



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. The Coronavirus Act & the end of Temporary Suspensions for Retire and Return

The Coronavirus Act 2020 is designed to be time limited. Following a review of the Act in Parliament in October 2021, we have now been informed that the Act has been extended to 24 March 2022.

HSC Pension Service is asking employers and members to prepare for an end to the temporary suspensions and a return to normal arrangements from the 25 March 2022.

This is when the 16-hour rule in the 1995 Section, abatement for special class status holders in the 1995 Section and draw down abatement in the 2008 Section and 2015 Scheme will come back into force.

What we're doing to support you

HSC Pension Service will provide more information on this issue in upcoming Employer Technical Updates and will also include information on our website and in the forthcoming Employer and Member Newsletters.

2. Annual Certificate of Pensionable Profit 2020-21

The annual certificate of Pensionable Profit was forwarded to all registered accountants on 21.10.2021. The certificate is due to be returned to HSC Pension Service by 28.02.2022. All returns should be sent to gpcertificates@hscni.net, Only certificates received by the due date will be included to calculate the NI average for seniority purposes. When housekeeping and reconciliations have been completed we will be processing Annual Allowance and Annual Benefit Statements in date received order.

3. GP Individual Responsibility for completion of HSC Pension Service Scheme Forms - Administration of Scheme Membership

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. This is also essential for practitioner employments now being administered through shared services payroll in order that we can differentiate between officer and practitioner employments.

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 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.



4. Registering for Member Self-Service (MSS)

Annual Allowance and ABS statements are published on MSS so it is important that all GPs should now have registered for the facility. If you have not registered please visit our website at https://mypension.hscni.net/

For assistance in registering for MSS please see Member Self Service – HSC Pension Service

The information provided to you on MSS is made available so that you may share it with any third party such as your accountant or financial adviser.

<u>Please note</u> that all requests from financial advisors regarding your benefits are now chargeable. Our Schedule of charges is available on our website at <u>Member-Schedule-of-Charges.pdf</u> (hscni.net)

5. GP's Retiring

Please ensure that an <u>AW6</u> 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 cannot be changed when the pension is in payment therefore you should ensure that you have made the correct decision before submitting your lump sum choice.

6. Self - Assessments

Salaried, OOH and GP Locums who are subject to the yearly self-assessment submission should ensure this is submitted at the end of the financial year. Once the self-assessment has been finalised HSC Pension Service will then produce your AA and ABS statements, please ensure that all self-assessment forms have been submitted to enable records to be updated.



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. Department of Health Consultations

On Monday 6th December the Department of Health launched 2 consultations relevant to the HSC Pension Scheme. They are the consultation on the McCloud Remedy, relating to the reforms of Public Sector Pension Schemes introduced in 2015 and the consultation on the structure of Member Contributions moving forwards under a Career Average Revalued Earnings (CARE) Scheme model.

Full details on the consultations including information on how to respond can be found on the Department of Health Website at Consultations | Department of Health (health-ni.gov.uk)

Please ensure all staff and stakeholders are informed of the consultations and provided with details on how to access and respond.



Arrangements over the Christmas period

Please note HSC Pension Service will be closed over the Christmas period on the following dates:

27th December

28th December

3rd January

As we near the end of 2021, in what has been a challenging year for all of us, the Practitioner Team would like to take this opportunity to convey our appreciation for your ongoing support and co-operation. We wish you all a safe and Happy Christmas period and we look forward to working with you again in 2022.





9. Contact Us

By Post: GP Payment Section Via e-mail: GPCertificates@hscni.net

HSC Pension Service <u>GPlocums@hscni.net</u>

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



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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

