



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](mailto:gpcertificates@hscni.net) mail box.

Locum GPs should use [GPLocums@hscni.net](mailto:GPLocums@hscni.net) mail box.

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June 2023

## 1. Annual Allowance (AA) and Annual Benefit Statement (ABS) 2021/22—Principal GPs

We are currently processing Annual Allowance (AA) and Annual Benefit Statements (ABS) 2021/22 for all GP's.

These are being processed in date order of the 2021/22 End of Year Certificates being received into the office. When these are processed we will email the GP to make them aware that their Annual Allowance (AA) information and Annual Benefit Statements (ABS) are available to view on the Member Self Service portal. Any members that have not yet registered for this service should do so by visiting our website at <http://www.hscpensions.hscni.net/quick-links/member-self-service/>

All requests for Annual Allowance information and Annual Benefit Statements from a 3<sup>rd</sup> Party such as independent Financial Adviser or Accountants are subject to a charge. All charges should be paid in advance. The Schedule of Charges is available at: [Member-Schedule-of-Charges.pdf \(hscni.net\)](#)

Please also note that if there is outstanding information from accountants or a previous employer, this may delay the processing of your Annual Allowance (AA) information and Annual Benefit Statement (ABS). This will be processed within 6 to 8 weeks of all the relevant information being received.

## 2. Annual Allowance (AA) and Annual Benefit Statement (ABS) 2021/22—Assistant GPs

A reminder for any Salaried GPs, OOH Standalone GPs and Locum GPs – you should complete your Self Assessment of Tiered Contributions form available at: [Salaried – HSC Pension Service \(hscni.net\)](#)

All Practitioner employments should be included on the Self-Assessment Form. The team continue to work through the forms and will contact you when the reconciliation has been completed.

The production of Annual Benefit Statements (ABS) and Annual Allowance (AA) information will then follow in due course. We will contact you when these become available to view in MSS.

### **Requests from third parties for information**

Annual Allowance and ABS statements are published to MSS. The information provided to you on MSS should be shared with any third party such as your Accountant or Financial Adviser.

**Please note** that all requests from Financial Advisors regarding your benefits are now chargeable. Our Schedule of charges is available on our website at [Member-Schedule-of-Charges.pdf \(hscni.net\)](#)



### 3. GP's Retiring

When a GP wishes to retire they should complete form [AW6](#) and send to HSC Pension Service approximately 3 months prior to the intended retirement date. This allows time for HSC Pension Service staff to make sure we have everything we require without causing delays to your benefits being paid.

**\*\*\*If any additional posts are held e.g. SPPG, a HSC Trust, an AW6 must be completed for each employment and sent to the relevant employer. \*\*\***

If a GP no longer pays into the HSC Pension Scheme e.g. opted out due to LTA, they should instead complete form [AW6P](#).

We will acknowledge receipt of all pension applications received 3 months prior to retirement, however, calculations cannot be run until the month that the pension is due to be paid. A pension notification letter detailing the benefits payable will be sent when the pension has been processed for payment.

Please note below some important points to remember:

- Remember to include all necessary certificates such as Birth/Marriage certificate and Life-time Allowance Protection certificate (LTA) if appropriate.
- All GPs must take a 24 hour break from all HSC employment (even if not currently paying into Scheme and in a current post that you will continue in following retirement that has 16 hours or less). The requirement to not work any more than 16 hours per week for the first month post retirement has been temporarily removed until 31<sup>st</sup> March 2024.
- If a GP continues to work as a Partner in the practice after taking pension benefits they must still complete an Annual Certificate for seniority purposes. If they retire mid-year 2 Annual Certificates will be needed for that year i.e. one to show the pensionable profit up to the date of retirement plus a second to cover the whole year. N.B. It is only necessary to inform the BSO when you retire from General Practice entirely, notification should be sent to [ProfessionalSupportTeam@hscni.net](mailto:ProfessionalSupportTeam@hscni.net)

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

## 4. Opting In and Out of HSC Pension Scheme Membership

Members can 'opt out' of HSC Pension Scheme membership at any time. Please remember GPs must either pension all of their practitioner employments or none of their practitioner employments. Members must notify all of their employing authorities, not just HSC Pension Service. GPs can pension their practitioner employments but 'opt out' of officer employments or vice versa.

Form SD502 is available on our website at [SD502](#), members are reminded to read the Guidance Notes before deciding to 'opt out' of the HSC Pension Scheme. GPs opting out in year should utilise any overlap profits in that year's annual certificate. We record the date of 'opt out' on the pension record.

If a member decides to 'opt in' again we require form [SS14](#) Start of Pensionable Employment to be completed. This is the only way we can continue to update your pension record so that the accurate status of your scheme membership is recorded.

## 5. Payment on Account (POA)

The Payment on Account form is an estimate of pensionable pay for GPs, submitted at the beginning of each year. For the April 2023 payroll we received 99% of the forms and we thank you for your continued support on this.

When completing the POA 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 where a pensionable pay figure has a slight variation from the original submission. This will help us to manage the time spent on POA administration.

SPPG now also have access to the submitted POA forms 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 : [Practitioner](#)

## 6. Contact Us

By Post: GP Payment Section      Via e-mail: [GPCertificates@hscni.net](mailto:GPCertificates@hscni.net)  
HSC Pension Service                      [GPlocums@hscni.net](mailto:GPlocums@hscni.net)  
Waterside House  
75 Duke Street  
Londonderry  
BT47 6FP

**Please do not send any returns to individual team members email accounts.**

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



Find us on Twitter - @hscpensions



Find us on Facebook - HSC Pension Service

**Employer Technical Updates are available at:**

<http://www.hscpensions.hscni.net/employer-technical-updates/>

**All Newsletters produced this quarter are available at:**

<http://www.hscpensions.hscni.net/quick-links/newsletters/>

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)

