NHS Pensions Online (POL) Guide

18. SD55 – Annual Update
This form is used to submit annual pay, contributions and part time hours or sessions worked, to the National Health Service Business Services Authority (NHSBSA), to update the members’ record.

It can only be submitted once you have submitted a joiner form that has processed successfully. However the joiner form does not have to have been submitted via Pensions Online (POL). If the joiner details have been submitted via Electronic Staff Records (ESR) you can still update and/or close the members’ record via the e-forms facility.

Once you select the link you will be asked to input either the members National Insurance number or Superannuation Division (SD) reference number.

If no joiner details have been processed and there is not already a record for this member at the NHSBSA you will receive the following message:

Where there is an existing record for the member at the NHSBSA, but there is no trace of joiner details for their employment with you, the error message will be as follows:
As POL is a secure system, if you are ‘inactive’ for 20 minutes you will be timed out of the system therefore it is essential to have all necessary information to hand before you start to complete the form. If you are timed out you will have to login again and any information already entered into the form will be lost.

Once you have submitted a valid National Insurance (Ni) or SD number you will be taken to a list of open employments with your Authority/GP Practice and you should select the employment you wish to update by clicking the blue text:

<table>
<thead>
<tr>
<th>ID</th>
<th>EA Code</th>
<th>Employer</th>
<th>Start Date</th>
<th>Status</th>
<th>Years to Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>5812</td>
<td>Blackpool, Fylde &amp; Wyre Hospitals NHS Foundation Trust</td>
<td>01/02/2008</td>
<td>Part Time</td>
<td>2</td>
</tr>
</tbody>
</table>

By selecting the employer name you are taken to the SD55 annual update form and you should complete details for each year.

Help text:

Alongside each field is a link to help text giving information on whether the information is mandatory and how to complete it. Selecting the question marks will access this help text:

Employee’s contributions (no AVCs) - mandatory field

Enter the total of the Member’s gross contributions in respect of actual pensionable pay for the financial year up to and including 31 March (or date of leaving if member is terminating Scheme membership). If actual pay is reduced by sicknessmaternity leave the contributions will also be reduced. Exclude any AVCs. The figure entered is validated against the employees pay and should be 6%, 8.5%, 7.5% or 6.6% if the contributions are either too low or too high you will receive an on-screen message (once you try to submit the form) prompting you to check the figure and advising what the figure should be. If the figure you are entering is correct, either because the member has disallowed days due to unpaid sickness or arrears are owed or have been collected, then click in the check box and the figure will be accepted. If the employee has been paid but no contributions have been collected for the reasons shown above, please enter £00.00

The help text available for ‘Employee’s Pensionable Pay’ is as follows:

Further details about contributions rates are held in the Help Text for the Contribution Rate field.
Completion of pay and contribution fields

The fields that need completing depend upon the members employment type however on all cases the employees and employers pay and contributions must be completed, together with the contribution rate for years from 01/04/2008 onwards.

Where mandatory fields are not completed or fields are completed that are not required for that members employment type, you will receive on screen error messages advising you of the action to take.

<table>
<thead>
<tr>
<th>Name</th>
<th>NI Number</th>
<th>SD Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Employee’s contributions (no AVCs)**

**Employee’s contributions** is a mandatory field for the year 2010.

**Rate must be a value of (6.0)/(6.5)/(7.5) or (8.5) for the year 2010.**

**Employer’s contributions**

**Employer’s contributions** (including any deemed) is a mandatory field for the year 2010.

**Employee’s gross pay (including any non-pensionable)**

**Employee’s total annual rate of pensionable pay**

**Employee’s AVCs (no money purchase). Our records do not show an ongoing AVC contract for the year 2010. If there is a contract please submit this form without an entry in this field and contact your Client Centre.**

**Number of non-pensionable days**

**Total number of pensionable hours or paid sessions worked (part time staff only)**

**Net Whole Time workers or Practitioners for the year 2010. Please delete your entry.**

18. SD55 Annual Update (V5) 05.2019
**Contribution Rate:**

Prior to 01/04/2008 the employee paid contributions at the rate of either 5% (manual workers) or 6% (all others). With effect from 01/04/2008 this changed and the members’ contribution rate is based on their salary rate.

Completion of this field is therefore mandatory for financial years 2009 and later. The rate shown in this field should be the rate in force at the end of the financial year (or leaving date for year in which membership is terminated).

The correct rate of contributions to be applied is the responsibility of employers and not the NHSBSA.

For up to date details of the relevant contribution rates with effect from 01/04/2008 please check our website at www.nhsbsa.nhs.uk or view the current tax years Contribution Rate table by going into the GP1 Payment form (for GP Practices) or RFT1 Payment Form (for all other employers).

**On screen error messages:**

Each field for completion has specific validation and if you complete the form incorrectly or omit to complete mandatory information you will receive on screen error messages advising you of the areas that need looking at, as follows:

On some fields where an error message is received you have the option to override the error. For instance if an employees’ pay figure of £4000.00 has been entered with employees contributions paid of only £90.00 and employers contributions of only £140.00; the validation on this form calculates what the expected amounts are by using the respective
pay figures together with the contribution rate and will allow £10.00 either side of this expected amount. The acceptable range will then be displayed within the error message.

If the figures you have entered are not within this range but are correct you have the option to override the validation by ticking the checkboxes alongside the relevant fields. You will however receive a further confirmation screen advising that if you override these validations you are confirming the information as being correct and will be asked to provide a reason why:

Before selecting the override check box you should always check your entries in case you have made an error.

The employees pay figure should generally be within the range shown but could be a lower or higher figure if for some reason contributions were underpaid (due to maternity leave when they are generally collected on return to work) or, an existing amount of outstanding contributions has been collected, either from a previous year or a previous employment.

Only if there is a valid reason for the actual amounts collected being outside the range should the override checkbox be selected.

**Annual part time (PT) hours check**

If the employment is part time a check is also done to determine if the annual hours or sessions entered exceed whole time for the period.

If they do, an error message will appear showing the maximum amount of hours or sessions that can be pensionable for the period:

Number of non-pensionable days

**Total number of pensionable hours or paid sessions worked (part time staff only) must not exceed 1555 for the year 2010.**
The figure calculated is based on the standard hours or sessions notified to us on the joiner form (or any later change) and the number of weeks in the period of the update year.

For instance, if the update is for a full year and the standard hours are 37.5 then the maximum hours that can be pensionable is 1955 (37.5 x 52.143 weeks).

If the actual hours worked are in excess of this figure then the member cannot be pensionable on any hours in excess of 1955 and any over deducted contributions should be refunded locally and the pay and contribution details should be amended before you submit the SD55.

**Additional Voluntary Contributions (AVC) and Additional Pension (AP) contracts**

Also recorded on this form are details of Additional Voluntary Contract (AVC) contributions and Additional Pension (AP) contributions.

These fields should only be completed if the member has an ongoing contract at any time within the update year.

If there is no such contract, the fields should be left blank, otherwise validation error messages will be produced.

Likewise if there is an ongoing contract and you do not complete the relevant fields an error message will be produced, as follows:

If you have details of an ongoing contract, either for AVCs or Additional Pension contributions and you complete the relevant fields but you get an error message advising there is no contract, you should leave the fields blank in order to submit the annual information and then contact the NHSBSA for further advice.

Generally in these circumstances there has been a delay before the NHSBSA have been able to update details of the contract to the member record. Or the member may have contacted us requesting the contract ceases due to financial problems etc.

**Mid-year changes to contribution rates:**

**All users**

The contribution rate you enter in the year end details on form SD55 should be the contribution rate in force at the end of the financial year on 31 March.
The earliest annual update that could show a mid-year contribution rate change would be the annual update for year ending 31/03/2010.

If you need to make more than 3 mid-year changes to the contribution rate you can add rows as required.

<table>
<thead>
<tr>
<th>Mid Year Contribution Rate Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period From</td>
</tr>
<tr>
<td>Day</td>
</tr>
<tr>
<td>Day</td>
</tr>
<tr>
<td>Day</td>
</tr>
</tbody>
</table>

There is validation within this area to ensure that the information you enter matches the contributions, pay and contribution rate that you show for the year end details.

For example, if you show the year end contribution rate for 2010 as 6.5%, and you show a change to the mid-year contribution rate to 7.5% w.e.f. 10/06/2009 to 31/03/2010 you will receive an on screen error message because the year end contribution rate is 6.5% and the latest contribution rate change shows 7.5%.

If the contributions and pay details entered do not match the rate of contributions shown you will again receive an on screen error message.

**ESR users**

If you use the Electronic Staff Records (ESR) payroll system the NHSBSA may have already been notified of changes to the contribution rate and if so these will be displayed on the SD55, as follows:

<table>
<thead>
<tr>
<th>Mid Year Contribution Rate Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period From</td>
</tr>
<tr>
<td>Day</td>
</tr>
<tr>
<td>Day</td>
</tr>
<tr>
<td>Day</td>
</tr>
</tbody>
</table>

When the ESR Interface submits these details, an automated e-form is created by the NHSBSA called **ESR mid year contributions rate change** which is sent to the list of automated requests in Pensions Online (POL).

If you have not yet responded to this automated request then the change dates and contribution rates only will be displayed, and you are required to enter details of the employees’ contributions and pay for each period within the year.
Overall the total of the figures entered in these fields should match the employees’ contributions and pay details shown in the annual update part of the form, above.

You can access help text for this area by clicking on ![above the change box area.](image)

**Error messages**

The following screens show an example of some of the error messages you may see:

**Error example 1:**

<table>
<thead>
<tr>
<th>Mid Year Contribution Rate Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period From</td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td>01 April 2009</td>
</tr>
<tr>
<td>10 June 2009</td>
</tr>
</tbody>
</table>

The above error messages were produced for the following reasons:

1. Because the employees’ contributions for change two do not equate to 7.5% of the employees pay figure; or

2. Because the contribution rate for change two does not match the contribution rate that was shown for the year ending 2010 details, which shows 6.5%

To rectify this error the contribution rate for change two needs to be corrected to 6.5%. No error message is then received, as details are correct.

**Error example 2:**

<table>
<thead>
<tr>
<th>Mid Year Contribution Rate Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period From</td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td>01 April 2009</td>
</tr>
<tr>
<td>03 August 2009</td>
</tr>
</tbody>
</table>

The above error message has been produced because the ‘period from’ date for change two is not immediately after the ‘period to’ date for change one, suggesting that there has been another change between the two dates.

There are three possible ways to resolve this error depending on the correct details:
1. Amend the ‘period to’ date for change 1 to 5 August 2009; or
2. Amend the ‘period from’ date for change 2 to 4 June 2009; or
3. Insert the missing contribution rate change from 4 June 2009 to 5 August 2009

Using the details from resolution two above, the mid year contribution rate changes would be entered as follows:

<table>
<thead>
<tr>
<th>Change one</th>
<th>Period From</th>
<th>Period To</th>
<th>Contribution Rate</th>
<th>Employee Contributions</th>
<th>Employee Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>01/04/2009</td>
<td>05/08/2009</td>
<td>6.5%</td>
<td>10000.00</td>
<td>10000.00</td>
</tr>
</tbody>
</table>

Change one is from 01/04/2009 to 05/08/2009 the day before the change to 6.5%. The employees’ contributions and pay for this period only must also be entered.

Change two is from 06/08/2009 to the end of the cyclic update year. Again the contributions and pay for this period only must be entered.

The total of the contributions and pay shown in the change area should then be the same as the total of the contributions and pay shown for the y/e 2010 details.

Changes to employment/personal details:

The final part of the SD55 annual update is where you can advise of changes to the members’ employment details and/or personal details, as follows:

![Image of employment/personal details form]

Enter date of change (if required)  Select Change Type  Enter change details

Again, there is full help text available and this is particularly useful if you are completing changes to part time and/or changes to standard hours.
The areas available for change are:

- **Surname** – no date of change is required
- **Forename(s)** – no date of change is required
- **NI Number** – no date of change is required
- **Capacity code** – date of change required
- **EA code** – no date of change required
- **Date of birth** – see example below
- **To Whole Time (w/t)** – date of change required (only available if employment is p/t) see example below
- **To Part Time (p/t)** – date of change required (only available if employment is w/t) see example below
- **Actual Part Time (p/t) hours** – date of change required (only available if employment has not been p/t before) see example below
- **Standard hours** – date of change required (to be used when employment changes to p/t for the first time)
- **Change to standard hours** – date of change required (relevant only where standard hours for an existing p/t employment change)
- **Change of Mental Health Officer (MHO) status** – date of change required
- **Disallowed Mental Health Officer (MHO days post 05/04/1988** – no date of change required (to be completed where disallowed days apply and employment is MHO)

A maximum of five changes can be completed and you should always start with the first change line. If you need to advise more than five changes there is a link to email the NHSBSA of the additional change data.

Some changes, i.e. from whole time to part time, need to be in a specific order, to enable them to process successfully.

**Changes from Whole Time (W/T) to Part Time (P/T)**

If a member (other than capacity 3, 8 or 10) is changing to part time and has previously been part time within the employment then select ‘To P/T’ from the drop down selections and enter the date of change to part time.

Actual hours do not need entering. Standard hours **only** need entering if they are changing from those already held on our records:

**Example 1**

Change for members (other than capacity code 3, 8 or 10) changing from whole time to part time (for the first time) with standard hours of 37.5 then later change back to whole time, should be recorded as follows:
Example 2

Change for members (other than capacity code 3, 8 or 10) who have already been part time within the employment who change to whole time and then back to part time. Only the dates of change to part time and whole time are needed, unless the standard hours change from those already held:

Example 3

Change for members (other than capacity code 3, 8 or 10), whose part time standard hours of 40.00 are changing to 37.5.

New actual hours per week are not to be shown but hours worked to date of change* must be entered as in the following example:

* Hours worked to date of change = 960 hours

Important note for ESR users – if you have already notified us of a change to standard hours via ESR and then choose to update and/or close the employment down via POL this SD55 will not automatically pick up the change notified via ESR and you will need to repeat the change details.
Converting sessional contracts to hours for non-medical staff

For members (other than capacity code 3, 8 or 10) who are employed part time on a sessional basis, record the change to part time as hours and not sessions. Convert the sessions to hours by multiplying the paid sessions per week by the sessional length to give actual hours. The standard hours are obtained by multiplying the standard sessions by the standard length.

Capacity Codes 3, 8 or 10

These members cannot change to or from whole time/part time using the changes box. Their employments must be closed down and re-opened at the date of change in contract.

Disallowed MHO days post 05/04/1988

If the member changes to MHO within the period of update and has any disallowed MHO days post 05/04/1988 please select this option from the drop down menu and enter the relevant amount of disallowed days in the text box provided, in 4 digit format.

No date is required for this change.

The full amount of disallowed days must also be shown in the disallowed days field on the main part of the form.

General information re change area

You should always start with the first change line and changes from whole time to part time need to be in chronological order.

If any mismatching information is entered you will receive on screen error messages as shown in the following examples:

No date of change entered, where date is required.

Incomplete change details where there is a change to p/t for the first time:
Once you have successfully completed the form you will receive a confirmation screen reflecting the details submitted to the NHSBSA.

When this form processes via the NHSBSA system it will update the member record and you will receive an SD55 notification advising the date to which the employment has been updated.

If you do not receive this notification this is an indication that although successfully submitted, the form has not successfully processed to the member record either due to incorrect information on the form or interaction with other employment details on the member record.

The form will be placed in 'Error Handling' and be allocated to either the you or the NHSBSA for investigation.

‘Error handling’ is in the main employer menu of POL.
Changes to the SD55 from 01 April 2015

The SD55 cyclic and SD55 termination e-forms along with the employer error handling form will be amended to:

i) Remove Annual Basic Pay

ii) Include new Early Retirement Reduction Buy Out (ERRBO) contribution field

iii) The validation override dialog will be replaced to support new override functionality

A tick box is shown to the left of each queried field. On ticking the first box the dialog below is displayed:

Override confirmation

By overriding the validation you are confirming that the values you have inserted are correct and benefits may be calculated on them. If these values are incorrect please amend as appropriate and un-tick the checkbox before you submit the form.

[ OK ]

Pressing OK will override the validation and allow submission of the form.

This is to be changed, as follows:

The same logic for generating the tick boxes is required.

Instead of the above dialog on ticking a box the following information must be input before submitting the form:

Override confirmation

By overriding the validation you are confirming that the values you have inserted are correct and benefits may be calculated on them. If these values are incorrect please amend as appropriate and un-tick the checkbox before you submit the form.

Please provide the reason that these values are correct: […… text entry 100 characters ]

[ Cancel ]  [ Submit ]

The revised SD55 cyclic and termination forms will now look as follows:
The new **Early Retirement Reduction Buy Out (ERRBO)** contributions field is shown above.