



GP STAFF NEWSLETTER

Please note this newsletter is provided to practice managers, payroll administrators and finance managers responsible for administering the pension scheme rules to the practice staff within GP practices/federations. It is intended to advise and remind practices of procedures for this process and should not be given to the practice staff themselves.

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1. Contribution Rates - NEW RATES 01/04/2025

Following a review by the Government Actuary Department, it was noted that the required member yield of 9.8% was not being met with the new tiers introduced in Phase 2 of the new contributions structure.

It has therefore been necessary to change the contributions tiers to better reflect the yield. Each tier is therefore increasing by 0.2% over last year. This increase is not applied to the lowest tier, which is earmarked for removal /change at some point in the future.

Additionally, in line with the regulations, the thresholds of the new tiers are to increase in line with inflation. The rate used is 1.7%

It should be pointed out that the increase is effective for the 25/26 year—if the Agenda for change pay award offered is “significantly greater” than the CPI increase, these thresholds will change in the future, retrospectively from 01/04/2025. all employers should therefore be aware that a rate review may need carried out against ALL earnings from 01/04/2025, not just any future backpay given.

Please see the new thresholds and rates below—please see the Employer Technical Update for full information.

Member contributions rates effective 01/04/2025—applicable to ALL members

Tier	Pensionable Earnings	Contribution rate
1	Up to £13,259	5.2%
2	£13,260 to £27,288	6.7%
3	£27,288 to £33,247	8.5%
4	£33,247 to £49,913	10.0%
5	£49,913 to £63,994	10.9%
6	£63,994 and above	12.7%

2. GP55a - Annual Return 2024/25

The GP55a to finalise 24/25 year is due by **Friday 16th May**. The team will complete checks on the submission and the information will be used to update member pension records in preparation for Annual Benefit Statements (ABS) 25. Further information about the progress of ABS25, will be provided in June 2025 Newsletter.

Points to note about your GP55a submission.

- You must complete additional information on the GP55a tab of your GP1 incorporating GP55a before submitting to HSC Pensions. Please see separate correspondence sent by GP Team for what is required
- You must submit your GP55a as a separate email from your GP1 submission, confirming the additional information above has been completed. If this step is not completed, your email will be returned and marked as non submission until the correct submission is received.
- You should check the practice checker page for any errors and aim to resolve before sending to HSC Pension Service.
- You should check that each months GP1 has no missing information.
- You may receive a query email from the HSC Pension Service GP admin team regarding your GP55a. Please reply to this email as soon as possible to avoid any issues.
- Before you submit your GP55a, you must complete the Checklist tab, which outlines some of the most common reasons that unexplained errors appear on your practice checker— please do not query your forms errors until you have completed this checklist

3. GP1 incorporating GP55a 25/26 -

The GP1 incorporating GP55a 24/25 will be sent to all relevant employers on 01/04/2025

There are a number of minor changes made this year to the GP1 incorporating GP55a which will streamline the error feedback process to the practices.

There is also a major change added to the form to incorporate a new “employer levy” this levy has not yet been agreed for HSC Pensions for HSCNI as it has in NHS Pensions England. With a small chance that it is implemented before 31/03/2026, the feature is in the form, but remains inactive until we advise the practices when it will be implemented.

Employers do not yet need to take any action on this feature.



4. Payment on Account (POA) & SR1 2025/26

Locum GPs, Salaried GPs and GP Partners do not appear on the GP1 or GP55a if they are performing practitioner work. Locums submit their own forms, Salaried GPs need SR1 forms submitted at year start and the GP Partners need a Payment on Account for submitted at year start.

The Payment on Account (POA) 2025/26 and SR1 25/26 have recently been sent to practice accountants. They are also available on our website. Please continue to send these returns to gpcertificates@hscni.net

5. Pensionable Employment termination –Ill Health Grounds

If a staff members employment is terminated on the grounds of ill health, please ensure HSC Pension Service is notified of this at the time of termination, as this may affect the level of ill health pension benefits they may be entitled to if applying for ill health pension at a later date.

This can be noted on the T55a termination form and the subsequent submission email.

6. Focus On—Submitted Data

All employers submit pensionable data to HSC Pensions at different times through the year.

There are times where the same information is being requested, and it may feel like you are simply repeating the process. This section this quarter will outline what information is required and when.

J2 starter form and the start date reported

This form is required for each and every person on your payroll, **EACH TIME** they start a pensionable post. If a member has worked for your employment for 20 years, but then takes on an additional role that you pay at a different rate, you need to send a **NEW J2** to tell us about the new role, as it is paid at a different rate, it has implications for some members pension benefits and needs to be reported as if it were 2 people working the roles.

You are not just informing us the person is joining the scheme, you are informing us that they are joining the scheme, within your employment, on a specific date that may not be the same as the date they joined the employment.

GP1 and GP55a

HSC Pensions made the process of completing the GP55a each year simpler by incorporating all 12 GP1 forms into the same spreadsheet. At year end we ask for you to submit your march GP1, and then submit your GP55a separately, even though it's the same file.

The GP1 process and GP55a process are two separate processes and are carried out by different internal teams and staff, we therefore require 2 submissions to allow each team to work in tandem at year end. The GP55a also has additional information required that is not done during the GP1 submission, so keeping them separate reminds employers that more is required before the second submission

T55a and Year end data

HSC Pension legislation requires confirmation of final figures be sent by the employer. This is done by submitting a T55a terminating form. We often get asked—why do I need to send this data when it's been sent already on the GP55a every year.

The GP55a each year confirms the figures for the previous year and they are loaded to record and these build the members benefits over time.

The T55a informs our team that a members pensionable employment has ended, and confirms that the final few years of data has remained the same and hasn't changed due to backdated amendments to pay, pay awards, Uplifts etc that were not reported previously.



7. Submission of Pension Applications - McCloud Ruling

As a result of the McCloud Remedy, HSC Pension Service must add an additional number of steps to the process of calculating and paying HSC Pension Benefits to Scheme members.

In accordance with the remedy, all affected retirees must be furnished with a Remedial Service Statement (RSS) which provides detailed information relating to benefit accrual during the remedy period, i.e. 01/04/2015 to 31/03/2022 or part thereof. This is commonly referred to as their McCloud Choice Statement.

Members have a statutory time limit of 3 months to return their choice on how they wish to claim the said benefits for the remedy period, after which, if no response is received they will be automatically awarded benefits from the legacy scheme for the remedy period.

It is therefore imperative, that as a result of these additional steps and statutory timeframes for members to make their choice, HSC Pension Service must increase the lead in time for the receipt of pension benefit applications to 6 months.

This will allow HSC Pension Service sufficient time to:

- Review the application for completeness
- Calculate up to 4 possible benefit forecasts for members to consider when making their choice
- Issue RSS to members electronic or home address
- Provide members with the statutory 3-month period to make and return their choice
- Monitor, document and record choice statement returns
- Calculate actual benefits based on the choice

8. Immediate Choice Election for Pensioners - McCloud Ruling

Due to delays in our system capabilities and complexity of revision of Pensions, our choice for pensioners has been delayed. We do hope to start contacting pensioners with their choice information in the coming months. HSCPS and our IT supplier continue to liaise on the process and development for the revision of pensions and agree a format of how the system will display and writeback the results in line with our Remedial Service Statements.

9. Dual Annual Benefit Statements/Remedial Service Statements – McCloud Ruling

HSCPS and our IT supplier, are currently developing a new dual annual benefit statement for McCloud affected members. This statement will show both estimated options available for the remedy period and will replace the old format.

10. HSC Pensions—Partial Retirement

Members who are aged 55 and over or have a protected minimum pension age of 50, and have an agreement from their employer, can choose to take part, or all, of their pension benefits and continue in HSC employment. This is called partial retirement - it may also be known as drawdown.

To be eligible for partial retirement, a member must:

- have reached their minimum pension age,
- be an active member of the Scheme,
- reduce their actual pensionable pay by at least 10% for the 12 months starting from the date they take partial retirement (for GP's, Dental Practitioners, Ophthalmic and non-GP Providers a 10% reduction in commitment is required),
- Their 10% reduction in pensionable pay is calculated based on their previous level of pensionable pay for the 12 months before they take partial retirement,
- have a change in their terms and conditions of employment to reflect the reduction in pensionable pay, the rest of their terms and conditions remain the same,
- expect their new level of pensionable pay to last at least 12 months from the point partial retirement is taken,
- not have already claimed partial retirement on two occasions.

Further information can be found on our website here: [HSC Partial Retirement Member Factsheet](#)

Please note that the factsheet contains generic information relating to partial retirement and their may be terminology and references that do not apply to GP practices. such as referring to your HR etc. please make adjustments accordingly for your place of work.



11. Contact Us

By writing to us at:-

HSC Pension Service
Orchard House
40 Foyle Street
Derry/ Londonderry
BT48 6AT

Via e- mail at:- hscpensions@hscni.net

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

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

