

# EMPLOYER

## circular

### HSC Pension Service

HSC(P) 01/10

26 February 2010

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## 1. New Head of HSC Pension Service Appointed



Martin Bradley, MBE, has been appointed as the Head of HSC Pension Service and took up post on 1 October 2009. Martin joins the Business Services Organisation with 23 years' experience in Health and Social Care and is the former Chief Salaries and Wages Officer for the Western HSC Trust.

## 2. Reminder - Disclosure of Senior Managers' Remuneration and Pension Details

**Please note: GP Practices and Direction bodies do not need to take part in this exercise.**

HSS(F) 58/2009 refers. All requests for information under Disclosure of Senior Managers' Remuneration and Pension Details should have been received by HSC Pension Service by 4<sup>th</sup> January 2010 to enable us to provide you with the necessary disclosure information by the required deadline.

**Important Note:** HSC Pension Service has created this timetable to meet the reporting requirements of the HMT/Government on faster closure of accounts. Namely, that HSC Trusts should have their draft accounts submitted to the Department by 7 May 2010. It is in employers' best interests to ensure that all information is requested by the dates stipulated above and that any information supplied by HSC Pension Service is checked upon receipt.

**HSC Pension Service will be unable to guarantee that requests or queries received after 5 January 2010 will be dealt with by the deadline but will endeavour to provide this where possible.**

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### 3. The Minimum Pension Age is changing from 6 April 2010 for some members

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The minimum pension age is changing for any member who joined the HSC Pension Scheme for the first time on or after 6 April 2006, or who rejoined on or after 6 April 2006 and had previously left before 1 April 2000. Currently the minimum pension age is 50 however for the above group of members the minimum pension age will change from 6 April 2010 to age 55.

For members who fall into the above category this means that if they wanted to draw voluntary early retirement pension benefits before 6 April 2010 they are able to do so from age 50 but from 6 April 2010 they must be at least age 55 to access these pension benefits.

Members who have transferred into the HSC Pension Scheme as part of a block transfer and who had a minimum pension age of 50 in the sending scheme will retain a minimum pension age of 50.

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## 4. Redundancy and Minimum Lump Sum 2008 Section Factors

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Actuarial redundancy and minimum lump sum\* 2008 Section factor tables CER7 and CER8, and a worked example will shortly be available under the redundancy heading in the Employer section on our website, [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net)

\* The minimum lump sum is equivalent to the lump sum in respect of pre 1 April 2008 service which these members would have received in the 1995 Section had they chosen to move to the 2008 Section. These tables are for guidance only as they may be subject to change.

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## 5. National Insurance Earnings

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In order to clarify the provision of Contracted Out National Insurance earnings to HSC Pension Service regarding the introduction of the Upper Accrual Point (UAP) by HMRC, the terms used represent the following figures.

**LEL:** Earnings at the Lower Earnings Limit

**ET:** Earnings above the LEL up to and including the ET (Earnings Threshold)

**UAP:** Earnings above the ET up to and including the UAP (Upper Accrual Point)

**UEL:** Earnings above the UAP up to and including the UEL (Upper Earnings Limit)

Thus when asked to provide the Contracted Out National Insurance earnings between the LEL and UAP, the correct amount is the total of the ET and UAP figures as in the example below.

Monthly insurable pay of £3,550 produces the following NI earnings figures: -

**LEL** £412

**ET** £64

**UAP** £2861

**UEL** £213

The contracted-out earnings figure to be provided to HSC Pension Service is £2925 i.e. the sum of the ET and UAP values.

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## 6. AW6 – Supplementary Sheet for Issue to Members with Form

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As part of the retirement process HSC Pension Service needs to tell members about the date their benefits will become payable and when they can expect to receive notification of what amounts are due.

To achieve this we have provided an additional information sheet, which we ask all employers to attach to the AW6 Retirement Application Form. This is available in Annex A or downloadable from our website at [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net)

We are planning to incorporate this information into a future version of AW6 when it is next reviewed.

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## 7. Availability of Revised GP Provider & Non-GP Provider Pensionable Profit Certificates

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After discussion and agreement with the Department we have amended the GP certificate for 2008/09 to accommodate the fact that GP contributions per GP accounts for 2008/09 will not agree to GPs' liability to pay employer pension contributions in respect of that year.

The revised 2008/09 certificates is now available on our website [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net) under the heading 'Employers' and the link to 'Scheme Forms' and is attached at Annex B.

The revised certificate should be filled out on the basis of a 7% employer contribution. The balance of the 15.7% will be collected in the near future and further correspondence on this will be issued in due course

To facilitate this, the rates at boxes 34 and 43 of the form have been changed from 15.7% to 7% and the signoff to the form has been changed to recognise the difference between the ultimate liability and the amount actually paid and accounted for by GPs in their 2008/09 accounts. Changes to the form have been highlighted in red.

**For clarity, this circular does not change the ultimate liability of GPs to make a 15.7% employer contribution in 2008/09. Nor does it change the arrangements which have been made regarding employee contributions in 2008/09.**

The main certificate must be completed by Providers that are partners (in a partnership) or those who are 'single-handers'. You can also find a comprehensive 'box by box' guide to help complete the certificates as well as guidance covering frequently asked questions, pensionable pay, out of hours providers, and 'overlaps'.

It is a statutory requirement of HSC Scheme membership that every GP Provider, and non-GP provider in GMS, PMS (including specialist PMS), and APMS completes the Certificate each year. Completed certificates and any enquiries should be sent to:

GP Payments Section  
Operations Directorate  
HSC Business Services Organisation  
County Hall  
182 Galgorm Road  
Ballymena  
BT42 1QB

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## 8. Statutory time limits for payment of Scheme Contributions

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Employers are reminded that the statutory time limit for payment of both employer and employee scheme contributions is within 19 days of the month in which salary was paid. For this purpose, where the 19<sup>th</sup> day falls at a weekend, payment must be received by the Department of Health and Social Services and Public Safety no later than the preceding Friday. Different arrangements apply to GP Practices.

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## 9. HSC Pension Scheme – Amendment Regulations

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The following Regulations will shortly be available on the Employer Section of the HSC Pensions website under Scheme Regulations and cover amendments made to the HSC Pension Scheme relation to the Pensions Choice exercise which became effective from 1 October 2009:

***The Health and Personal Social Services (Superannuation Scheme, Compensation for Premature Retirement and Additional Voluntary Contributions) and Health and Social Care (Pension Scheme) (Amendment) Regulations (Northern Ireland) 2010***

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## 10. How to contact us

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### How to contact us:

#### By writing to us at:-

HSC Pension Service  
Waterside House  
75 Duke Street  
Londonderry  
BT47 6FP

**Via e- mail at:-** [superannbr@hscni.net](mailto:superannbr@hscni.net)

#### For urgent enquiries only, you can contact us by Telephone:

Switchboard - 028 71 319000 (9.00am to 5.00pm – Monday to Friday)

**Please note that the Choice Helpline is now closed.**

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**If you have any comments about the content, format or distribution of this circular please email them to [superannbr@hscni.net](mailto:superannbr@hscni.net)**