



# **Business Services Organisation**

# Directional Body Newsletter

Please note this newsletter is provided to Payroll Admins/Finance managers responsible for administering the Pension Scheme rules to the staff within the Directional Bodies.

It is intended to advise and remind Practices of procedures for this process and should not be given to the Practice Staff themselves.

The HSC Pension Service will distribute a relevant Member Newsletter that should be given to the staff.

## **CONTENTS**

- 1. New Contribution Tiers
- 2. New GP55A Form 22/23
- 3. New Starters and Leavers
- 4. Annual Benefit Statements for Practice Staff (ABS22)
- 5. Email Distribution
- 6. Focus On New Contribution Tiers
- 7. Contact Us



HSC (P) 03-21/22

**Dec 2022** 

## 1. New Contribution Tiers

On 01/11/2022, the Employee Contribution Rates entered Phase 1 on the new tier structure. This moved the tiers from WTE to Actual Pensionable Earnings.

The tiers used in Phase 1 can be found in the Focus On Section in this newsletter.

Phase 2 is due to start in 2023, the exact date is still to be confirmed.

If any Directional Employer has any queries on this, they should email <a href="mailto:hscpensions@hscni.net">hscpensions@hscni.net</a> marked FAO GP Admin Team.

#### 2. New GP55A Form 22/23

Work has started on creating the new GP55A Form for the next year ending 31st March 2023.

Feedback from Directional Employers over the last year has provided valuable information on fixes and improvements to the form to allow for a smoother completion process for them.

We would welcome any more suggestions and comments to help improve this form so that it can become even more beneficial to Directional Employers moving forward—any suggestions can be sent to <a href="mailto:hscpensions@hscni.net">hscpensions@hscni.net</a> marked FAO GP Admin Team.

## 3. New Starters and Leavers

When a member starts Pensionable Employment with an employer, we require a J2 Form to start their pension record. J2 Form can be found here: <u>J2 form</u>

If a member leaves the scheme with your employment, we require a T55A Form to confirm pensionable details.T55A Form can be found here: T55a Form

Please note if a member leaves the scheme with your practice, and comes back, either within a few weeks or even a year, we still need the T55A Form to end the old period of Pensionable Employment and a new J2 Form to start the new period of Pensionable Employment.

Please note that we should receive these forms before the year end GP55A Form is submitted. If a member leaves and returns in the same year, they should have 2 lines on the year end GP55A Form.



## 4. Annual Benefit Statements for Directional Staff (ABS22)

As a reminder, the ABS22 Statements are now ready for members where the below criteria are satisfied. Statements have been posted to Directional Bodies Staff as staff do not have access to the Member Self Service to view their statement online.

Where the GP55A 21/22 has been received and verified as correct, the information has now been uploaded to individual staff records and the Annual Benefit Statement (ABS), for each active scheme member has been produced.

Where the Annual GP55A Form has been received after the regulatory deadline of the 31st May 2022, or where an outstanding query on an earlier submission has been raised but remains unanswered the ABS22 is not guaranteed to have been produced as part of our ABS22 process for active scheme members. HSC Pension Service Staff will refer any queries from these members back to the Practice Manager. Subsequent production of the ABS22 is therefore likely to be delayed.

As with previous years since the implementation of Member Self Service, staff working for most Directional Employers cannot access Member Self Service as it is hosted within the HSC secure network.

Any member of the Directional Bodies who has yet to receive their Annual Benefit Statement for 2022 should contact <a href="MSSQueries@hscni.net">MSSQueries@hscni.net</a> to have their Annual Benefit Statement posted. Again, if there are any outstanding queries regarding the members Pension Record, across any Pensionable Employment, the member will not have a statement available.

## 5. Email Distribution

We email the Employers regarding important information on the Pension Scheme and any updates and to query Monthly Returns or Members Records.

We currently use a mailing list created from the emails we receive correspondences from. le, J2/SD77 Submissions, T55A Form Submissions, Remittance Submissions. Should there be anyone in your organisation that is not directly involved with the processing of pension data, but believes they should be included in these emails, please email <a href="mailto:hscpensions@hscni.net">hscpensions@hscni.net</a> marked FAO GP Admin Team with your request and you will be added to the next bulk mailing.

Employers will receive 3 newsletter emails per quarter (all 3 on the same day), and the occasional email regarding upcoming changes etc.



## 6. Focus On - New Contribution Tiers

As you are now aware, the Contribution Rates for Employees changed on 01/11/2022, there were 3 significant changes to the Employee Contribution Rates:

- 1. Contributions rates are now different % points
- 2. Tiers are now determined by Actual Pensionable Pay instead of WTE
- Actual Pensionable Earnings across multiple employments are now combined to determine a members tier (employments across different employers are exempt from this in Phase 1 only)

Directional Bodies should use the members Actual Pensionable Earnings for the previous year to determine each members new Contribution Rate.

If the member doesn't have a full year in the Practice, or if any significant change has happened to the members rate of pay or contracted hours, the Practice should use the members annualised earnings instead.

The Tiers in Phase 1 are based on the following thresholds:

#### **Phase 1 Contribution Rates**

Tier	Pensionable Earnings	Contribution rate from 1 November 2022 until introduction
1	£0.00 - £13,231.99	of phase 2 5.1%
1	20.00 - £13,231.99	3.170
2	£13,232.00 to £15,431.99	5.7%
3	£15,432.00 to £21,478.99	6.1%
4	£21,479.00 to £22,548.99	6.8%
5	£22,549.00 to £26,823.99	7.7%
6	£26,824.00 to £27,779.99	8.8%
7	£27,780.00 to £42,120.99	9.8%
8	£42,121.00 to £47,845.99	10%
9	£47,846.00 to £54,763.99	11.6%
10	£54,764.00 to £70,630.99	12.5%
11	£70,631.00 and over	13.5%



# 6. Focus On - New Contribution Tiers - cont

The Contribution Tiers on the table below show the thresholds and rates effective in Phase 2 in 2023 (date to be confirmed):

## **Phase 2 Contribution Rates**

Tier	Pensionable Earnings	Contribution rate from introduc-
1	£0.00 - £13,231.99	5.2%
2	£13,232.00 to £22,548.99	6.5%
3	£22,549.00 to £27,779.99	8.3%
4	£27,780.00 to £42,120.99	9.8%
5	£42,121.00 to £54,763.99	10.7%
6	£54,764.00 and above	12.5%



## **Arrangements Over the Christmas period**

Please note HSC Pension Service will be closed over the Christmas period on the following dates:

26th December

27th December

Phones are off on 28th December, but emails will be answered

**2nd January** 

The Practitioner Team would like to take this opportunity to convey our appreciation for your ongoing support and co-operation over the last year. We wish you all a safe and Happy Christmas period and we look forward to working with you again in 2023.





## 5. 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

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: <a href="mailto:hscpensions@hscni.net">hscpensions@hscni.net</a>

