



HSC Pension Service

Provided by

Business Services Organisation

Welcome to HSC Pension Service GP Newsletter

This newsletter is for all general practitioners (GPs) who are members of the HSC Pension Scheme. This communication will include all relevant updates and procedures regarding the administration of principal, salaried and locum GPs. Please read carefully and retain for future reference.

Principal and salaried GP's should use gpcertificates@hscni.net mail box.

Locum GPs should use GPLocums@hscni.net mail box.

CONTENTS

1. 16 Hour Rule
2. GPs Retiring
3. Partial Retirement
4. Re-joining the HSC Pension Scheme (Post Retirement)
5. Opting Out & In of HSC Pension Scheme Membership
6. Payment on Account (POA)
7. Tiered Contribution Thresholds for Employees for 2024/25
8. Contact Us



HSC (P) 01

June 2024

1. 16 Hour Rule

Under the previous 1995 Regulations, members who had taken their pension benefits and then returned to work previously could only work a maximum of 16 hours per week in their first month back without impacting their pension benefits.

This rule, which was previously suspended has been permanently removed from 01 April 2024, allowing staff to maximise the hours they contribute, if they wish, without impacting their pension after they claim their 1995 Section benefits.

Members who fully retire and return to HSC employment must still adhere to the 24 hour break rule.

2. GPs Retiring

When a GP wishes to retire they should complete form [AW6](#) and send to HSC Pension Service approximately 6 months prior to the intended retirement date. This allows time for HSC Pension Service administrators to make sure we have everything we require without causing delays to your benefits being paid.

***If any additional posts are held e.g. HSCB, a HSC Trust, an AW6 must be completed for each employment and sent to the relevant employer. ***

If a GP no longer pays into the HSC Pension Scheme e.g. opted out due to LTA, they should instead complete form [AW6\(P\)](#). We will acknowledge receipt of all pension applications received 6 months prior to retirement, however, calculations cannot be run until the month that the pension is due to be paid. A pension notification letter detailing the benefits payable will be sent when the pension has been processed for payment. Please note below some important points to remember:

- Remember to include all necessary certificates such as Birth/Marriage certificate and Lifetime Allowance Protection certificate (LTA) if appropriate.
- All GPs must take a 24 hour break from all HSC employment (even if not currently paying into the scheme and in a current post that you will continue in following retirement that has 16 hours or less). The requirement to not work any more than 16 hours per week for the first month post retirement has been permanently removed from 31st March 2024.

If a GP continues to work as a partner in the practice after taking pension benefits but does not re-join the HSC Pension Scheme they must still complete an Annual Certificate for seniority purposes. If they retire mid-year 2 Annual Certificates will be needed for that year i.e. one to show the pensionable profit up to the date of retirement plus a second to cover period from the day after retirement to the end of the financial year. N.B. It is only necessary to inform the BSO when you retire from General Practice entirely, notification should be sent to ProfessionalSupportTeam@hscni.net

Please note: A GP who is still working in the practice at retirement but has opted out of the scheme should complete an [AW6\(P\)](#).



3. Partial Retirement

Under the previous 1995 Regulations members were unable to partially retire, whereas they are able to do so in the 2008 Section and 2015 Scheme.

The Health and Social Services (Superannuation) Regulations (Northern Ireland) 1995 have been amended to allow members to partially retire and claim up to 100% of their 1995 Section benefits, whilst continuing to work and accrue further pension in the 2015 Scheme.

It is envisaged partial retirement will better support members' work/life balance and may also help the HSC to retain valued experienced staff in the workforce. As members may wish to partially retire and work longer than they had previously planned.

Guidance for employers and members, including calculators, the application criteria and forms for completion will be available shortly on the HSC Pension Service website.

This regulation amendment has taken effect from 01 April 2024.

Important: Whilst members can apply to take partial retirement from 01 April 2024, HSC Pension Service will do all we can to process these applications as efficiently as possible. However, members must be made aware that due to resourcing issues we may not be in a position to calculate and pay benefits for some months. Applications that need to be backdated to a chosen retirement date will include arrears owing.

4. Re-joining the HSC Pension Scheme (Post Retirement)

Under the previous regulations of the HSC Pension Scheme, members who had taken their 1995 Section benefits were not permitted to build up further pension in the 2015 Scheme if they returned to work in the HSC.

The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 have now been amended to allow members who had taken their 1995 Section benefits to continue to build up pension benefits in the 2015 Scheme, if they wish. This may help some retired staff to bridge the gap between claiming their HSC pension benefits and receiving their State Pension.

This regulation amendment has taken effect from 01 April 2024.



5. Opting Out & In of HSC Pension Scheme Membership

Members can 'opt out' of HSC Pension Scheme membership at any time.

Please remember GPs must either pension all of their practitioner employments or none of their practitioner employments. Members must notify all of their employing authorities, not just HSC Pension Service. GPs can pension their practitioner employments but 'opt out' of officer employments or vice versa.

[Form SD502](#) is available on our website. Members are reminded to read the [Guidance Notes](#) before deciding to 'opt out' of the HSC Pension Scheme. GPs opting out in year should utilise any overlap profits in that year's Annual Certificate of Pensionable Profit. We record the date of 'opt out' on the pension record.

If a member decides to 'opt in' again we require Form [SS14 Start of Pensionable Employment](#) to be completed. This is the only way we can continue to update your pension record so that the accurate status of your scheme membership is recorded.

6. Payment on Account (POA)

The Payment on Account (POA) form is an estimate of pensionable pay for GPs, submitted at the beginning of each year.

For the April 2024 payroll we received 99% of the forms and we thank you for your continued support on this. When completing the POA please submit a realistic average figure at the beginning of the year to avoid multiple submissions of POA in year. There is no need to submit a revised POA where a pensionable pay figure has a slight variation from the original submission. This will help us to manage the time spent on POA administration.

SPPG now also have access to the submitted POA for funding purposes. A revised POA does not in itself update a GP's status in the scheme, forms [SS14](#) or [SD502](#) is required to accurately reflect the status of scheme membership at any point in time.

All forms are available on our website: [Principal GPs | HSC Pension Service \(hscni.net\)](#)



7. Tiered Contribution Thresholds for Employees for 2024/25

From 01 April 2024 the Employee Tiered Contribution Structure has reduced to 6 tiers which are displayed below—

01 April 2024 – ongoing

	Tier Pensionable earnings (based on actual salary)	Contribution rate (before tax relief) (gross)
1	Up to £13,259	5.2%
2	£13,260 to £26,831	6.5%
3	£26,832 to £32,691	8.3%
4	£32,692 to £49,078	9.8%
5	£49,079 to £62,924	10.7%
6	£62,925 and above	12.5%

From 01 April 2024 the employer contribution rate has increased to 23.2%.

8. Contact Us

By Post: GP Payment Section Via e-mail: GPCertificates@hscni.net
HSC Pension Service GPlocums@hscni.net
Waterside House
75 Duke Street
Londonderry
BT47 6FP

Please do not send any returns to individual team members email accounts.

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



Find us on Twitter - @hscpensions



Find us on Facebook - HSC Pension Service

Employer Technical Updates are available at:

<http://www.hscpensions.hscni.net/employer-technical-updates/>

All Newsletters produced this quarter are available at:

<http://www.hscpensions.hscni.net/quick-links/newsletters/>

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

