



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.

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1. Scheme Membership

GP's responsibility to ensure completion of relevant forms as below.

Joining the Scheme

In order for a GP pension record to accurately record all of the pensionable employments, GPs are reminded to complete form SS14 **for each** new practitioner employment (Locum GP, Salaried GP, Principal GP or OOH with WUC or DUC) GP Locums will only have to complete 1 SS14 form for any locum employment and not for each practice they work in.

All Health Service employees within a hospital based setting are automatically enrolled into the HSC Pensions scheme and any information regarding these employments are interfaced over onto their record on a monthly basis

Opting in and Out of HSC Pension Scheme membership

GP's can opt out of their practitioner employment but remain pensionable in their officer employment or vice versa. However if they choose to opt out of their practitioner employment they **must opt out of all** their practitioner posts. If a GP chooses to opt out of the scheme they must notify **all of their employing authorities** not just HSC Pension Service and complete a SD502 form for each employment.

If a GP chooses to re-join the scheme it is very important that each time they re-join they complete a SS14 for their GP employment and again they must also notify all of their employing authorities not just HSC Pension Service.

Please note : No retrospective application for opting in or out of the scheme can be made.

2. Payment on Account (POA)

The Payment on Account form is an estimate of pensionable pay for GPs, submitted at the beginning of each year. 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, form 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 at : [Practitioner](#)



3. Annual Certificate of Pensionable Profit for 2021/22

The Annual Certificate of Pensionable Profit 2021/22 together with guidance notes will shortly be uploaded to the HSC Pensions website. This form is primarily to record the pensionable profit and HSC Pension Service also use this to reconcile seniority payments made to GPs.

As you will be aware the SPPG continue to complete funding allocation for practices making any adjustments through the Global Sum via FPPS.

As the Annual Certificate of Pensionable Profit has the employer contribution tier set at 22.5%, and funding for opt out or seniority will be 16.3%, HSC Pension Service will complete a separate piece of work to ascertain the figure to use for seniority purposes and communicate any under/over payments as we have in previous years.

As we are no longer accepting cheques for under payments of pension contributions, please note the scheme bank account details as below.

Account Name : HSC Pension Scheme Account
Sort Code: 950121 Account Number: 90197955

So that we can allocate the payment to your account the reference number should include the practice number and the GP cypher number Eg Pr000 E0000, include the year if possible eg 21/22.

Please send an email to gpcertificates@hscni.net to confirm the processing of the transaction. We will wait for the transaction to be recorded in the Scheme Bank account before we allocate this to the corresponding GP Annual Certificate.

4. Self Assessments of Pensionable Earnings 2021/22 for Assistant GPs/Locum GPs/OOH GP's

The Self-Assessment 2021/22 for Assistant GPs/Locum GPs/OOH GPs is available on our website at : [2021-22 Self Assessment](#) Please continue to send these to: gpcertificates@hscni.net Ensure that these are completed so that HSC Pension Service can reconcile earnings and contributions paid for year 21/22 and update the pension record with the accurate information for processing of AA and ABS.

5. Annual Benefit Statement 21 (ABS) & Annual Allowance 1 (AA) for Principal GP's

Many GPs will have by now received notification via individual email that the ABS21 & AA21 are available to view on Member Self Service (MSS). Please forward the information to your accountant/financial adviser when we send it to you as they may need this to access whether or not you should avail of the Scheme Pays facility.

Please note the onus is on you as the member to provide your financial advisor /accountant with a copy, either a screen shot or print of your AA data and ABS statement. **For HSC Pension Service to provide this type of information to a third party there is a charge applicable even if we hold a letter of authority on file from the member.** Our Schedule of Charges is available at : <http://www.hscpensions.hscni.net/?s=schedule+of+charges>

Thank you to the majority of GPs who have registered and now use MSS. For any members who still have not registered for the MSS online portal, please do so by registering at : <https://mypension.hscni.net/>

6. GP Locum 10 Week Rule

Due to the Coronavirus (COVID-19) pandemic, we temporarily removed the 10-week rule for GP locums from 1 April 2022. The rule states that GP locums cannot pension work that is over 10 weeks old.

We will be reinstating the rule from 1 October 2022. HSC Pensions will accept any Locum A&B forms outside the 10 week rule until the 31st October 2022, any forms received after this date will be returned.

7. Email Queries

The GP certificate inbox receive a high volume of emails on a daily basis. When contacting the Practitioner section can you please include as much information as possible on your query so we can answer your query quickly and efficiently. Please include part of your NI No and DOB so we can access your pension record and provide you with the required information.

8. GP's Retiring

Please ensure that an AW6 is completed and forwarded to HSC Pension Service 3 months prior to retirement together with all relevant certificates (HMRC protection certificates/birth certificate/marriage certificates) and any information with regard to AVC's if applicable. If a member is retiring they must retire from all posts and inform their employers of this. Therefore if any additional posts are held eg OOH's posts or hospital based posts with the trusts an AW6 has to be also be completed for these posts.

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)).*

From time to time we are asked by GP's to provide information in relation to lump sum options at retirement and what the reduction to the pension would be due to LTA and scheme pay charges. You may find it beneficial to access the help of a financial adviser to assist you to make these important financial decisions. Lump sums choices at retirement are irrevocable when the pension is in payment therefore you should ensure that you have made the correct decision before submitting your lump sum choice.

9. 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



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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

