

Important: Send to your Primary Care Support England (PCSE) team (England) or LHB (Wales) to arrive no later than the seventh day of the month, following the month this form relates to. You must attach a properly completed form **GP Locum A** for every payment declared on this form. **Remember:** If you have paid tiered contributions at the wrong rate, you must correct this.

Tiered contribution rate table from 1 April 2018

	Total pensionable income	Contribution rate
1	Up to £15,431.99	5%
2	£15,432.00 to £21,477.99	5.6%
3	£21, 478.00 to £26,823.99	7.1%
4	£26,824.00 to £47,845.99	9.3%
5	£47,846.00 to £70,630.99	12.5%
6	£70,631.00 to £111,376.99	13.5%
7	£111,377.00 and over	14.5%

Remember

If you are a protected member of the 1995/2008 NHS Pension Scheme your contribution rate is based on your actual global Practitioner income.

If you are member of the 2015 Scheme your contribution rate is based on your annualised income however if you perform regular locum work and do not have any breaks exceeding three months your rate is based on your actual global Practitioner income and not your annualised income.

Below are some examples in relation to annualisation:

Example 1

Dr A is solely a freelance GP locum who is a protected member of the 1995 or 2008 Section of the NHSPS. He performed regular or irregular GP locum work during 2018/19 (i.e. from 1 April 2018 to 31 March 2019).

Dr A's tiered contribution rate is based on the total of his actual freelance GP locum pensionable income in 2018/19 even if it is irregular and he has breaks exceeding three months; there is no 'annualising'.

Example 2

Dr B is solely a freelance GP locum who is a 2015 Scheme member. She performed regular pensionable freelance GP locum work during 2018/19; i.e. there are no breaks in pensionable GP locum work exceeding three months.

Dr B's tiered contribution rate is based on the total of her actual freelance GP locum pensionable income in 2018/19; there is no need for 'annualising'.

Example 3

Dr C is solely a freelance GP locum who is a 2015 Scheme member. He performed irregular pensionable freelance GP locum work during 2017/18 where there were breaks exceeding three months. He worked a total of 60 days and earned £30,000.00.

Dr C's contribution rate is based on his 'annualised' (not actual) freelance GP locum pensionable income in 2018/19. £30,000.00 divided by 60 days multiplied by 365 days = annualised pay of £182,500.00 = tiered rate of 14.5%.

Dr C pays £4,350.00 (£30,000.00 x 14.5%) in tiered contributions.

Example 4

Dr D, a 2015 Scheme member, is a part time salaried GP and also performed freelance GP locum work in 2018/19. Her salaried GP pensionable post was continuous throughout 2018/19 and her actual salary was £50,000.00. She did not incur any breaks of more than three months in her freelance GP locum work and earned £20,000.00.

As there were no breaks during 2018/19 annualising does not apply. As Dr D's total actual pay was £70,000.00 her tiered employee contribution rate is 12.5%.

Example 5

Dr E, a 2015 Scheme member, was a part time (three days a week) salaried GP during 2018/19. Although her salaried GP post was part time it was continuous throughout 2018/19 and her salary was £40,000.00. She also performed irregular freelance GP locum work in 2018/19 over 40 days and earned £25,000.00; there were breaks exceeding three months.

As Dr E had breaks in her freelance GP locum post the pay of £25,000.00 must be annualised.

$\text{£}25,000.00 \text{ divided by } 40 \text{ days multiplied by } 365 \text{ days} = \text{annualised pay of } \text{£}228,125.00$

$\text{Annualised freelance GP locum pensionable pay of } \text{£}228,125.00 + \text{actual salaried GP pensionable pay of } \text{£}40,000.00 = \text{£}268,125.00 = \text{a tiered rate of } 14.5\%$.

Dr E pays 14.5% tiered employee contributions on both her salaried GP pay of £40,000.00 and her freelance GP locum pay of £25,000.00.

In summary

To avoid having pay annualised GP Locums must perform Locum work every three months because any breaks of three months or more will result in pay being annualised and a higher tiered rate being applied.

Completion notes Form B

Please use this form to record all the **pensionable** pay you receive for GMS/PMS/APMS/NHS England/LHB work in **one** calendar month and to claim NHS Pension Scheme (NHSPS) membership. Your pensionable pay is 90% of your GP locum fee.

It is advised that you notify the surgery/practice, NHS England, LHB 'up front' that you are going to pension (i.e. superannuate) your income so that they are aware they will be liable for the employer contributions of 14.3% and the administration levy of 0.08%.

- If you work in England this form can either be submitted online at www.pcse.england.nhs.uk/contact-us or via post to Primary Care Support England, PO Box 350, Darlington, DL1 9QN
- If you work in Wales you must send a monthly Form B plus all Forms A plus the cheque to your LHB; the cheque is payable to the relevant **LHB**.
- You are not legally required under the NHSPS Regulations to send in copies of your invoices to your PCSE or LHB (Wales). However you may occasionally be asked for these for NHS audit purposes.

The GP Locum Form B, plus Forms A and the payment must be sent within 7 days of month end. For example you should complete and send your July Form B (to show all the NHS GP locum pay you receive from 1 July to 31 July regardless of when the work was done) plus Forms A plus the cheque before 7 August.

The monthly cheque must include the 14.38% employer contribution and administration levy.

Personal details

Please fill in all the boxes including your email address. This is so that you can be contacted if there is a pension issue.

Part 1

Please tick one of the boxes stating your provisional tiered contribution rate for the current (April-March) pension year. Refer to www.nhsbsa.nhs.uk/nhs-pensions for more guidance in respect of the tiered contributions.

The box you tick must remain consistent in all the pension forms you complete from April to March and must correlate with box b at Part 2. If, at year end, it is found that the rate was too low you will have to pay arrears based on the correct tiered rate. If the rate was too high you will be due a refund. If you have relocated during the year you must contact the relevant bodies regarding arrears. If you are also a GP Provider, salaried GP, or OOHs GP your tiered rate is based on **all** of your GP pensionable income.

On each line enter the EA code (if known), the surgery/practice, NHS England, LHB name, the dates you worked, the date you were paid, your pensionable pay (i.e. box 2 on Form A), and the 14.38% employer contributions and administration levy (i.e. box 3 on Form A). You must enclose all the Forms As with your Form B when you send it off.

If you worked for two or more individual periods during the month (i.e. periods separated by a break of one or more days) you need only enter the first and last of the days covered by the payment. If a period of work ended soon after the end of the month; i.e. on 3 October, and you have already received payment and have the relevant GP locum Form A, you can enter it on your September Form B.

You cannot claim NHSPS membership for any freelance GP locum work that is more than 10 weeks old. For example if you work at a surgery/practice from 1 January to 15 January and then from 25 January to 31 January then you have 10 weeks from 1 January to pension your first period of work and then 10 weeks from 25 January to pension the second period of work.

Part 2

Please take the following steps.

Step 1. Add up your total (monthly) GP locum pensionable pay (excluding NHSPS contributions) and enter the amount in box a.

Step 2. Your NHSPS employee contributions are 5.0%, or 5.6%, or 7.1%, or 9.3%, or 12.5%, 13.5% or 14.5% of the amount declared in box a. Identify your correct tiered rate and enter amount in box b.

Remember: Your tiered contribution rate is based on your global GP (Practitioner) pensionable income, not just locum work.

Step 3. If you are buying Added Years multiply box a by your Added Years additional fixed percentage rate and enter the amount in box c.

Step 4. If you are buying NHS MPAVC enter the amount you have contributed in box d.

Step 5. If you are buying NHS Additional Pension enter the amount you have contributed in box e.

Step 6. If you are buying NHS Early Retirement Reduction Buy Out (ERRBO) multiply box a by your ERRBO fixed percentage rate and enter the amount in box f.

Step 7. Add the amounts declared in boxes b, c, d, e and f and enter the total in box g.

Step 8. Enter the total amount of 14.38% **employer** contribution and administration levy in box h. (These are the amounts entered in box 3 of Part 2 of each Form A).

Step 9. Enter the total amount of employee and employer contributions in box i.

Remember: your payment must show the amount in box i to include employer contributions and administration levy.

Added Years

You must pay the extra (additional) contributions percentage on all your NHS pensionable posts. If you don't know your extra percentage, check with your other employer(s) or NHS Pensions.

Additional Pension (AP)

If you are considering this option, email nhsbsa.practitioners@nhs.net for more information. If your work is infrequent it may be practical to buy the AP in a 'one off' payment. You should seek independent advice.

Early Retirement Reduction Buy Out (ERRBO)

Where an ERRBO agreement exists in 2018/19 it will be necessary to enter the contributions due in box F.

Where your agreement has been completed in 2018/19, an apportioned percentage for the days to the end of the contract should be calculated.

NHS Scheme Money Purchase AVCs

If you are already a NHSPS member and paying an extra percentage of your pay as money purchase AVCs to one of the NHSPS's AVC providers you can pay the extra percentage in your GP Locum NHS work. If you don't know your extra percentage, check with your accountant, other employer(s), or the provider(s).

And finally....

If you are a GP locum in England this form can either be submitted online at www.pcse.england.nhs.uk/contact-us or via post to Primary Care Support England, PO Box 350, Darlington, DL1 9QN

If you are a GP locum in Wales send your pension forms and contributions (in the form of a cheque) to your LHB; the cheque is payable to the LHB.

It is advised you keep a copy of your GP locum pension forms.

Payments

BACS and online submissions

A Locum in England you can submit payments by BACS. The bank account details you require can be obtained by calling PCSE on 0333 014 2884.

Please ensure the Unique Identifying Reference (UIR) number on Locum Form B is added to and matches Locum form A.

If your paperwork and BACS payment do not include the unique identifying reference then your pension record may not be credited with this work.

You must mark the envelope 'Locum Payments'.

Even if you do not have an NHS.net email account you can still pay your contributions by BACS but you must remember to include your Unique Identifying reference or the work will not be credited to your pension record.

Cheque payment

In England make your cheque payable to NHS England.

In Wales make your cheque payable to the LHB.