



HSC Pension Service

Provided by



Business Services Organisation

GP STAFF NEWSLETTER

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HSC (P) 01-17

June 2017

1. Annual GP55A's 16/17

The GP55A form is an end of year return . It provides the member information relating to the previous financial year i.e. 01/04/2016 to 31/03/2017

The completion of this form is a regulatory requirement and the deadline for submission has now passed. **Practice Managers must ensure that any outstanding returns are sent without any further delay.**

Please find the link to the [GP55A Form](#) available on our website.

Please ensure all relevant information is provided. Some guidance for completion is detailed below when completing the [GP55A Form](#).

Please be aware of the following points when completing the form:

- Pensionable Pay is the actual superannuable earnings up to 31 March and should not include additional hours worked over the full-time hours per year.
- In the case of a Part Time member , the WTE Salary should be detailed.
- The NI Earnings can sometimes be confused with the members National Insurance Contributions, however these are very different. The NI Earnings is made up of Earnings above the LEL up to and including the PT Earnings above the PT, up to and including the UAP. In brief this means add column 1b to 1c on the P60 or Payment deductions sheet P11. 1A is not included as part of the NI Earnings as 1A would be earnings below the LEL.
- The Basic Contributions should be obtained from the practice payroll system.
- Total hours are the superannuable hours that a member worked within the financial year.
- Standard hours. These are the hours a member would work if employed on a whole time contract.

This information is needed to update pension records and to provide members with accurate information.



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 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)

HSC Pension Service has issued Annual Benefit Statements (ABS) to all active Scheme members for the first time this year.

Some confusion has been caused by the Scheme Start Date. In most cases this is displayed as the start date of the member's most recent active post.

Please do not be concerned as this will not affect your pension entitlement. A further ABS will be issued by the end of August 2017 to include membership accrued in the 2016/2017 year. The correct Scheme Start Date will be shown on that ABS.

Members will be able to access their further ABS's through the Member Self-Service facility (MSS). Details of how to access the MSS Facility was included in your previous ABS.

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 March 2019</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 £111,376.99	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.

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 mention 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 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](#)



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

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.

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

hscpensions@hscni.net.

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

Practice managers must ensure that appropriate Contribution Rates are applied. Links to contributions rates are listed in Section 05 of this GP Staff Newsletter.

When completing the GP1 please ensure that;

- All practice information is fully completed, paying particular attention to the “GP Practice Identifier” (4 digit alphanumeric reference unique to each GP practice).
- Practice Manager/ Local Scheme Administrator name and contact e-mail address, please note accountant contact information is not accepted in this field.



9. Monthly GP1 Forms—continued

- 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.

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
April 2017		
May 2017		
June 2017		
July 2017	07th August 2017	18th August 2017
August 2017	06th September 2017	18th September 2017
September 2017	06th October 2017	18th October 2017
October 2017	06th November 2017	17th November 2017
November 2017	04th December 2017	18th December 2017
December 2017	08th January 2018	18th January 2018
January 2018	06th February 2018	19th February 2018
February 2018	06th March 2018	16th March 2018
March 2018	06th April 2018	18th April 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 superannuable 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. GP Section

As of 1st July 2017 and as part of HSC Pension Service organisational change, the GP Section will be changing. In addition to carrying out all of the administration in respect of Principal and Assistant GPs we will also be processing GP locum administration and administration for Practice Staff e.g. GP1s, 55A returns.

As a result of these changes, our team is expanding; see details below of our new team structure. Please note that although the GPs and the Practice Staff are now being dealt with by the same team there will still be separate Newsletters issued for ease of reference. All Newsletters are available on our website.

The processes for all of your returns remains unchanged.

Geraldine McCormick	Team Leader
Adrian McGrory	Supervisor
Shauna McCrossan	Supervisor
Stacey Curry	Administrator
Cathy Davidson	Administrator
Erin McNamara	Administrator
Elaine Fahy	Administrator
Caroline Ward	Administrator
Regina Peoples	Administrator



14. 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

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

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

