

NHS Pensions - GP Locum Form B – 2020/21

GP Locum own use only

GP Locum's monthly record of GMS / PMS / APMS / Appraisal pay and pension contributions – 1 April 2020 to 31 March 2021Personal details: Unique payment reference LOC

Surname:	Other names:	Date of birth:
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

NI number:	PCSE/LHB EA Code:	Host LHB Ref no. (Wales only):
<input type="text"/>	<input type="text"/>	<input type="text"/>

Home address: Email address: Month and year that this form refers to: Month Year **Part 1**
Tiered contribution rate:
Tick one box (see overleaf for guidance) 5.0% 5.6% 7.1% 9.3% 12.5% 13.5% 14.5%

Employing Authority Code	Name of surgery/practice, or NHS England/LHB if appraisal work	First day worked for this payment	Last day worked for this payment	Date pay received	Pensionable Pay (Box 2 of GP Locum Form A)		Employer Contributions (Box 3 of GP Locum Form A)	
					£	p	£	p

Part 2	Total pensionable pay i.e. the total of the amounts entered in box 2 of form A	£	p	a
	Employee contributions (a x 5%, 5.6%, 7.1%, 9.3%, 12.5%, 13.5%, 14.5%)	£	p	b
	Total of any NHSPS added years contributions (a x %)	£	p	c
	Total of any NHSPS extra % MPAVCs (a x % or agreed sum)	£	p	d
	Total of any NHSPS Additional Pension contributions	£	p	e
	Total of any NHSPS ERRBO contributions (a x fixed ERRBO %)	£	p	f
	Grand total of NHSPS employee contributions (b+c+d+e+f)	£	p	g
Grand total of NHSPS employer (14.38%) contributions; i.e. amounts shown in box 3 of Form A	£	p	h	
Grand total of employee and employer contributions (g+h)	£	p	i	

For NHSE/PCSE/LHB use onlyTotal Contributions: Employee (g) £ Employer (h) £

Tiered contribution rules and rates from 1 April 2020 to 31 March 2021

Freelance GP locum **pensionable** income is 90% of the fee excluding the employer contribution element.

Your tiered employee contribution rate will be provisional and must be reviewed at year-end when you know your actual pensionable income. The rate must take account of other GP income such as if you are also a salaried GP. If you are a 2015 Scheme member you must 'annualise' your income at year-end to set your final tiered rate.

If the provisional tiered rate is incorrect and you underpaid employee contributions you must pay the arrears immediately directly to NHS England/PCSE or the Local Health Board if in Wales. If you overpaid contributions you should claim a reimbursement. (If you relocated during the year you must contact the relevant bodies).

There is more detailed information in the GP Pension Guide located on the Practitioner webpage at NHSBSA/NHS Pensions website (www.nhsbsa.nhs.uk/nhs-pensions).

The tiered rates are as follows.

	Actual or annualised 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%

Protected 1995 Section or 2008 Section GPs

If you are a 1995 Section or 2008 Section protected member in NHS Pension Scheme in year 2020/21 your tiered contribution rate is based on your actual aggregated (total) GP pensionable income.

Example: Dr A is solely a freelance GP locum who is a protected member of the 1995 or 2008 Section of the NHS Pension Scheme. He performs GP locum work between 1 April 2020 and 31 March 2021. Dr A's tiered contribution rate is based on his aggregated (e.g. total) freelance GP locum pensionable income in 2020/21 even if he has breaks; there is no annualising.

2015 Scheme GPs

If you are member of the 2015 Scheme in year 2020/21 your tiered contribution rate is based on your annualised GP income. There is further guidance in the GP Pension Guide located in the 'Member Hub' section of the NHSBSA/NHS Pensions website located in the Practitioner webpage. There is also an annualising calculator. The annualising formula is:

Total GP pensionable income in 2020/21 ÷ pensionable days of service in 2020/21 x 365 days

Example: Dr B is solely a freelance GP locum who is a 2015 Scheme member. She performs irregular pensionable freelance GP locum work between 1 April 2020 and 31 March 2021. That is, she does not work every day of the year resulting in pensionable service of 60 days. Her pensionable GP locum in 2020/21 is £30,000.00. Dr B's contribution rate of 14.5% is based on her 'annualised' (not actual) freelance GP locum pensionable income of £182,500.00 calculated as follows;

$£30,000.00 \div 60 \text{ days pensionable service} \times 365 \text{ days} = \text{annualised pay of } £182,500.00 = \text{tiered rate of } 14.5\%$.
Dr B pays £4,350.00 ($£30,000.00 \times 14.5\%$) in tiered contributions.

Example: Dr C is part-time salaried GP also performing freelance GP locum work in 2020/21. Her salaried GP pensionable post is continuous throughout 2020/21 (no breaks) and her salary is £50,000.00. She earns £20,000.00 in her freelance GP locum post which is irregular. Dr C's annualised income is £70,000.00 and tiered rate is 12.5% calculated as follows;

$£70,000.00 (\text{£}50,000.00 + \text{£}20,000.00) \div 365 \text{ days pensionable service} \times 365 \text{ days} = \text{annualised pay of } £70,000.00 = \text{tiered contribution rate of } 12.5\%$. Dr C pays £8,750.00 ($£70,000.00 \times 12.5\%$) in contributions.

Completion notes

Completing Personal details

If you work in England this form (plus Forms A and all contributions) 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 submit this form (plus Forms A and all contributions) to your Local Health Board. Refer to 'Submitting forms and making payments' below for more information.

All forms and contributions must be submitted within 7 days of month end. For example you should complete and send your July Form B (to show all the NHS GP locum income you receive from 1 July to 31 July regardless of when the work was done) plus Forms A plus the contributions before 7 August. As you are required to forward the 14.38% employer contributions/administration levy you must ensure that these were given to you.

Your UPR (Unique Payment Reference) must match those provided on all Forms A and provided on the payment sent to NHS England/PCSE or the LHB. If the Forms A and B do not include the UPR then your pension record may not be credited with this work. Your UPR number consists of:

- Your NHS Pension Scheme (SD) reference number (8 digits)
- LOC (indicates Locum payment)
- MON (month worked)
- YYYY (year)

i.e. 12345678 LOC APR 2020

Please fill in all the boxes including your email address so that you can be contacted if there is an issue. You are not legally required to provide copies of your invoices however you may occasionally be asked for these for audit purposes.

Completing Part 1

You can only declare work and income where you notified the surgery, NHS England, or LHB in advance that you are going to pension your income.

Please tick one of the boxes stating your provisional tiered employee contribution rate for year 2020/21. Remember to take account of any other GP income and refer to the GP Pension Guide located on the Practitioner webpage at NHSBSA/NHS Pensions website (www.nhsbsa.nhs.uk/nhs-pensions) for more guidance.

The tiered rate you elect 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.

On each line enter the EA code (if known), the surgery or NHS England or LHB, the dates you worked, the date you were paid, your pensionable pay (i.e. box 2 on Form A), and the 14.38% employer contribution/administration levy (i.e. box 3 on Form A).

You must enclose all Forms A with your Form B when you send it off.

If you worked at the same surgery for two or more individual periods during the month however under one contract for services, 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.

During the pandemic you may claim NHS Pension Scheme membership for any freelance GP locum work that ended more than 10 weeks ago.

Completing Part 2

Please take the following steps.

Step 1: Add up your total (monthly) GP locum pensionable pay (excluding NHS Pension Scheme contributions) and enter the amount in box 'a'.

Step 2: Declare your provisional employee contribution rate in box 'b'. (The rate is based on your total GP pensionable income and if you are a 2015 Scheme member you are subject to annualising).

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 the NHS Money Purchase AVC enter the amount you have contributed in box 'd'.

Step 5: If you are buying the 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'.

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 refer to our website 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 2020/21 it will be necessary to enter the contributions due in box 'f'.

Where your agreement has been completed in 2020/21, an apportioned percentage for the days to the end of the contract should be calculated.

NHS Pension Scheme Money Purchase AVCs

If you are already a NHS Pension Scheme member and paying an extra percentage of your pay as money purchase AVCs to one of the NHS approved 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 or the AVC provider.

Submitting forms and making payments

If you are a freelance GP locum in England submit this form online at, www.pcse.england.nhs.uk/contact-us, or via post to Primary Care Support England, PO Box 350, Darlington, DL1 9QN. You can submit payments by BACS. The bank account details you require can be obtained by calling PCSE on 0333 014 2884.

If you are a freelance GP locum in Wales send your pension forms and contributions to your LHB. Any queries can be sent to primarycareservices@wales.nhs.uk

You can submit the forms via any route so long as your signature is on all Forms A and there is some type of validation from the commissioning surgery.

You can also submit without your signature on Forms A so long as you use your own 'nhs.net' account and there is some type of validation from the commissioning surgery.

If you use the services of a locum chambers the forms can be submitted via the locum chambers email account with or without your signature on Forms A, however there must always be some type of validation from the commissioning surgery.

It is advised you keep copies of all your GP locum pension forms

Please ensure the UPR (Unique Payment Reference) number on Locum Form B is added to and matches every Locum form A. If your paperwork and BACS payment do not include the UPR then your pension record may not be credited with this work.

Remember:

- 2015 Scheme freelance GP locums who are not in pensionable service on 1 April 2020 or on 31 March 2021, or who have breaks of any length during the year (even of one day) must annualise their pensionable income to set their tiered employee contribution rate.
- 1995 Section and 2008 Section freelance GP locums are not subject to annualising.
- Where a freelance GP locum performs other GP pensionable work they must take account of all their GP income when setting their tiered contribution rate.
- Freelance GP locums may, during the current pandemic, pension work that ended 10 weeks from the date the period of work (contract for services) ended.
- A freelance GP locum must pay over employee and employer contributions to NHS England/PCSE, or the LHB, no later than the seventh day of the following month, e.g. July 2020 contributions must be received by NHS England/PCSE, or the LHB, no later than 7 August 2020.
- Where a freelance GP Locum carries out work in March 2021 but receives payment from the surgery in April 2021 this may, depending on timing, be declared on the April 2021 GP Locum form B. However when the forms and payments are received by NHS England/PCSE, or the LHB, the payments may be allocated to the month in which the work ended. Therefore income in respect of March 2021 surgery work may be allocated to March 2021 and form part of year 2020/21 pensionable pay.
- More information can be found in the GP Pension Guide located within the Practitioner webpage of NHSBSA/NHS Pensions website.

How we use your information

The NHS Business Services Authority/NHS Pensions will use the information provided for administering your NHS Pension Scheme membership and processing payment of your NHS pension benefits. We may share your information to administer and pay your NHS pension, 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 your information with and how long we keep your personal data and your rights, please visit our website at www.nhsbsa.nhs.uk/yourinformation