

NHS Pensions - Estimate of GP and non-GP Provider NHS Pensionable Profits/Pay: 2020/21

Every GMS/PMS contractor (e.g. GP surgery) and APMS contractor (that is an NHS Pension Scheme Employing Authority) is required in law to complete and submit this form by **1 March 2020**. GP surgeries and APMS contractors in England must submit the completed form to the relevant Primary Care Support England (PCSE) team (on behalf of NHS England) and in Wales to the Local Health Board (LHB).

Senior Provider's name:

Name of PCSE Team (England) or LHB (Wales):

Name of surgery & NHSPS Employing Authority code (e.g. A123):

The Government has consulted on plans to introduce pension flexibility for clinicians who have a reasonable prospect of incurring an Annual Allowance tax charge. The outcome of that consultation is expected to be announced at Budget on 11 March, alongside the results of an urgent review by HM Treasury regarding the Tapered Annual Allowance. The estimated pensionable income declared in Tables 1, 2, and 3 below must be the total pensionable income (e.g. 100%) **before** any percentage reduction under the proposed new pension flexibility rules, should the Government proceed with those proposals; please refer to the 'NOTES' below.

A surgery must submit a revised form when a GP (excluding a freelance GP locum) or non-GP Provider joins the surgery.

Failure to submit this form by 1 March 2020 may result in the GPs and non-GP Providers paying contributions at the 14.5% maximum tiered rate regardless of their income.

Where a GMS/PMS/APMS contractor uses the services of an accountant they should provide a copy of this form to the accountant.

Table 1: List all the GP partners/shareholders and GP sole traders who are NHS Pension Scheme (NHSPS) members in 2020/21

					A	B		
	Effective from date	Surname	Initials	Local GP Code (not the NHSPS EA code)	Please enter the NI or NHSPS membership number	*Estimated NHS pensionable income for surgery named above.	*Estimated SOLO income (e.g. OOHs, CCG, GPwSI, Appraisals) and GP Locum work (as recorded on forms A & B) and Bed Fund income and income pensioned at other surgeries.	Estimated employee contributions tier (5%, 5.6%, 7.1%, 9.3%, 12.5%, 13.5% or 14.5%). The tiered rate is based on the total of columns A + B
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								

The amounts declared in columns A and B must be **before any percentage reduction under the proposed pension flexibility rules.*

Table 2: List all the salaried GPs and long-term fee-based GPs (excluding freelance GP locums) who are NHSPS members in 2020/21

						A	B	
	Effective from date	Surname	Initials	Local GP Code (not the NHSPS EA code)	Please enter the NI or NHSPS membership number	*Estimated NHS pensionable income for surgery named above.	*Estimated SOLO income (i.e. OOHs, CCG, GPwSI, Appraisals) and GP Locum work (as recorded on forms A & B) and Bed Fund income and income pensioned at other surgeries.	Estimated employee contributions tier (5%, 5.6%, 7.1%, 9.3%, 12.5%, 13.5% or 14.5%). The tiered rate is based on the total of columns A + B
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								

The amounts declared in columns A and B must be **before any percentage reduction under the proposed pension flexibility rules.*

Table 3: List all the non-GP Providers who are NHSPS members in 2020/21

(Non-GP Providers can only pension income from one surgery/contract and cannot pension external income, for example OOHs).

A							
	Effective from date	Surname	Initials	Local GP Code (not the NHSPS EA code)	Please enter the NI or NHSPS membership number	*Estimated NHS pensionable income for surgery named above	Estimated employee contributions tier (5%, 5.6%, 7.1%, 9.3%, 12.5%, 13.5% or 14.5%). The tiered rate is based on column A
1							
2							
3							
4							
5							

The amounts declared in column A must be **before any percentage reduction under the proposed pension flexibility rules.*

The next stage is to calculate the surgery total estimated pensionable pay in 2020/21 **before** any GPs or clinical non-GP Providers elect to pension a percentage of their income under the proposed pension flexibility rules.

Total estimated pay in column A from all three tables: £

Total estimated pay in column B from tables 1 & 2: £

Total of A & B £

Print name of the senior Provider:

Signature:

Date:

Notes

Rules

Every individual GMS/PMS contractor (e.g. GP surgery) and APMS contractor (that is an NHS Pension Scheme Employing Authority) is required in law to complete this form and submit it to PCSE or the LHB no later than 1 March 2020. This is so that monthly NHS Pension Scheme (NHSPS) contributions, based on estimated income, are paid over on time. Larger surgeries may need to use a continuation sheet. Organisations that hold several contracts must complete a separate copy in respect of **each** contract held.

Tables 1, 2, and 3 must declare the total (e.g. 100%) estimated pensionable income **before** a GP or clinical non-GP Provider elects to pension a percentage of their income under the proposed pension flexibility rules, should the Government proceed with those proposals.

PCSE or the LHB must always be notified if a GP (excluding a freelance GP locum) or non-GP Provider joins the surgery after this form has been submitted, by submitting a revised form.

If a GP is involved in more than one surgery or performs ad hoc GP NHS work (i.e. OOHs, CCG) as an individual, all their total GP income must be included on the form for the purpose of estimating profits and paying monthly contributions.

If this form is not received by PCSE/LHB by 1 March 2020 the employee contribution rate will automatically be set at the maximum rate.

GPs must pension all their eligible NHS GP income however those who trade as a limited company in respect of ad hoc (e.g. SOLO) work cannot pension this income.

The new GP Pension Guide, located in the Practitioner web page of the NHSBSA/NHS Pensions website, provides information regarding GP pensionable (and non-pensionable) income.

Salaried / PAYE work

Any salaried/PAYE hospital or CCG work undertaken by a GP under a contract of employment is Officer membership in NHSPS terms and must **not** be declared in column B of Tables 1 and 2 because Officer tiered contributions are separate; i.e. not linked to GP income. The relevant NHS employer (i.e. hospital or CCG) will deduct contributions at source.

Bed Fund employers must however base the tiered employee contributions on the **total** GP income.

Employee Contributions

The rate at which GPs pay contributions is based on their global GP pensionable income irrespective of the number of hours they work. A non-GP Provider is treated as full-time Officer NHSPS member and can only pension income (i.e. profits) from one nominated surgery.

Tiered contribution rates are the same across the 1995 Section, the 2008 Section, and 2015 Scheme. The rates payable from 1 April 2020 to 31 March 2021 are below.

	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%

GPs or non-GP Providers who remain a protected member of the 1995 or 2008 Section shall continue to have their tiered contribution rate based on their actual, not annualised, income even if they start or cease a pensionable post during the year.

Pay in respect of a part-time GP in the 1995/2008 NHSPS is **not** converted to a whole-time equivalent value when setting a tier.

2015 NHSPS GP and non-GP Provider members (including transition members) must base their tiered employee contribution rate on their annualised pensionable income. For example, a GP who starts at a surgery on 1 June 2020 and is expected to earn £70,000.00 up to 31 March 2021 is subject to the 13.5% rate. ($£70,000.00 \div 304 \text{ days} \times 365 \text{ days} = \text{annualised pay of } £84,046.05 = 13.5\%$).

The contributions paid are based on their actual pensionable pay; i.e. $£70,000.00 \times 13.5\% = £9,450.00$.

There is more detailed information in the new GP Pension Guide located in the Practitioner web page of the NHSBSA/NHS Pensions website.

Employer Contributions

Employer contributions are paid at the same rate across the 1995 Section, the 2008 Section, and 2015 Scheme. The rate includes the administration levy of 0.08%.

Information regarding the 2020/21 employer contribution rate paid by surgeries will be announced soon and will be subject to Ministerial approval. Please refer to our website and to the monthly newsletters for an update.

Payment of contributions

The contractor (e.g. surgery) must make suitable arrangements with PCSE or the LHB for employee and employer contributions to be paid at the correct tiered rate 'on account'. To support this PCSE or the LHB will normally top slice all contributions on account from the main payment made to the surgery; i.e. GMS global sum or PMS/APMS contract price. The deductions made are only in respect of the mainstream surgery income as stated in column A. Contributions in respect of income declared in column B will be collected separately by the Employing Authority responsible for that work.

Surgeries are legally responsible for paying contributions on time. They cannot withhold contributions pending resolution of a dispute over funding with their commissioner.

At the end of the 2020/21 pension year every GP Provider and non-GP Provider must declare their NHS pensionable income on an annual end of year Certificate. The 2020/21 Certificate must be submitted to PCSE or the LHB by 28 February 2022.

Salaried GPs, long-term fee (surgery) based GPs, and career OOHs GPs (e.g. type 2 medical Practitioners) must complete the 2020/21 type 2 self-assessment form to ensure they have paid tiered contributions at the correct rate in all their GP posts. The type 2 self-assessment form must also be submitted to PCSE/LHB by 28 February 2022. Any arrears of contributions must be paid immediately.

Where a GP Provider, non-GP Provider, or salaried GP has underpaid 2020/21 NHSPS contributions the arrears are paid by the surgery, not by the individual, even if they have left the surgery. The surgery must recover the underpayment from the individual.

Where a GP Provider, non-GP Provider, or salaried GP has overpaid 2020/21 NHSPS contributions the surgery, not the individual, is reimbursed. The surgery must return any monies due to the individual. This rule also applies if they have left the surgery.

How we use your information

The NHS Business Services Authority/NHS Pensions will use the information provided for administering NHS Pension Scheme membership and processing payment of NHS pension benefits. We may share the information to administer and pay NHS pension benefits, enable us to prevent and detect fraud and mistakes, for debt collection purposes, or as required by law. For more information about who we share information with and how long we keep personal data and individual's rights, please visit our website at www.nhsbsa.nhs.uk/yourinformation