



HSC Pension Service

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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.

Please use [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) mail box.

Locum GPs should use [GPLocums@hscni.net](mailto:GPLocums@hscni.net) mail box

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# 1. Annual Certificate of Pensionable Profit 2016/17

The Annual Certificate of Pensionable Profit for 16/17 has recently been sent to all accountants together with GP Solo income figures recorded from the OOH providers.

**As is the case each year, the deadline for submission is 28.02.2018.** Only those certificates submitted by the due date will be considered for setting the NI Average for seniority purposes. Seniority will be suspended for the March quarter for those certificates not received by 28.02.2018

There is still a small number of Certificates outstanding for 15/16. Unfortunately we have been left with no alternative other than to suspend seniority payments for the non-submission of these 15/16 certificates and pensionable profit in these cases for 2015/16 will be recorded as zero.

The processing of the year 2015/16 and 2016/17 Annual Certificates and now year on year will incorporate reconciling the Seniority for that year. This will mean there will be no need to re-visit the Seniority payments at a later date. As a result the process has taken longer than previous years, however, we will be working through these as quickly as possible and will notify you accordingly of any queries/adjustments.

*Please remember the Seniority is based on Practice GMS income only i.e. GP SOLO and Seniority received (Box 38a) will not be included.*

# 2. Salaried/Retainee GP's - Change in Process

As with previous years a SR2 form, which confirms the actual salary earned for each Salaried/Retainee GP in the year, is available on our website and should be submitted as soon as possible (there are approximately 5 SR2 forms outstanding). The purpose of the SR2 is to ensure that the correct contributions have been made, any underpayment/overpayment will be adjusted and the member's pension record will be updated accordingly with the remuneration provided on the form.

If a Salaried/Retainee GP leaves during the year then an SR2 should be submitted at the date of leaving to cease pension deductions. Any over/underpayment will be adjusted through the Practice Global Sum.

***Please advise your salaried GPs to complete Assistant Medical Practitioner-Self Assessment form (see section 3 for more information).***

In all instances for any salaried GP starters/leavers you must inform Patricia Craig at BSO. ([Patricia.Craig@hscni.net](mailto:Patricia.Craig@hscni.net)).



### 3. Assistant (Salaried/Retainee/Locum) - Self Assessment of Tiered Contributions 2016/17

Every Assistant Medical Practitioner who had pensionable employment between 01/04/2016 to 31/03/2017 (inclusive) in Northern Ireland should complete an Assistant Medical Practitioner — Self Assessment of Tiered contributions form. This form is now due, you can find the form and accompanying guidance on our website by clicking [here](#).

The tiered employee contribution rate in year 2016/17 is the **total** of all HSC GP (Practitioner) income for 2016/17. This will include Practice, Trust, Board, Solo OOHs, Bed Fund and GP Locum income.

The submission of the self-assessment forms are very important as it allows us to reconcile all of your GP employments and ensure your pension record is fully up to date and all employments have been included. It will also highlight any under/over payments of contributions which we can then refund/recoup as necessary.

### 4. Contribution Tier for 2015 CARE Membership

The pay that is used to set the contribution tiered rate for GP (and non-GP) Providers who start after the 1<sup>st</sup> of April and join the CARE Scheme is **annualised**.

For example, a GP who starts in a Practice on 01/06/2016, joining the scheme for the first time, and earns £70,000.00 up to 31/03/2017 will be subject to the 13.5% rate. (£70,000.00 divided by 304 days x 365 days = notional pay of £84,046.05). If you are unsure as to which scheme the member is in please contact us.

If for example, a GP has service in either 1995/2008 during the year in which they move to CARE, then it is the aggregate of these earnings that is used to set the tier.

Please click [here](#) for information on the 2015/16 to 2018/19 Tiered Contributions. If you have any doubt which scheme the membership is held, please contact us for clarification.



## 5. Seniority

Work on the Seniority Reconciliation exercise for years 2013/14 and 2014/15 was temporarily suspended over the summer months due to staff/accountants leave but has resumed in September and is ongoing.

This process will also have a knock on effect on the Annual Certificates for the respective years; in these circumstances revised Annual Statements will be generated. We will inform each Practice Accountant of the outcome of this exercise and liaise with them regarding any under/overpayment of Seniority and Scheme Contributions. It has been directed by the HSC Board that **all** Seniority adjustments should be made through the Global Sum unless there are exceptional circumstances. If there is no action required we will still send a notification to the Accountant.

The Northern Ireland Average has now been set at £78,655 for the 2015/16 year. Therefore anything above £52,431 (2/3) attracts 100% seniority payments. To arrive at your figure, remember to deduct IPS, Solo and the seniority already paid.

When the POA is submitted with an estimated figure, this would be the correct time to make any changes to your Seniority claim if necessary. Practices should contact BSO on [gms.claims@hscni.net](mailto:gms.claims@hscni.net) and insert 'Seniority Adjustment' in the subject line.

**In each year only those certificates received by the submission date of 28.02.yy will be used to calculate the NI average. The average is obviously subject to change each year. The seniority entry on the annual certificate should only be relevant to that years' certificate i.e. the entry should reflect the entitlement, do not enter previous years' seniority adjustments in a current years' certificate.**

## 6. GPs Retirement Process

When a GP wishes to retire they should complete form [AW6](#) and send to HSC Pension Service approximately 3 months prior to your 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 you hold any additional posts e.g. HSCB, in one of the Trusts, an AW6 must be completed for each employment and sent to the relevant employer.

If you are no longer paying into the HSC Pension Scheme e.g. opted out due to LTA, you 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 letter detailing the benefits payable will be sent when the pension has been processed for payment.



## 6. GPs Retirement Process - cont

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). If you return to work you must not work any more than 16 hours per week for the first month post retirement (after the initial month you need to check with HSC Pensions if you are subject to abatement).
- If you continue to work as a partner in the practice after taking pension benefits you must still complete an Annual Certificate for seniority purposes. If you retire mid-year you will need 2 Annual Certificates for that year i.e. one to show your 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 [patricia.craig@hscni.net](mailto:patricia.craig@hscni.net).

To cease or amend your seniority entitlement email [gms.claims@hscni.net](mailto:gms.claims@hscni.net)

## 7. Annual Benefit Statements (ABS)

The ABS for 31/03/2017 is due in Autumn 2017. Using the Activation Key from your 31/03/2016 ABS you can sign up to our Member Self Service tool and view Pension Information and all subsequent Annual Statements (the MSS tool is currently limited to viewing ABS, further Pension information will be added later). If you have not received an Activation Key please register for the facility at <https://mypension.hscni.net/>

The Practitioner team already produce a variety of calculations including estimates, IP estimates, and Pension Savings statements. The ABS may not fully reflect all of your benefits accrued at year end. This is because the information for practitioner pensionable pay does not interface to our systems as a bulk return but rather individual submissions across all employments are required each year and records need to be built up and maintained from these returns.

If you have any queries regarding your ABS or the MSS self-service tool please email directly to: [ABSqueries@hscni.net](mailto:ABSqueries@hscni.net) or [MSSqueries@hscni.net](mailto:MSSqueries@hscni.net).



## 8. HMRC - Annual Allowance & Individual Protection 2016

The standard Lifetime Allowance (LTA) has reduced to £1m from 6 April 2016

### Individual Protection 2016

Members can now apply to HMRC for individual protection 2016 as long as they do not have primary protection (active or dormant) and the Capital Value of their pension benefits, from all their registered pension schemes, is equal to or exceeds £1 million at 5th April 2016. Members should use the online facility at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Members will have an individual lifetime allowance equal to the capital value of their benefits at 5 April 2016 but subject to a maximum cap of £1.25 million. Pension benefits will be protected up to this amount and they may be able to take a tax-free lump sum of up to 25% of their individual lifetime allowance, this will be lower if the member already has benefits in payment.

If you require an estimate for Individual Protection please go to our website and complete the [request form](#). This will be processed as soon as possible subject to finalisation of the 2015/16 Annual Certificate. If you hold any additional employments e.g. within the Trust/HSCB you need to request an estimate through Payroll Shared Services using [Member request for Pension Estimate](#) form.

*Further details on Protection and how to apply can be found on the HMRC website at;*

<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm090000>

## 9. GP Locums

The HSC Pension Service is implementing a change to the way we collect GP contributions. From October 2017 **all payments** should be paid via the Direct Debit system.

A Direct Debit Mandate has been sent to all Locums who currently pay by cheque, please complete and return this as soon as possible so that we have time to set the Direct Debit before your first submission of Locum A&B forms. HSC Pension Service will forward this to your bank on your behalf.

If you require a Mandate form it is available on our [website](#).

For GP Locum work you need to adhere to the '3 month rule'. This means that if you have not done any locum work for 3 months the employment will be terminated at the date you last worked. On recommencing locum work you should then complete a new SS14. (See Section 11).



## 10. SUMDE Monies

SUMDE (Supplement for Undergraduate Medical and Dental Education) is funding paid by the Department of Health Social Services & Public Safety (DHSSPS) to Trusts, General Medical Practitioners (GMPs) and General Dental Practitioners (GDPs) practices in Northern Ireland in recognition of the additional costs associated with teaching medical and dental students during the five years of the undergraduate curriculum and not a payment for teaching.

This income should be included in the Annual Certificate, however, it would be up to the practice, in collaboration with their accountants, to determine the split of income, and any expenditure which might have been incurred, properly apportioned to each GP with the Practice.

## 11. Joining Forms

An SS14 joining form must be completed for each practitioner employment you hold e.g. if you have already completed an SS14 form for locum work and subsequently take up a salaried position in a practice you need to complete an additional SS14 form.

You should send your SS14 for locum, salaried (in practice) and principal practitioner posts to HSC Pension Service. If you hold a salaried post with an Out of Hours service you should send your completed SS14 directly to the OOH Provider. SS14 is available on our website and includes guidance notes for completion.

## 12. FAQ's

We are in the process of compiling an FAQ which will cover those questions that the team are asked most often. If you have any areas that you want covered please email us at [gpcertificates@hscni.net](mailto:gpcertificates@hscni.net) Insert FAQ in your subject line.

## 13. Correspondence Details

We advise all doctors to complete the correspondence details form which is available on our website. We require this form to keep all personal information up to date. It will also help us if we need to contact your accountant about your record and ensure that any correspondence is issued to the correct address. When forwarding documentation or queries by email to HSC Pensions can you ensure you use the email addresses below and not personal mailboxes.



## 14. Contact Us

By Post: GP Payment Section  
HSC Pension Service  
Waterside House  
75 Duke Street  
Londonderry  
BT47 6FP

Via e-mail: [GPCertificates@hscni.net](mailto:GPCertificates@hscni.net)  
[GPlocums@hscni.net](mailto:GPlocums@hscni.net)

By Telephone: 028 7131 9111 option 3.  
9.00am to 5.00pm – Monday to Thursday  
9.00am to 12.00pm - Friday

**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](mailto:hscpensions@hscni.net)

