



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

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

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Mar 2021

## 1. Update on Government Changes to Public Pension Schemes

We are aware that you will have queries regarding your pension accrual 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. Lifetime Allowance from 2021 to 2022 to 2025 to 2026

In the Spring Budget on 3<sup>rd</sup> March the Chancellor of the Exchequer removed the annual link to the Consumer Price Index increase for Lifetime Allowance 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. Full details are available at :

<https://www.gov.uk/government/publications/setting-the-standard-lifetime-allowance-from-2021-to-2022-to-2025-to-2026/setting-the-standard-lifetime-allowance-from-2021-to-2022-to-2025-to-2026>

## 3. Annual Certificate of Pensionable Profit 2019/20

The deadline for submitting the Annual Certificate of Pensionable Profit 2019/20 was 28<sup>th</sup> February. At this date we had received 72% of the certificates due. The Northern Ireland average profit for seniority purposes is not yet available.

If you have not yet submitted your Annual certificate please do so as soon as possible. All returns should be sent to [gpcertificates@hcni.net](mailto:gpcertificates@hcni.net)

## 4. Timeline for completion of various pension related processes for Principal GP's

### Annual Statements of Pensionable Profit 19/20

These will be processed from the information contained in the Annual Certificates of Pensionable Profits in date order received and following housekeeping and audit checks. Any unresolved queries may delay the production.

We will commence the production of the statements in mid-late April.

### Adjustments of Over/Underpayments of Scheme Contributions

These will be processed as soon as possible following the production of the Annual Statement of Pensionable Profit – a breakdown of the individual values for GPs in a practice will be forwarded to the Practice Manager for the practice records.

### Annual Benefit Statements/Annual Allowance data

The pensionable earnings figure from your Annual Statement of Pensionable Profit is used to update your pension record. The team then proceed through their work flow to calculate Annual Allowance and Annual Benefit Statements. An email confirming that Annual Allowance and Annual Benefit statements are ready to view on Member Self Service (MSS) are sent to all GPs when this work has been completed. As a reminder the Annual Allowance is a data view from your dashboard on MSS and not a document. You can print the screen or save to your desktop so that you can share with your accountant or/and other third parties.

### MSS Access

If you have opted out of the scheme and continue to work at Practice you can still access MSS.

## 5. GP Individual Responsibility for completion of HSC Pension Service Scheme Forms

This will remain as a regular inclusion in the newsletter as a reminder to GPs of their individual responsibility.

### 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.



## 5. GP Individual Responsibility for completion of HSC Pension Service Scheme Forms - cont

### 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 out 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 an 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.

### Payment on Account (POA)

The Payment on Account form is an estimate of pensionable pay for GPs, submitted at the beginning of each year. Please submit a realistic average figure at the beginning of the year to avoid multiple submissions of POA in year. There is no need to submit a revised POA where a pensionable pay figure has a slight variation from the original submission. This will help us to manage the time spent on POA administration. HSCB assess funding based on the values entered on the POA submission. A revised POA does not in itself update a GP's status in the scheme, form SS14 or SD502 is required to accurately reflect the status of scheme membership at any given point in time.

## 6. Timeline for completion of various pension related processes for Salaried GP's/Stand-alone OOH GP's

Practice managers should submit as soon as possible after 31<sup>st</sup> March 2021 the SR2 for any salaried GPs in Practice. We will complete the reconciliation and set any adjustments.

We will receive information from Shared Services payroll for OOH Sessional and salaried GPs pensionable pay information for year-end 31.03.2021 in due course.

All Assistant Practitioners should complete a Self Assessment of tiered contributions certificate for 2020/21. The certificate together with guidance notes is available at:

[Salaried – HSC Pension Service \(hscni.net\)](https://hscni.net)

## 7. Financial Advisers

From time to time we are asked to provide advice – this may include lump sum options at retirement or financial planning with regard to opting in or out of the scheme.

***HSC Pension Service staff cannot provide members with financial advice.***

We will sign post you to our website where you will find extensive information and calculators to help you make your choices. 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 in particular 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.

You should research the extensive information available on the www and you may find information and links at <https://www.nidirect.gov.uk/articles/getting-information-and-help-pensions> helpful.

The BMA can also offer advice from specialists, further information can be found at [www.bma.org.uk](http://www.bma.org.uk)

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. Please refer to [Schedule of Charges](#) for further information. A letter of authority must be on file before we can release any information to a third party. Please note that as we have a constant high volume of work, requests for calculations will be processed in date received order.

## 8. 2021/22 Preparation

The **Payment on Account (POA) 21/22** was recently sent to Practice Managers and Accountants. 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 2021/22 we will continue to deduct the amount we deducted in March 2021. 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](mailto:gpcertificates@hscni.net).

All **queries regarding funding** should be forwarded to: [maria.coyle@hscni.net](mailto:maria.coyle@hscni.net) 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](mailto:gms.claims@hscni.net) and insert 'Seniority Adjustment' in the subject line.



## 9. 2021 Census


### Census 2021 is here!

The census happens only once every ten years and gives us a picture of all the people and households in Northern Ireland. It gives us three windows on our world.

**The Past** – As well as being a rich source of genealogy information, we can find out interesting facts like Putter Outter, Clod Hopper, Toe Rag all past occupations that have disappeared from census records.

**The Present** – It shows us what Northern Ireland looks like today highlighting current trends. For example, renewable energy in homes is included for the first time while we don't ask about outside toilets anymore.

**The Future** - Census data is used make decisions about how vital public services, such as health, housing and transport are planned and funded. As we get older our needs may change and it is important that this is captured so everyone has access to the services they need.



**census 2021**

On Census Day 2011, 21% of people had a long-term health problem or disability that limited their day-to-day activities.

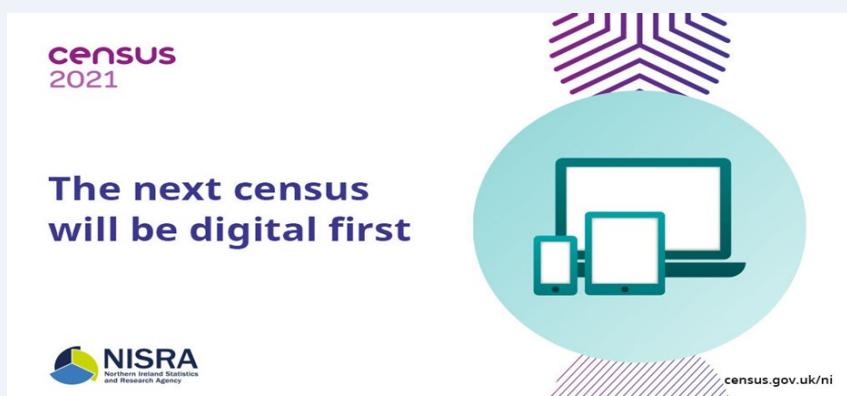
What will it be on Census Day:  
**21 March 2021?**

**NISRA**  
Northern Ireland Statistics and Research Agency

census.gov.uk/ni

The infographic features a purple background with white text. On the right, there are two rows of stylized human figures: the top row has five white figures, and the bottom row has five purple figures. The NISRA logo is in the bottom left, and the website URL is in the bottom right.

You should have received your pack in the post. It will have included an access code for completing online or details on how to request a paper form. If you have already completed your census we are very grateful. Your answers are important and completely confidential. Your personal data will never be shared.



**census 2021**

**The next census will be digital first**

**NISRA**  
Northern Ireland Statistics and Research Agency

census.gov.uk/ni

The infographic has a white background. At the top left is the 'census 2021' logo. In the center, there is a teal circle containing icons of a laptop, a tablet, and a smartphone. Above the circle is a purple geometric pattern, and below it is a purple hatched pattern. The NISRA logo is in the bottom left, and the website URL is in the bottom right.

If you didn't receive a pack, have lost your access code or have any questions call our contact centre for free on **0800 328 2021** or visit our website at [www.census.gov.uk/ni](http://www.census.gov.uk/ni). Here you can find out about the support available to help you complete including guidance in Braille, Easy Read, British and Irish Sign Language and large print questionnaires.

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