



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.

All returns and queries to: gpcertificates@hscni.net mail box.

Locum A & B submissions to : <u>GPLocums@hscni.net</u> mail box.

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1. Annual Certificate of Pensionable Profit 2016/17

The deadline for the submission of Annual Certificate of Pensionable Profit for 2016/17 has now passed (the deadline for submission was 28.02.2018). Only those certificates submitted by the due date were considered for setting the NI Average for seniority purposes, which has been confirmed as £78,564. At the date of publication there are still 15% of Annual Certificates outstanding. Please note that non-submission may result in your Seniority being suspended. All GP's seniority payments for the 2016/17 year will be reviewed based on the GMS pensionable profit declared on the annual certificate and we will liaise with the GP's accountant in regards any over or underpayments. It is anticipated that we will commence the production of Annual statements in the week beginning 9th April.

All Annual Certificates should be sent to gpcertificates@hscni.net using the excel format only. If you are sending a cheque to cover underpaid contributions then please ensure it is made payable to 'Business Services Organisation'.

2. Assistant (Salaried/Retainee) - Information now due

The following submissions are now required in relation to all Salaried GPs, thank you to those who have already submitted returns.

SR1 2018/19

For any Salaried/Retainee GP in employment in a GP Practice a SR1 form must be submitted prior to 01/04/2018. This estimates the superannuable remuneration for said GP and allows us to deduct the correct contributions from the Global Sum.

If we have not received a SR1 submission for 2018/19 we will carry on deductions from previous year to reduce any possible underpayment.

N.B. Salaried/Retainee GPs should not be entered on GP1 returns.

SR2 2017/18

As with SR1 returns, we require a SR2 at the end of the financial year for any Salaried/ Retainee GP in post at 31/03/2018. This will provide details of actual earnings in the relevant year and we will then reconcile any under/overpayment of contributions via the Global Sum.

There are still a small number of SR2 returns outstanding for year 2016/17. We have contacted each of these practices individually.

You can find all the above forms and accompanying guidance on our website by clicking here.



3. Payment on Account 2018/19

Thank you to all who already submitted the Estimated Payment on Account for the coming year 2018/19.

If you have not yet submitted your Payment on Account forms please do so as soon as possible. In the event that we do not have a new submission for year 2018/19 we will continue to deduct the amount we deducted in March. However, it is important that forms are submitted to ensure we deduct contributions as accurately as possible and eliminate large underpayments of contributions. Any amendments to the POA throughout the year should be emailed to gpcertificates@hscni.net.

N.B. this would be the ideal time to make any changes to your seniority claim if necessary e.g. change in pensionable profit that will impact on your seniority entitlement. Practices should contact BSO on gms.claims@hscni.net and insert 'Seniority Adjustment' in the subject line.

4. Annual Benefit Statements (ABS) update

As advised in previous newsletters we are not yet in position to run ABS across practitioner records, 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.

As a result of this manual input/update of GP records there may not be an ABS available to view on the Member Self Service (MSS) but this should not be a cause for concern. The Practitioner team are happy to process any individual requests for information that may be needed in the absence of MSS data.

<u>Please note that as we have a constant high volume of work, requests for calculations will be processed in date received order.</u>

Practitioner records are updated in line with Annual Certificates so we are always working to 31st March in the previous year. If you have any queries regarding your ABS or the MSS self-service tool please email directly to: ABSqueries@hscni.net or MSSqueries@hscni.net.



5. Tools/Resources available to you

The HSC Pension Service Website contains key documents and resources to help you understand your scheme. These include the following:

- Documents and forms for you to download.
- Factsheets and Frequently Asked Questions
- Scheme Calculators

Please visit the website regularly for up to date information regarding all areas of Pension Scheme Administration. If possible please provide feedback on your experience when visiting the site so that we can enhance your experience and provide relevant information.

6. GP Locums

It has come to our attention that there may be a delay in getting Locum A forms completed by the relevant Practice. It is imperative that all Locum A forms are verified, stamped and signed by the Practice Manager after completion of the Locum work. This is essential as the Locum GPs only have a 10 week window to submit locum earnings and have it count towards their pension. GP Locums should also ensure that they are providing forms to Practice Managers for verification in a timely manner.

GP Locums should retain copies of their A&B submissions as they may need to be referenced at a later date and also for completion of self-assessment forms.

7. 3rd Party Requests for Pension Information

All requests for information from a 3rd Party such as an Independent Financial Adviser or Accountant will be subject to a charge (this includes ABS, AA calculations and estimates). The charge should be paid in advance, processing will not occur until HSC Pension Service is in receipt of the fee. A <u>Schedule of Charges</u> is available on our website.

A letter of authority must be on file before we can release any information to a third party.

<u>Please note that as we have a constant high volume of work, requests for calculations will be processed in date received order.</u>



8. FAQs

- Q. I have registered for Member Self Service and information available to view is limited, should I be concerned?
- A. No, due to the complexity of a GP record there may be those that are still not fully up and running (see section 4 for more information).
- Q. Is it possible to request an Annual Allowance Statement for 2016/17?
- A. If you are a GP partner we will not yet have 2016/17 remuneration available to do this calculation. It may be possible for Assistant practitioners to request this if we have reconciled all their 2016/17 earnings.
- Q. Do I need to complete a Self-Assessment 2017/18 form?
- A. All Assistant Practitioners (salaried/retainee/locum) must complete this in order to ensure the correct contribution rate is paid across all employments and to maintain an accurate pension record. This is available on our website.

If you have any areas that you want covered please email us at gpcertificates@hscni.net Insert FAQ in your subject line.



9. Contact Us

By Post: GP Payment Section

HSC Pension Service

Waterside House

75 Duke Street

Londonderry

BT47 6FP

Via e-mail: GPCertificates@hscni.net

GPlocums@hscni.net

Please do not send any returns to individual team members email accounts.

By Telephone: 028 7131 9111 option 3.

9.00am to 5.00pm – Monday to Thursday

9.00am 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

