



HSC Pension Service

Provided by

Business Services Organisation

GP STAFF NEWSLETTER

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AUTO-ENROLMENT

As practices reach their Auto-Enrolment staging date, members are required to be automatically enrolled into a pension scheme. If a member wishes to opt out during the 'opt out period' the refund is made by the employer, and not refunded by HSC Pension Service.

To simplify the process, we would suggest that the Practice prepare the [J2 Form](#) but only forward same at the end of the members 'opt out period'. A [Termination of scheme membership notice](#) would be required for any members who decide to leave the scheme at a later date. The member should be directed to the website to download and complete form [SD502](#). This form should be retained by the practice as evidence that the member opted out of the Pension Scheme.

If contributions have been deducted and recorded through the GP1 Process within the 'opt out period' then the contributions can, through the GP1 process, be refunded to the practice by way of a negative line for each employee on your next GP1 submission.



GP1 FORMS

There is still an issue with the correct completion of the monthly GP1 returns. All Practices must ensure these are correctly completed and submitted in a timely manner to ensure the deadline for the direct debit lift is met.

The [May edition](#) of the GP Staff Newsletter provided a chart for Practice Managers to determine the [correct contribution rate](#) and a section to advise the correct scheme allocation from each member. However, on a monthly basis we are still receiving **contributions** calculated at the **wrong rate** and **incorrect scheme allocation**. It is the responsibility of the practice to provide accurate information.

Any miscalculations should be rectified as soon as possible and accumulated arrears recovered. This should be shown clearly by providing detail on a separate entry within the monthly GP1 submission.

Monthly Contribution deductions should be checked, and noted clearly on the GP1 to which month they relate; i.e. October 15 etc. This is an audit requirement; therefore please ensure this detail is recorded accurately.

Details of Salaried GPs should be submitted on an [SR1](#) or [SR2 form](#).

It is the responsibility of the Practice Manager to ensure that the GP1 is sent to HSC Pension Service by the 5th working day of the month so the direct debit can be lifted by 14th day of that same month.



GP55A

The GP55A is an end of year return due to be submitted by 31st May each year. It provides the member information relating to the previous financial year.

ALL practices **MUST** complete this annual form accurately to ensure that staff receive the correct service credit based on the number of hours worked in the year.

Points to note when completing the GP55A:

- Indicate on the form if a member is on reduced pay for any reason to explain the variation in hours and pensionable pay.
- Service breaks should only include unpaid leave.
- The GP55A should include all pensionable leavers during the financial year
- The [14/15 spread sheet](#) is available on the website for download. There is user assistance available within the cells and also within the 'Column explanation' tab.

Practice Managers must ensure:

- Correct information is supplied to HSC Pension Service i.e. monies advised in the monthly GP1 should balance with the year end GP55A.
- Employer and employee [contributions rates](#) are paid at the correct rate.
- Information must be supplied by the employer. If an employer uses an accountant to complete the monthly or annual returns , these still need to be checked and verified by the employer for accuracy.



RATE OF PAY CHANGE

As employers will be aware, technically a change in pay (other than due to an unexpected change in duties or one unlikely to persist for at least 12 months) would normally cause an in year re-assessment of a members contribution tier.

So if a member's original rate has been assessed using their pensionable pay (notional whole time for part time employees) for example year ending 31 March 2015 and a member's pay subsequently increases on or after 1 April 2015, a reassessment should be carried out and a new rate of contribution applied (if applicable). For example if a Full Time employee, who has a WTE equivalent salary of £21,400 (5.6% Tier) at the 1st April 2015 and then subsequently receives a pay increase in June 2015 to £21,500 (7.1% Tier), then the new Tiered contribution rate should be applied with immediate effect .

PRACTICE RESPONSIBILITY

HSC Pension Service has been proactive in providing supplementary support to Practice Managers. Additionally, following the introduction of the new CARE scheme on 1st April, a large scale reconciliation exercise was undertaken to ensure members were allocated to the correct scheme

HSC Pension Service will continue to offer workshops and timely newsletters but does not have the continued resources to provide the supplementary support, however given previous support we would expect information to be timely and accurate. Please note that it is the responsibility of the Practice to ensure all information submitted to HSC Pension Service is accurate. Failure to supply accurate information within agreed timelines is in breach of [HSC Pension Scheme Regulations](#). Failure to remit contributions to the Scheme, complete relevant paperwork, update member pension records, or deny employees access to the Scheme constitutes a breach of the statutory HSC Pension Scheme Regulations and section 48 of the Pensions Act 1995. Section 48 of the Pensions Act 1995 and section 70 of the Pensions Act 2004 states, that HSC Pension Service has a legal duty to report any 'breaches of law' to the Pensions Regulator.



How to Contact Us:

By writing to us at:-

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9.00am to 5.00pm – Monday to Thursday; 9.00am to 12.00pm Friday

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

