

Part 2

	Pensionable pay (Box 2 of GP locum form A)		
	£	p	
Total pensionable pay i.e. the total of the amounts entered in box 2 of form A			a
Employee contributions (a x 5%, 5.6%, 7.1%, 9.3%, 12.5%, 13.5%, 14.5%)			b
Total of any NHS Pension Scheme added years contributions (a x %)			c
Total of any NHS Pension Scheme extra money purchase additional voluntary contributions (MPAVCs). A % or agreed sum			d
Total of any NHS Pension Scheme additional pension contributions			e
Total of any NHS Pension Scheme early retirement reduction buy out (ERRBO) contributions. A fixed ERRBO %			f
Grand total of NHS Pension Scheme employee contributions (b+c+d+e+f)			g
Grand total of NHS Pension Scheme 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
Cumulative (month by month) freelance GP locum pensionable income	£	p	j

For NHSE/PCSE/LHB use only

Total Contributions: Employee (g) £ Employer (h) £

Tiered contribution rules and rates from 1 April 2021 to 31 March 2022

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 during the year based on your cumulative GP pensionable income. In box 'j' of 'Part 2' you must declare your cumulative ('month by month') freelance GP locum pensionable income during year 2021/22 to assist with declaring your correct tiered rate. For example, if your pensionable income in April 2021 is £3,000.00 you enter £3,000.00 in box 'j' on your April 2021 form B. If your pensionable income in May 2021 is £4,000.00 you enter £7,000.00 in box 'j' on your May 2021 form B.

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 (LHB) 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 of the 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 2021/22 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 2021 and 31 March 2022. Dr A's tiered contribution rate is based on his aggregated (e.g. total) freelance GP locum pensionable income in 2021/22 even if he has breaks. There is no annualising.

2015 Scheme GPs

If you are member of the 2015 Scheme in year 2021/22 your tiered contribution rate is based on your annualised GP income. There is further guidance in the GP Pension Guide located on the practitioner webpage of the 'Member Hub' of the NHS Pensions website. There is also an annualising calculator.

The annualising formula is:

Total GP pensionable income in 2021/22 ÷ pensionable days of service in 2021/22 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 2021 and 31 March 2022. That is, she does not work every day of the year resulting in pensionable service of 60 days. Her pensionable GP locum in 2021/22 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 ÷ 60 days pensionable service x 365 days = annualised pay of £182,500.00 = tiered rate of 14.5%.

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

Example: Dr C is part-time salaried GP also performing freelance GP locum work in 2021/22. Her salaried GP pensionable post is continuous throughout 2021/22 (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:

$£70,000.00 (£50,000.00 + £20,000.00) \div 365 \text{ days pensionable service} \times 365 \text{ days} = \text{annualised pay of } £70,000.00 = \text{tiered contribution rate of } 12.5\%.$ Dr C pays £8,750.00 (£70,000.00 x 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 seven days of month end. For example, you should complete and send your July Form B (showing all the NHS GP locum income you receive from 1 July to 31 July regardless of when the work was done) plus your Forms A, and your 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 Unique Payment Reference (UPR) must match the UPR provided on your Forms A and 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)

Example 12345678 LOC APR 2021

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 tiered employee contribution rate for 2021/22. Take account of any other GP income and refer to the GP Pension Guide located on the practitioner webpage of the NHS Pensions website (www.nhsbsa.nhs.uk/nhs-pensions) for more guidance. The tiered rate must apply to all your GP income in 2021/22 and may fluctuate depending on your earnings. 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 employing authority (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 (for example box 3 on Form A). 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 under one contract for services, you only need to 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; for example, 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.

Although the 10 week rule has been temporarily suspended for year 2021/22 you must still complete and submit your forms promptly.

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 additional voluntary contributions (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'.

Step 10: Enter your cumulative ('month by month') freelance GP locum pensionable income in box 'j'.

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 2021/22 it will be necessary to enter the contributions due in box 'f'. Where your agreement has been completed in 2021/22, 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 an 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 from 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

England

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 owe arrears of contributions during the year or at year-end you should send payment by BACs. The bank account details you require can be obtained by calling PCSE on 0333 014 2884. You should then inform PCSE that you have paid your arrears via the online form detailing what the arrears were for and the change tier rate at, www.pcse.england.nhs.uk/contact-us. If you have overpaid contributions, you should claim them from PCSE by submitting an online form at www.pcse.england.nhs.uk/contact-us explaining what the change in tier rate is and the expected refund including the revised locum forms.

Wales

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

If you owe arrears of contributions during the year or at year-end you should send them to your LHB. If you have overpaid contributions, you should claim them from your LHB.

General

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 or NHSE/LHB in respect of appraisal work. 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 own email account with or without your signature on Forms A. There must always be some type of validation from the commissioning surgery or NHSE/LHB in respect of appraisal work.

Please ensure the UPR 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:

- Always keep copies of all your GP locum pension forms.
- If you are a 2015 Scheme freelance GP locum and you are not in pensionable service on 1 April 2021 or on 31 March 2022, or you have breaks of any length during the year (even of one day) you must annualise your pensionable income to set your tiered employee contribution rate.
- If you are a 1995 Section or 2008 Section freelance GP locum you are not subject to annualising.
- If you perform other GP pensionable work as well as freelance GP locum work, you must take account of all your GP income when setting your tiered contribution rate.
- The '10 week rule' has been temporarily suspended for year 2021/22.
- As a freelance GP locum you must pay both your employee and employer contributions to NHS England/PCSE, or the LHB, no later than the seventh day of the following month. For example, your July 2021 contributions must be received by NHS England/PCSE, or the LHB, no later than 7 August 2021.
- If you perform freelance GP locum work in March 2022 but receive payment in April 2022 this should be declared, depending on timing, on your March 2022 GP Locum form B so that, if subject to

annualising, your tiered employee contribution rate in year 2021/22 takes account of your pensionable work in March 2022. If the work spans March 2022 and April 2022 it is recommended that you record and invoice each month separately. This ensures that, if subject to annualising, your tiered employee contribution rate in year 2021/22 takes account of pensionable locum work performed in March 2022.

- More information can be found in the GP Pension Guide located on the practitioner webpage of the NHS Pensions website www.nhsbsa.nhs.uk/nhs-pensions

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