



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. Team
2. Scheme Pays Facility - Important Update
3. Annual Certificate of Pensionable Profit 2017/18
4. Annual Benefit (ABS)/Annual Allowance (AA) Statements
5. Change of Address - Inform HSC Pension Service and your Employer
6. Estimate Requests
7. Schedule of Charges
8. GP Locums
9. Salaried GPs
10. FAQ's
11. Contact Us



HSC (P) 01-19

June 2019

1. Team

Erin who has been with the team for the past 5 years has been successful in an appointment as Pension Liaison Officer. We are delighted for Erin with this internal promotion, we thank her for her excellent work and commitment to the Team during a period of ongoing change and wish her every success in her new role.

2. Scheme Pays Facility—Important Update

The Scheme Pays facility has been updated for the 17/18 scheme year to allow the election to include tapered Annual Allowance. An Annual Allowance Scheme Pays Guide and updated SPE2 forms for use for 17/18 onwards are available on our website at [Scheme Pays](#). This Guide is a comprehensive document and should be read in full and referred to when completing form [SPE2 17/18 onwards](#). The declaration on form [SPE2 17/18 onwards](#) confirms that you have read the [Scheme Pays Election Guide](#). I draw your attention in particular to :

Estimating the pension input amount

Pension savings statement not yet received

You may not have the information from us about your pension input amount to assess if you are subject to a tapered Annual Allowance and determine if you have an Annual Allowance charge in the relevant tax year. This could be because:

- we do not have the information from your HSC employer or a third party needed to enable us to calculate the pension input amount; or
- you are not entitled to an automatic pension savings statement and you have not asked for an on demand statement.

HMRC confirms that if this is the case you should estimate your liability to a tapered Annual Allowance and Annual Allowance charge based on available information.

HMRC cites possible sources of information as an annual benefit statement. You should check to see if your previous Annual Benefit Statement (ABS) include your HSC benefits.

You can now access your ABS via the [Member Self Service](#) (MSS) portal. More details about ABS can be found on our website. Please refer to Section 4 of this newsletter for information regarding MSS registration.

If you are a medical practitioner you may be able to use the previous year's certified earnings as a starting point.

To meet the Scheme Pays deadline you should consider completing an election using estimated amounts. It is important when estimating the Annual Allowance charge to provide us with a 'best estimate' on the [SPE2 17/18 onwards](#) .



2. Scheme Pays Facility—Important Update - cont

Because we pay voluntary Scheme Pays earlier than mandatory Scheme Pays this will help reduce the amount of interest HMRC will ask you to pay if you change your election because the Annual Allowance charge to be paid by voluntary Scheme Pays has increased.

[Pension savings statement received](#)

Once you receive a pension savings statement with the confirmed details needed to determine your available Annual Allowance you can work out if you have an annual allowance charge. You will then need to amend your tax return and Scheme Pays election. More information about correcting a tax return can be found at: www.gov.uk/self-assessment-tax-returns/corrections.

Page 38 on the Guide tells you more about changing your election.

Current information about the Scheme Pays facility is available [here](#).

3. Annual Certificate of Pensionable Profit 2017/18

The Team are currently working through the Annual Certificates for 2017/18. The order in which these are processed is determined by the date we received the Certificates into the office.

As with previous years there are a number of checks that need to be carried out before Final Statements are produced, such as:

- Seniority reconciliation
- Payment on Account reconciliation
- GP Solo reconciliation
- Income Pension Separately

If there are any queries on an Annual Certificate this will be raised with the relevant accountant. It is important that these are dealt with in a timely manner as the Annual Certificates for all partners need to be correct prior to finalising a Practice.

On finalising the Annual Certificates the Annual Statement of Pensionable Earnings for each GP Partner will be sent to their accountant and we will arrange an adjustment through the Global Sum to cover any arrears/refunds due. An email will be sent to the Practice Manager to confirm the adjustment with a breakdown per GP.

If you have any queries or are responding to queries raised by the Team please send all emails to gpcertificates@hscni.net and refrain from using individual mailboxes.



4. Annual Benefit (ABS)/Annual Allowance (AA) Statements

Annual Benefit Statement (ABS) and Annual Allowance Statements (AA) will be processed for each Practice following the production of the Annual Statement of Pensionable Earnings. On completion both ABS and AA will be published on the Member Self Service portal (MSS).

An email will be sent to the Practice Manager advising when these documents are available. Please register for MSS facility if you have not already done so by clicking [here](#)

Some GPs have reported that they have no access to the facility. All GPs can now avail of a secure email address in which to access this information. If you do not have a secure email address that is attached to the practice you should contact BSO IT on 02895 362400 or email supportteam@hscni.net You will need to have your National Insurance Number when you contact them – but do not include your National Insurance Number in any emails to them.

Some GPs have reported that they cannot see the documents when they complete their registration.

The facility is under constant review to improve the service. Currently, under the status option, use the dropdown as shown below to move between employments, your ABS or/and AA may be in different employments.



The screenshot shows the HSC Pension Service Member Self Service portal. The header includes the HSC Business Services Organisation logo, the slogan 'Your Future In Our CARE', and navigation links for Home, Your Account, and Admin. The user profile for 'J DOE' is displayed, showing the Scheme as 'CARE Scheme', Member Ref: '12345679', and Status: 'Active'. A red arrow points to a dropdown arrow next to the 'Active' status. Below this is a table with columns for Status, Job Title, Pay Reference, and Scheme Name. The table contains two rows: 'Indecided Leaver' with Job Title 'BAND 2', Pay Reference '12345678', and Scheme Name '1995 Section', and 'Active' with Job Title 'ADMIN & CLERICAL', Pay Reference '12345679', and Scheme Name 'CARE Scheme'. A 'Select' button is visible next to the '1995 Section' entry.

Status	Job Title	Pay Reference	Scheme Name
Indecided Leaver	BAND 2	12345678	1995 Section
Active	ADMIN & CLERICAL	12345679	CARE Scheme

Continue to send us feedback so that we can monitor the effectiveness of the service.

You should pass your Annual Allowance/Annual Benefit Statements to your accountant/financial adviser. This will speed the process for you, reduce the risk of date breaches and further reduce postal charges. We must clarify that requests for additional information outside of standard responses for duplication of work already completed e.g. copies of Statements that have been made available to the member may be subject to an administration charge in line with our Schedule of Charges (see note 6).

5. Change of Address - Inform HSC Pension Service and your Employer

If you have changed address, please inform us in writing, use your National Insurance Number as a reference number. If you have **any** employments that are administered by Shared Services Payroll, you need to inform them of the change as well. Whilst we can update your pension record, if the payroll record is not updated your address may default to the previous address held by payroll when they send any pay data to us. Such employments may include but are not restricted to any posts with any Health Care Trust, any OOH Provider, HSCB and NIMDTA.

6. Estimate Requests

So that we can continue to improve the service we provide and supply information in an efficient way, we will no longer produce estimates where an Annual Benefit Statement or Annual Allowance Statement has already been processed.

In certain circumstances, such as Voluntary Early/Age, in the current financial year only, we can still provide an Estimate to the current date. An ill health estimate may also be calculated if the member has started the ill health application process.

7. Schedule of Charges

The Schedule of charges has been updated and is effective immediately. Please find the new details [here](#).

8. GP Locums

GP Locums are reminded to adhere to the 10 Week Rule. Forms must be sent in within 10 weeks from the date you carried out the work. Please find the [GP Locum Factsheet](#) for further information.

Some GP Locums are reporting a delay in their Form A's being verified, signed and stamped by the Practice Manager. The GP Locums only have a 10 week window in which to submit their claims to HSC Pension Service. Please ensure the administration of the Locum forms is completed in a timely manner.

8. GP Locums - cont

Locum GPs can register for [Member Self-service](#) (MSS). All GPs can now avail of a secure email address in which to access this information. If you do not have a secure email address that is attached to the practice you should contact BSO IT on 02895 362400 or email support-team@hscni.net You will need to have your National Insurance Number when you contact them – but do not include your National Insurance Number in any emails to them.

Some GPs have reported that they cannot see the documents when they complete their registration.

Currently the information available on MSS for Locum GPs is limited, GP Locums should ensure that they are completing Self-Assessment forms each year. These should be forwarded to gpcertificates@hscni.net with Self-Assessment as subject heading. The MSS facility is under constant review to improve the service. Currently, under the status option, use the dropdown to move between employments, your Annual Benefit Statement (ABS) or/and Annual Allowance (AA) if available may be in different employments.

9. Salaried GPs

Salaried GPs can register for [Member Self-service](#) (MSS). All GPs can now avail of a secure email address in which to access this information. If you do not have a secure email address that is attached to the practice you should contact BSO IT on 02895 362400 or email support-team@hscni.net You will need to have your National Insurance Number when you contact them – but do not include your National Insurance Number in any emails to them.

Some GPs have reported that they cannot see the documents when they complete their registration.

Currently the information available on MSS for Assistant GPs is limited, Assistant GPs should ensure that they are completing Self-Assessment forms each year. These should be forwarded to gpcertificates@hscni.net with Self-Assessment as subject heading. The MSS facility is under constant review to improve the service. Currently, under the status option, use the dropdown to move between employments, your Annual Benefit Statement (ABS) or/and Annual Allowance (AA) if available may be in different employments.

10. FAQ's

- Q.** How do I register for Member Self Service (MSS)?
- A.** The Member Self Service Portal can be accessed using this [link](#) There are also instructional videos providing a step by step guide on completing your registration.
- Q.** When will I receive my Annual Allowance Statement for 2017/18
- A.** Please refer to Section 4 above
- Q.** If I have a question or query who should I contact?
- A.** All returns/queries/information being sent to the GP Section should be sent via the email inboxes detailed in Section 11. Please do not send emails to individual mailboxes as this may result in something being overlooked.



11. 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.
9.00am to 4.00pm – Monday to Thursday
9.00am 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

