



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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Jun 2021

1. Update on Government Changes to Public Pension Schemes

There is currently no further updates in relation to the outcome of the McCloud judgement and remedies. The latest information we can provide is covered on our website at [Pension Consultation Update](#). Further updates will be communicated in due course.

2. Annual Allowance (AA) & Annual Benefit Statements (ABS) 2019-20 - Principal GPs

We are currently processing Annual Allowance (AA) and Annual Benefit Statements (ABS) 2019/20 for all GP's. These are being processed in date order of the End of Year Certificates being received into the office. When processed we will email the GP to make them aware that their statements are available to view on the Member Self Service portal. Any members that have not yet registered for this service should do so by visiting our website at: <http://www.hscpensions.hscni.net/quick-links/member-self-service/> All requests for ABS statements and AA from a 3rd Party such as independent Financial Adviser or Accountants are subject to a charge. All charges should be paid in advance. The Schedule of Charges is available at: [Member-Schedule-of-Charges.pdf \(hscni.net\)](#)

Please also note that if there is outstanding information from accountants or a previous employer, this may delay in the processing of your ABS and AA. This will be processed within 6 to 8 weeks of all the relevant information being received.

3. Member Self Service (MSS)

We have experienced some technical difficulties with MSS recently. Your internet browser may need to be upgraded in order to view the most recent available information (19/20 AA & ABS). Our software providers have informed us that this should be Explorer 11 and they always recommend to use the latest versions of Edge and Chrome.

4. Annual Allowance (AA) & Annual Benefit Statements (ABS) 2019-20 - Assistant GPs

A reminder for any salaried GPs, OOH standalone GPs and Locum GPs – you should complete your Self Assessment of Tiered Contributions form available at [Salaried – HSC Pension Service \(hscni.net\)](https://www.hscni.net)

The team continue to work through these and will contact you when the reconciliation has been completed. The production of Annual Benefit Statements (ABS) and Annual Allowance information will then follow in due course.

5. GP's Retiring

When a GP wishes to retire they should complete form [AW6](#) and send to HSC Pension Service approximately 3 months prior to the intended retirement date. This allows time for HSC Pension staff 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 [AW6P](#). We will acknowledge receipt of all pension applications received 3 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 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 temporarily removed during the Covid 19 pandemic period.
- If a GP continues to work as a partner in the practice after taking pension benefits 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 the whole 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.



6. Life Time Allowance (LTA)

The Chancellor of the Exchequer removed the annual link to the Consumer Price Index increase for Lifetime Allowance (LTA) for the next 5 fiscal years and so maintains the standard lifetime allowance at £1,073,100 for tax years 2021/2022 to 2025/2026.

If you think the capital value of your pension(s) will exceed the standard LTA, you may consider applying to HMRC for Individual Protection 2016, which will protect your capital value to £1,250,000.00.

Currently HMRC have not set a time limit to applications for IP 2016. The capital value of your pension at 05.04.2016 is available from the dashboard on the Annual Allowance section of Member Self Service (MSS). Take the total value of your closing pension (s) at 05.04.2016, multiply this by 20 and add on any lump sum amounts. This is the capital value of your HSC Pension scheme benefits. If you have any other pension benefits outside the HSC Pension scheme you will need to include the total capital value to apply for IP2016.

IP2016 estimate request are subject to a charge, the Schedule of Charges is available at: [Member-Schedule-of-Charges.pdf \(hscni.net\)](#)

7. 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

