS23 is not guaranteed to have been produced as part of our ABS23 process for active scheme members. HSC Pension Service staff will refer any queries from these members back to the employer. Subsequent production of the ABS23 is therefore likely to be delayed.

5. Email Distribution

We send regular emails to the directional body contacts. These can be the monthly updates or one off important updates (consultations etc). It is important to note that we must be kept up to date if the email we use is no longer valid or the persons responsible for processing the pension locally has changed.

Any queries should be directed to the hscpensions@hscni.net mailbox in the first instance, and not sent only to individuals.

We currently manage 3 generic email accounts in addition to our own personal email accounts. The generic inboxes enable us to receipt submissions and help us to manage work flows and ensure that no emails for routine pension issues are being unanswered when team members are out of office for temporary or prolonged periods.

6. Reminders

We are seeing an increasing amount of missing information on a regular basis. Please note the following reminders:

- When a member joins the scheme, please send a J2 form within the payroll period—it will be processed within 8 weeks.
- SD77 should be sent along with the J2 form fully completed.
- When a member opts out of the scheme—they must complete a SD502 opt out form.
- If the member was part of the scheme and left for any reason, please send a T55a immediately—it will be processed within a week.

6. Focus On - Ill Health Retirement

Ill health retirement is an option that can be explored for staff who are no longer capable of carrying out their normal duties.

It can be offered as an alternative to termination of contract/redundancy.

To claim full ill health benefits, as outlined below, members must remain active in the scheme when they apply. This means that they remain an employee of the employer, either on full, reduced, SSP or nil pay. If you terminate the members employment, they are no longer eligible for ill health as an active member, and will need to apply for deferred ill health.

To qualify for ill-health retirement benefits you must:

- Retire from pensionable employment because of illness or injury, **and**
- Be permanently incapable of efficiently carrying out the duties of **your employment** because of illness or injury – **Tier 1 pension**, or
- Be permanently incapable of engaging in **regular employment** of like duration because of the illness or injury – **Tier 2 pension**.

Tier 1 Pension

If you are assessed as being unable to carry out the duties of **your own employment** you will be entitled to the early payment of the retirement benefits you have earned to date without any reduction.

Tier 2 Pension

If you are assessed as being unable to do **regular employment** of like duration, you will be entitled to the retirement benefits you have earned to date in addition to an enhancement on your;

- CARE scheme benefits based on 50 % of your prospective membership up to reaching the Scheme's *Normal Benefit Age*

Deferred Ill Health

Members can apply for deferred ill health if they are no longer active in the scheme. To qualify for deferred ill health, members must satisfy the conditions of tier 2 ill health, but will only be awarded tier 1 benefits.



6. Focus On - Ill Health Retirement

There are a number of steps to the application process. The first step however should only be carried out after discussions between the employer, the member and medical consultants/ OHS services. Once all of this has been discussed, and ill health agreed to be the best course to take, we follow the below;

1. Apply for ill health using form AW33 – should contain all details of health & reports from doctors/consultants or other health professionals involved with the members treatment/diagnosis. This form is sent to hscpensions@hscni.net
2. Evidence sent to independent OHS provider by HSC Pensions to make qualified medical decision.
3. If approved, member applies for benefits with AW6 – choosing ill health
4. Application processed in line with decision and current processes.

A member cannot apply for an ill health estimate without having an ill health application (AW33) submitted to the HSC Pension Scheme.

The ill health application is a long process, members should be made aware there will be a wait time, while this wait time is currently reducing in recent months, it can still take a number of months from first applying for Ill health, to receiving benefits.

Each and every Ill health case is different, employers can therefore contact our team for guidance on this process. We will provide as much information as possible.



Arrangements over the Christmas period

Please note HSC Pension Service will be closed over the Christmas period on the following dates:

25th December

26th December

Phones are off on 27th December, but emails will be answered

1st January

The practitioner team would like to take this opportunity to convey our appreciation for your ongoing support and co-operation over the last year. We wish you all a safe and happy Christmas period and we look forward to working with you again in 2024.



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

