



HSC Pension Service

*Provided by ....*



Business Services Organisation

# GP STAFF NEWSLETTER

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HSC (P) 03-17

Dec - 2017

# 1. Annual GP55A's 16/17

Thank you to all the Practice Managers who have submitted the GP55A 16/17 we have received 100% of the returns.

We currently have queries with 49 Practices outstanding. Practice Managers must ensure that any outstanding queries are answered and sent without any further delay.

# 2. Joiners/Joiner Forms

If a new member joins/transfers to the practice or auto-enrolment applies, the Practice Manager is responsible for completing a [J2 Form](#) (Scheme Joining form)

Please be aware that the 'Date started Current Pensionable employment' on the [J2 Form](#) refers to the date the member started contributing to the pension scheme within your practice, regardless of any previous or on-going pensionable membership they may have with another practice or trust.

If a member of your practice is part-time you need to confirm how many hours per week they work as a fraction over their whole-time equivalent hours.

For example, if an employee joined your practice on a contract of 18 hours per week and the full time contract was 37.5 hours per week, this would be expressed as 18.00/37.50.

Please also be aware that it is possible for a member to hold two or more pensionable employments at the same time within various practices/trusts. These combined posts can be pensionable up to the whole time equivalent hours. We would ask that all practice managers monitor pensionable hours and liaise with members who hold part time pensionable positions with more than one employment.

Whole time equivalent salary is the amount an employee would earn if they worked full-time. So if an employee works 18 hours per week, the amount that they would earn if on a fulltime contract must be recorded.

Please ensure that all forms are signed and stamped by an authorised signatory and stamped with the practice authority stamp.

The completed forms can be scanned and emailed to us at [hscpensions@hscni.net](mailto:hscpensions@hscni.net) or alternatively can be sent by post.



### 3. Scheme Allocation

The Health and Social Care (HSC) Pension Scheme 2015 opened on 1st April 2015. HSC Pension Service has 2 schemes running simultaneously; the HPSS Superannuation Scheme NI and the HSC Pension Scheme 2015. Most members of the HSC Pension Scheme moved to the 2015 scheme on 1st April 2015. However some members closer to retirement may have had full protection or tapered protection.

If the practice manager is unsure what scheme a member should be in they can refer to the [Pension Reform Tapered Protection Calculator 1995/2008 Section](#) or contact the Team here in HSC Pension Service for advice, contact - 02871 319111 – option 3.

### 4. Annual Benefit Statement (ABS)

An email was issued to all Practices on the 15<sup>th</sup> November 2017 advising that we are in the process of cleansing practice staff records to enable the issue of Annual Benefit Statements. As part of this ongoing process and to allow your staff to access the Member Self Service facility we also require their email address. These are required to allow HSC Pension Service to send Member Self Service Account Registration details to individual members of staff in preparation for viewing their online Annual Benefit Statement. Thank you to the 70% of Practices who have submitted their email addresses. Please continue to forward these onto the team.

We will issue further guidance to practice managers on how staff can access their statement online when we have completed data cleansing on the records



## 5. Contribution Rates

Tier	Full-Time Pensionable Pay used to determine contribution rate	Contribution rate (before tax relief) (gross) <u>1 April 2015 to 31</u>
1	Up to £15,431.99	5.0%
2	£15,432.00 to £21,477.99	5.6%
3	£21, 478.00 to £26,823.99	7.1%
4	£26,824.00 to £47,845.99	9.3%
5	£47,846.00 to £70,630.99	12.5%
6	£70,631.00 to £111376.99	13.5%
7	£111,377.00 and over	14.5%

For the 2017/18 financial year, the tiered contribution rate will be based on the 2016/17 Whole Time Equivalent Salary. However, please be aware that an employee whose rate of pay for an existing job changes ( including increments ) the contribution rate should be reassessed based on their annual pay and the member allocated a new contribution rate (if applicable) in the current financial year. Further guidance on tiered contribution rates is available on our Factsheet '[Tiered Contributions 2015/16 through to 2018/19](#)'.

## 6. Auto-Enrolment

Please be aware that it is the Pension Regulator who governs auto-enrolment and each practice will have their own staging date.

If a new member joins/transfers to your GP Practice (regardless if they have previous membership with another practice or trust) or auto-enrolment applies, the Practice Manager is responsible for completing a [J2 Form](#) (Scheme Joining form) – but only forward same at the end of the 'opt out period'. If the practice manager is unsure what scheme the member should be in they can refer to [Pension Reform Tapered Protection Calculator 1995/2008 Section](#) or contact the team here in HSC Pension Service for advice, contact - 02871 319111 – option 3.

Should the member wish to opt out of the scheme within the 'opt out period' then the member of staff must complete a [SD502](#) form - Application to leave the Scheme. The [SD502](#) form is retained at the GP Practice along with the J2 form as evidence that the member opted out. If a [J2 Form](#) is received in the HSC Pension Service a record will be created and a Termination of Scheme Notice form will be needed to end their service.



## 6. Auto-Enrolment - cont

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.

If a member wishes to opt out of the scheme after the 'opt out period' the Practice Manager must complete a [Termination of Scheme Membership Notice](#) and if the members total service is less than 2 years and they do not wish to transfer it to a different scheme they must complete a Refund of Contributions form [REF-\(1\)](#)

### **Pension Scheme Registration (PSR) Number**

HPSS Superannuation Scheme NI 1995/2008 Scheme— 10000725

Health & Social Care Pension Scheme 2015 Scheme— 10276692

Pension Regulator - <http://www.thepensionsregulator.gov.uk/en/employers>

The Opt-out period - <http://www.thepensionsregulator.gov.uk/opting-out.aspx#s20202>

HSC Pension Service Website - <http://www.hscpensions.hscni.net/>

GP Practice Forms - <http://www.hscpensions.hscni.net/forms/>

## 7. Maternity Leave/Sick Leave

Information is available for practice managers with regard to HSC Pension Scheme members who are on [sick leave](#) or [maternity leave](#). Please consult our fact sheets available on our website.

As a members rate of pensionable pay and contributions paid may change due to maternity or sick leave, it would be beneficial when submitting the end of year [GP55A](#) form to provide detail on any members who may have been affected by this. This information may prevent additional queries to practices regarding discrepancies in figures.



## 8. Leavers/Termination of Scheme Membership (T55A's)

There are a number of scenarios that would result in a Practice Manager having to complete a Termination of Scheme Membership Notice. This form must be completed and sent to HSC Pension Service when-

- An active member in the HSC Pension Scheme leaves your practice
- An active member in the HSC Pension Scheme decides to opt out.
- An active member in the HSC Pension Scheme is retiring from your practice.

[Please see link to the Termination of Scheme Membership Notice.](#)

We are frequently asked for guidance on how to complete the Termination of Scheme Membership notice form. Please see below explanations for completion of relevant fields.

**Number 8.** Start date of current period of superannuable employment within Pay Office. This is the date the employee started paying contributions from their salary. Please note some members opt out of paying contributions, so this date will not necessarily be their first day of employment within the practice.

**Number 9.** Last deemed day of Superannuable Service.

This is the date the employee ceased to pay contribution's i.e. opt out, retired, leaver.

**Number 11.** Rate of employee contribution

This is the rate of contribution the employee pays towards the scheme.

**Number 12.** What category is the member currently serving in

Most GP Practice staff would fall under the “Normal Member” category. However for those Practice Nurses who meet the criteria to be awarded “Special Class”, the Practice Manager must breakdown the periods in which they are deemed Special Class. See factsheet on [Special Class](#)

**Number 14.**

If you have a member who is part-time , their hours must be detailed and included in table (i) and table (ii) as detailed below;

Table (i)

Contracted Hours—This should be the employees contracted hours e.g. 1 week 18.75.

Standard Hours—This is the WTE i.e. the number of hours the employee would work if they were full time. i.e. 37.5.

Start Date—This would be the date the member started working the contracted (part-time) hours.



## 8. Leavers/Termination of Scheme Membership (T55A's) continued

### Table (ii)

Year ended 31/03—This would be the financial year in which the member has left employment. For example if the member left in December 2016 then year end would be 31/03/2017.

Total Hours worked—This should be the actual number of pensionable hours the member worked within the financial year, i.e. April to date of leaving.

### **Number 18. Certification**

This must be signed by an authorised signatory and also stamped with the practice authority stamp.

## 9. Monthly GP1 Forms

A monthly [GP1 form](#) is required to inform HSC Pension Service of your monthly employee and employer contributions. Practice managers must ensure that appropriate contribution rates are applied. Links to contribution rates are listed in Section 5 of this GP Staff Newsletter.

On completion, the [GP1 form](#) should be emailed to

[hscpensions@hscni.net](mailto:hscpensions@hscni.net). New employees should be included in the GP1—this form can be edited to capture the start date and all other information. Attach a J2 to correspond with all new entries on the GP1. Likewise, if an employee leaves your employment please submit a T55A — Termination of Scheme Membership.

When completing the GP1 please ensure that :

- Practice Manager'/ Local Scheme Administrator name and contact e-mail address's are included. Please note accountant 's contact information is not accepted in this field.
- The "Month Payment Relates to:" box is completed which states the relevant month the contributions are for. We often find that this has not been updated from the previous month, and due to audit requirements we are unable to accept the GP1 form. This creates a request for revision and resubmission to the practice manager.
- The Employer and Employee contributions are included in correct boxes. Again we often find that these two columns are mixed up which again needs to be corrected by the practice before the form can be processed.

If the GP Practice changes bank account, please forward us a [new Direct Debit mandate](#) form. An original copy is required which we will then forward onto your bank, once the new details have been recorded.

Please note that Salaried GPs returns should be submitted on SR1/SR2—**do not include these on your GP1s.**



## 9. Monthly GP1 Forms — cont

If a member of Staff goes on Long Term Sick or Maternity Leave or there is a promotion etc. can you forward an email to HSC Pensions confirming the change.

**Please ensure that the submission date detailed in Section 10 is adhered to each month. Any GP1 received late will be subject to a £75 Late Payment Fee.**

Please also ensure that you check your bank account after the Direct Debit lift each month to ensure that payment has been collected. If for any reason the transaction did not complete then please contact HSC Pension Service to make a subsequent payment.

Contributions will then be made via Direct Debit from your bank account on the dates detailed in section 10 of this GP Staff Newsletter.

A confirmation email will be sent to each Practice on the Direct Debit Lift each month – to advise that the Direct Debit has been called for and that payment should be taken a few days later from your bank account. If you do not receive this confirmation email then please contact HSC Pensions to ensure we hold the correct email address.

## 10. GP1 Direct Debit Plan 2017/18

Please find details below for the GP1 submission deadlines and direct debit collection dates for financial year 2017/18.

Month Payment Relates To	GP1 Submission Deadline	Direct Debit Date
December 2017	08 <sup>th</sup> January 2018	18 <sup>th</sup> January 2018
January 2018	06 <sup>th</sup> February 2018	19 <sup>th</sup> February 2018
February 2018	06 <sup>th</sup> March 2018	16 <sup>th</sup> March 2018
March 2018	06 <sup>th</sup> April 2018	18 <sup>th</sup> April 2018
April 2018	07 <sup>th</sup> May 2018	18 <sup>th</sup> May 2018
May 2018	06 <sup>th</sup> June 2018	18 <sup>th</sup> June 2018
June 2018	06 <sup>th</sup> July 2018	18 <sup>th</sup> July 2018

Please note it is no longer necessary to send the GP1 form to the bill-to-cash@accountni.gov.uk' email address.





## 11. Casual Employments - 3 Month Rule

### Casual employments

Employers should be aware of the rules surrounding scheme membership for casual employees.

The pensionable start date of any bank post is the first day the member actually performs any duties and paid contributions, not the date they joined the bank.

A casual employee's pension record may remain open, even if they do not work for up to a period of three months, as long as they remain 'on contract' of the employer and return to pensionable work within three months. This is an administration easement and during this three month period the member will earn qualifying membership.

If the break exceeds three months, the pensionable employment must be closed down on the last day they actually worked. A Termination of Scheme Notice should be submitted and if the member re-joins the scheme a new starter record should be set up by submitting a [J2 form](#).

## 12. Member Retiring

When a member wishes to retire you should advise them to complete form [AW6](#) and return to you for completion. The form should be forwarded to HSC Pension Service 3 months prior to the intended retirement date. This allows time for HSC Pension staff to carry out a review of the file and ensure that benefits are paid on time. If any additional posts are held e.g. HSCB, Trust an AW6 must be completed for each employment and sent to the relevant employer.



## 13. 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**

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

All newsletters published this quarter are available at : [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net)

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)

*Thanks for reading and we would just like to say to all of our GP Staff.....*

