# NHS Pensions – Completing the POL SD 55 form

So, thank you, Michelle, for that introduction. my name is Jackie Thompson, and I'm a stakeholder manager. And today we are going to look at how to complete the annual update. Once you've logged into pensions online with your unique Pin number and password, you will be taken to the main menu page. If you have trouble accessing the system or you've forgotten your Pin number and password, you can request a reset by emailing our Pensions Online Helpdesk.

The email address is polhd@nbsa.nhs.uk. Once you've entered the form, you will be selecting E-forms and then the first one which is the SD 55 Annual Update form. As you can see, there are a number of forms on here that you can use to do different things within your organization, and a full suite of guides on how to complete each of these forms can be located on our website.

So, we'll now go into the first record. The first employment update we're going to do is a straightforward one. It will have no validation issues. Just to confirm that the EA code is a test code, and all the records that we are going to look at are dummy records. There is no live membership for these members. So, we're just going to go into the first record.

You can either enter on this page the National Insurance number or the SD reference number. You don't need to admit both. Just one or the other. We would then press submit. This will then take you to the employer name and the employment you wish to update. If there is more than one year but you need to update, it will show you in this box at the end.

So, this is how many years will need updating. We also show you the member status on our records and the start date of the employment. So, we'll select the first one. This will then load the form for you. And the top part of the form will be completed with the members relevant information. So, we have the name, the National insurance number, the SD or the membership number.

Your payroll reference number, the EA code that you're logged into to do these updates, the employment identifier. And this is the identifier of this employment on pensions records. The capacity code, so the capacity in which this member is employed. The whole time/part time status. The employment type. The date the employee commenced pensionable employment within your organization. Now in the first box online one, you complete the amount of contributions the member has paid.

Missed a number.

And tab. So, the first box is the pounds. And you tab to the second box to include the pence. You then tab to the next line which is the employee pensionable pay. This does not include any deeming. Again, in the first box you include the employee pay.

And tab to the second box which gives you the pence.

The next box is the contribution rate. So, this is the rate the member contributed at the end of the financial year. They may have had multiple changes throughout the year depending on how their work pattern has gone. But you select the one that the member paid at the end of March or the 31st of March. You then tab to the next line.

And this is the employer contributions. You tab then to the next box and insert the pence. Tab down to the next line, which is the employer's pensionable pay. So, this includes any deemed pay as an employer pays contributions. If a member is on half pay, the employer pays on the full amount.

The first box again is the pounds. The second box is the pence.

The next box on next line is for the employee's gross pay. So, this could include any pay that's not been pensionable, such as overtime paid different rates or if they've got a salary sacrifice or something like that. So, where they don't pay pension contributions on it can be the same or it can be higher than the pensionable pay.

So again, the first box is the pounds, and the second box is the pence. You will just check then down the form to make sure everything is completed. So, the members whole time. So, we don't need any pensionable hours. So, we will then scroll down to the bottom. Check the member's address to ensure that this is correct.

If it is correct, you'd be able to just carry on and press submit. If it's incorrect, you can change it. If any of the information at the top of the screen, let me just scroll back up, regarding the member's personal details or the employment are incorrect, you can change them later on the form, but we will be covering that on a different form.

As I say, we can now press submit and that member's record will be submitted to the Pensions Department, and it will update the member's record with the contributions. You can now press continue. And that will take you back to the original page for the SD 55 Annual Update. So, I will now move to the next member.

I will complete the SD number or member number and press submit. Again, you will be given the page to select the employment. So, I'll show you the start date the whole-time, part-time status and how many years to update. Then click the blue rating and that will take you to the form. Again, the relevant information have the member's name, National Insurance number, SD reference number, the payroll reference number, the employee code that you're registered on, the employment ID, capacity code of this member.

So, what role the employed in, whether the whole-time part time, the employment status.

The date that they started pensionable employment within your organization. The reason we say the pensionable employment as opposed to the start date of the employment, is because a member wants to join your organization. They can choose to opt out so the pensionable start could be different from the first day of employment. So again, on the first line it is the employer contributions. Employee sorry, employee contributions.

In the first box is the pounds. The second box is the pence. You then tab to the next line and you include the employee's pensionable pay.

First box again is pounds. Second box is pence. You then tap again to select the member's contribution rate from the dropdown menu. Remember this is contribution rate at the end of March or the 31st of March. You then tab to the employer contributions and you pop in this amount. So this one we're going to actually type in some information incorrectly to enable to show you some validations.

As you can see, we all get the time out message. We just click okay. And it should be okay to continue. The first box is the pounds, and the second box is the pence.

It's going to actually change that to a completely different amount to enable you to see the validation, because that rate has to be 14.38% for the employer contributions. Again, on the next line, you would put in the employer's pensionable pay.

The pounds in the first box and in the second box the pence. Again, for the gross pay, in the first box it's the pounds and the second box is the pence. And even though the member's whole time I am going to pop hours in just to show you what will happen if hours are incorrect. And also, on the members employee's AVC.

If there is an ongoing contract and you leave that blank, you will get a warning message to tell you that is blank. And this would be the same if there is no ongoing contract. So again, just check the information you've submitted. If you're happy with that. Just scroll down to the bottom after checking the address is right and press submit.

I'm just going to add one more thing to the address to show you that this is also validated. So, I will press submit and as you can see it gives you some and validation, some validations. And just take zero of that amount and nine of that amount as well. And I'm going to submit again because it's not brought the validation that I wanted.

It's going to the other ones first, so we'll go through these first. So, the records don't show an AVC contract. If you think there is a contract, continue without this field in. So, you take it out and it's telling you the member of staff is whole time. So, you don't need the whole time entry. Sorry, the hours entry.

So, we can now press submit again to see if it'll bring up fields of validations. As you can see there now, it has also told us that the employer contributions must be between 14.38 of the employer pensionable pay. So, you need to check that amount. Really, if you're happy with that figure you can tick the validation box. So, by confirming these values are correct, that will feed onto the member's record.

And we will know the reason. If you've collected the incorrect amount you must arrange for the refund. If it's an overpayment to NHS pension, you can claim a refund by doing an adjustment on the next payment you've made to us. And again, if you've underpaid, you need to make sure we get that money across as soon as possible.

So please type in a valid reason, not just a full stop to get rid of the box. Literally type in amount correct. Because we're going to change it.

And press submit. So, as I say that will come on to the member's record. But we are going to change it to the amount that we are expecting.

And then we're going to change the pay back to what it was just to get rid of that validation.

So, as we said, you also got the gross pay, which was wrong as well. But we don't need to do the testing on that because we are going to remove that. Once you press submit again. So, as you can also see we have a validation on the member's address. That is because it contains invalid characters. So, we added that comma.

So, if we take the comma out this field will not accept any commas, full stops, hyphens, backslashes or forward slashes. So, you must make sure that they are clear. Okay. So again, I'm going to scroll down to the bottom and press submit. And now these validations we've now, we've corrected them and put that validation override message in.

It will accept the form. If for genuine reasons you need to override any of the validations, you must tell us the reason why you are overriding it so we can check really in the future if there is anything that needs to be actioned on that member's record. Okay. So again, thank you very much. You've submitted the data.

You can print this page if you want. Just to show it's been submitted. But sometimes when you show it's being submitted doesn't necessarily mean it's going to process on our records. I'm going to press continue, and I'm now going to do the third and final update. And this is to show you the number of changes that you can make on a member’s record, whether to the contract or the whole time, part time or member's personal details.

So, we're going to press again. The same information is shown for each of the members. You press submit. As explained in the previous two updates, the information at the top is already pre-populated. So, you just need to check that if any of it is incorrect, you can change it later on in the form. So, I'm now going to just complete the form as normal.

Again, you use the tab button to move across the fields. So, on the next line, the employee pay.

Pounds in the first box. Pence in the second box. Tab to the contribution rate. So, this is at the year end. And we select the relevant amount. We then in the next line you tab to the employer contribution.

In the first box the pounds the second box the pence. Tab to the employer pensionable pay which, as I said, does include any deemed pay. So, this would be the amount the member would receive if they weren't absent from work, on a low pay situation or a half pay situation.

And first box is the pounds, tab to the second box for the pence.

So, we're now going to the gross pay on the next line. So, tap done for that. As I said this can be higher or lower. Sorry, this can be higher than the pensionable pay. So, the first box is the pounds, and the second box is the pence. So, this member is part time at the moment. So, we need to include some part time hours.

Right. But then as I said we have a change on this employment. So, check the address. I'm going to mention this mid-year contribution rate change box in a moment, I just don't want to confuse the issue at this point. So, we're going to change this member to part time. Sorry from part time to whole time during the last period.

If the period is in the previous financial year, you would potentially have to rewind the employment and then submit the information again because you can't put a retrospective change on this record. So, we're going to select the dropdown menu from the change box. And as you can see that so I'm going to read through what changes

you can make to the member's records. And there is quite a few. So, the first box is a change to the member's surname. So, you select this from the dropdown menu and enter the new surname in the box provided. Please note the maximum length of the surname accepted is 24 alpha characters, and no date should be entered. You can change forename or forenames.

Again, no date should be entered in the first boxes here. And again, it is 24 alpha characters that can be used. We can change the National Insurance number. So, if we hold a temporary number, such as a zz number, you can provide the new National Insurance number on this form. If this had a change of capacity code again you can change it on here.

If you're like a surgery and you've merged with another EA code, you can actually change the EA code on this form to move this member from the original code to a new code.

If you want the date for the change for the EA code movement, you can add a date on this as well. You can change the member state of birth.

But you must do it in the format DayDay/MonthMonth/Year and you should not change the date of birth unless the revised date of birth has been verified by the site of the birth certificate, passport, or other acceptable documents. So sometimes we do hold the incorrect date of birth, but you must have seen one of them forms of ID to change the state of this.

I'm going to look at the change the whole time, which is what we're going to do. And then you have this change of standard hours. Sorry, you have the standard hours if the member's part time. Change those, the member can go from a different sort of contract. So, let’s might say 37 half hours a week to a 40-hour week contract.

You tell us the date that the standard hours changes. You will then give us the new standard hours. Have the change of mental health officer status. So, if somebody has lost the mental health officer status. You can change that there. And again, the disallowed days if they were in a mental health officer post prior to 1988. And you can also change the day to commencement, but you must ensure your changes in date order.

So, for this member, we are going to change them firstly to the whole time. So literally if it was just say, to whole time, that would be all you would fill in. But this member changed back to part time a couple of weeks later again. So, it's a date, the month and the year. And then you change it again to part time.

In the box underneath. Again, it's the date, the month and the year. And then you're going to select the standard hours. Because this member had been part time before, we will just use the part time contract already held on our system as their part time contract. If this is a member's first change to part time, you would report them.

So, for example, was going to work from, say 15 hours. Sorry, if they're going to work 15 hours a week from whole time. You would just add them in the box. You'd select the actual part time hours, and you would just type in 1500. You don't put a decimal point in this box. So, we're going to just add the standard hours.

So, we always need the standard hours because that's how we work out membership for our scheme. So, this is going to be 37 and half. So again, we don't ask we don't accept decimal points in this field. So, you've completed all the changes relevant to this member. You've put the hours in at the top and that's perfect. So, we're just going to talk about this box prior to us coming away from the demonstration.

For any members records that you're updating prior to, let me just get me date right properly for you here.

Between a year ending 2010 and 2022, If the member has made a major contribution rate change, so they went from one contribution rate to another in the period, you would need to complete this information. It is only from the end of March 2023 that we don't expect you to complete this information to complete it. You would do anything up to 2022.

So, you would select the start of the period in the first box here. The period up to the contribution rate change, so the day before. You would then select the contribution rate that they were on prior to the change and the number of contributions that they paid up to that point up on the employer pay. Then in the second line, you'd do the day of the change with the date, the month and the year up to the end of the period, or if it changed again up to the day before them.

Select the new rate and then put the amount in they paid following the change and what pay that they received. As I said earlier, there's a full suite of guides on our website under the POL page that will explain this, but as I say, since the changes, the mid-year contribution rates and the actual contribution rates now being taken on actual pay and not notional whole time, we don't need that information anymore.

So, we're not going to submit that form and hopefully it will all go through. No. I've done something wrong. So, I've just put a figure there wrong. Sorry. That's my mistake.

Let me just change these.

It does show you if there is information that is incorrect, which is quite useful.

Oh, now, what's it telling me? They were all infallible. Not infallible, I should say.

I'm just going to change that to that amount that it's telling me. Good job it's not real. Oh, happens to us all.

Okay, so he doesn't want the standard hours either on that change, which I didn't know.

That taught me today. So, it must just ask for the actual reason for change when the member has already changed to part time. So that is the end of the demonstration. But I am now just going to talk to you about some of the common errors that we see following the submission of the year end. I will just leave that screen on there for now.

So, the main types of errors that are generated for poll users at year end are the 0056, where there is another employment overlapping with the one at your organization. This could be because the member has either part time employment with another employer if yours is whole time. Or they could be employed with you on a part time basis and have taken up a whole-time role elsewhere. There is nothing you can actually do to stop these errors as these need to be investigated by NHS pensions.

And what happens is, the part time employment will need to be closed down by the team and information sent to the relevant employer. Advising that their role ceased to be pensionable from the day one whole time post either started or ended. The next one is the 4222 and the 4223. The record will be updated with the information that you've provided, but then we do some work in the background, and this is where the member has more than one post.

Sorry, one part time post and their hours are in excess of the whole-time standard hours for that role that we hold on our records. Again, this is not an error that can be avoided as it only shows when the employments are updated. So, if there's multiple employments and when all the hours are added together, the exceed whole time the NHS pensions team will action these and it will be up to us to contact the employer where the pay for the hours received is the least beneficial.

It can also be if your hours are in excess when you do your annual update. So, if we have that box that flashes that the hours were in excess of whole time that the can be for that period. It may be that we hold the standard hours as not the right amount. So, if we hold if the member standard hours for the role is the full time is 37.5, but we've got them recorded at 35.

It will reduce the amount of maximum hours that they can work. If you're not sure what we hold, just contact our employee hotline and they'll be able to assist you working out the hours. Make sure we have the correct information. That error that proved quite common last year was the 0421 error. Well, this is showing the previous year.

Sorry, the previous year's update is missing from our system, which isn't possible as we've just shown you. You have to go into the correct year. It's the only one that's available to update when they've updated records via pensions online, because it shows you the actual earliest years that required the update in. We’ve done an investigation on this, and the only way this can happen is when the latest update has been done and the employment has been rewound for some reason before the update is processed.

So, the employee's gone in, updated the record so they've done something wrong, and then gone straight in and rewound the employment. So, it's actually it's took the earlier year away. So, you have to be aware of that. So, what we're suggesting is.

If you've missed a change on the update then you need to put it through, wait at least 24 hours before you go back in and rewind it. Sometimes it can take longer to update the record than the standard, like 20 minutes to an hour. So just leave it that day. If it's a pay or the hours that have been reported wrongly, you don't need to rewind it.

You can make the amendments on the SD 55 E-form, so you wouldn't have to rewind it back to the previous year, as this form will show you what has been submitted and gives you the columns to revise the amounts. Okay, so that's the end of the demo. I hope you found that useful.