



HSC Pension Service

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Business Services Organisation

# GP STAFF NEWSLETTER

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# 1. Public Service Pension Schemes Consultation

In 2015 the government implemented reforms to all main public service pension schemes. Public service pensions are some of the most generous pension schemes available, rewarding those who dedicate their working lives to public service.

The government maintains its commitment to ensuring that public servants are rewarded at the end of their careers and the need for schemes to be sustainable and affordable in the future.

The reforms that took place in 2015 did not apply to those closest to retirement. The Court of Appeal found this to be discriminatory against younger members and so the government has since been taking steps to fix this.

The Department of Finance (DoF) is consulting on proposals to remedy discrimination in the main unfunded public service pension schemes made under the Public Service Pensions (Northern Ireland) Act 2014.

## **The consultation is asking for views on the choices offered to pension scheme members**

This consultation is the next stage in the process to remove the discrimination. It sets out options for how this will be done by providing members with a choice of which set of pension scheme benefits, those under their old scheme or the new scheme, they would like to have for the remedy period (between 1 April 2015 and 31 March 2022). These changes will apply across all the main public service pension schemes.

## **Who is affected by the consultation proposals?**

Members of a public service pension scheme on 1 April 2015 who joined on or before 31 March 2012 will be in scope for these proposals. This includes those members who are currently active, deferred or retired.

## **How the changes could affect pension scheme members**

Addressing the discrimination essentially gives members a choice of scheme benefits during the remedy period, increasing the value to some members.

The majority of individuals will see no change in their pension's tax liabilities. A minority of members may see changes, which could be a return of tax already paid or more tax to pay. Where individuals have overpaid tax HM Revenue and Customs (HMRC) will repay this. Where there are tax charges owed the individual must pay these but only for the 4 tax years before their scheme benefits change.

Where a member chooses new scheme benefits for the remedy period, at the point of retirement, their annual allowance tax position will be reassessed. Where an annual allowance tax charge arises from their choice, the scheme will compensate individuals for the tax charge.

A copy of the consultation is available on the DoF website and can be accessed by clicking the following link:

<https://www.finance-ni.gov.uk/consultations/consultation-proposed-changes-transitional-arrangements-2015-schemes>



# 1. Public Service Pension Schemes Consultation - cont

## How to respond to the consultation

The consultation is asking for views on the choices offered to pension scheme members

This consultation will run for 12 weeks and will close at midnight on Wednesday 18 November 2020. Responses can be submitted by email to: [DoFpensionspolicy@finance-ni.gov.uk](mailto:DoFpensionspolicy@finance-ni.gov.uk)

Alternatively, responses can be sent by post to:

Public Service Pensions, Policy and Legislation Branch

Pensions Division

Department of Finance

Waterside House

75 Duke Street

Londonderry

BT47 6FP

**Any questions or requests for further information pertaining to the consultation should be directed to Department of Finance at the address above.**

## 2. Annual Benefit Statements for Practice Staff (ABS20)

Where the GP55A 19/20 has been received and verified as correct, the information has now been uploaded to individual staff records and Annual Benefit Statement (ABS), for each active scheme member have been produced . The ABS20 is available on Member Self Service (MSS) and all staff should now have registered for this service. Staff should not use generic email accounts to access MSS. All HSC employees should have their own personal email accounts ending in @hscni.net. Practice Managers should encourage staff to contact BSO IT at: [supportteam@hscni.net](mailto:supportteam@hscni.net) and then complete their registration for MSS by clicking [here](#).



### 3. Estimate of HSC Pension Scheme Benefits

We occasionally receive estimate requests from practice staff. As the Annual Benefit Statement (ABS) is now being produced for all staff, we no longer produce estimate of benefits, with the exceptions of staff retiring within 12 months or staff who have applied for ill health retirement benefits. The ABS will show the scheme membership, length of time in the scheme(s) and benefits accrued to the end of the 19/20 financial year. Many staff now have CARE 2015 membership and it is not possible to predict benefits beyond the current year.

Staff should access their ABS and then use the calculators available on our website if they are considering retiring before their normal retirement dates. The calculators are available [here](#).

If any staff are planning to retire within 12 months or are applying for ill health retirement, practice managers should complete [Employer Request for Illustration of Benefits Form](#) and forward to [hscpensions@hscni.net](mailto:hscpensions@hscni.net).

### 4. Pension Scheme Registry Number

We are providing again for your information the Pension Scheme Registry numbers. These may be required for your payroll software packages for auto enrolment purposes.

Pension Scheme Registry Numbers

2015 Scheme Members 10276692

1995/2008 Scheme Members 10000725

### 5. HSCB Funding

HSC Pension Service will be sharing information in regard to Principal GPs, Assistant GPs and Practice staff with our colleagues at HSCB, to enable them to accurately assess and apply funding for employer contributions to each practice. All queries regarding funding should be addressed to [Maria.Coyle@hscni.net](mailto:Maria.Coyle@hscni.net) HSC Pension service cannot respond to any queries regarding funding.



## 6. GP1/J2/T55A

Thank you for submitting the GP1 within the time lines. The quality of the submissions continues to improve and we are grateful for the attention that you give these. Errors relating to the GP1s resolved in year will make the annual GP55A returns less problematic and will enable us to update records accurately at year end. Please remember that a [J2](#) is required at the start of any pensionable employment regardless of any previous scheme membership. Likewise a [T55A](#) is required when a staff member leaves the pensionable employment, regardless of the reason for leaving that employment. Therefore when you are completing your GP1 any joiners or leavers from the previous month should have an associated [J2](#) or [T55A](#).



## 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](mailto:hscpensions@hscni.net)

**By Telephone: 028 7131 9111 Option 3**

**Due to COVID-19 we are operating on Temporary Phone Cover**

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](mailto:hscpensions@hscni.net)

