

# NHS Pensions

## Pensionable pay

The following guidance relates to Officer and Practice Staff members. If you are a Practitioner member, please refer to the dedicated Practitioner webpage located in the Member Hub section of our website.

### **I am a whole time Officer (or Practice Staff) member of the NHS Pension Scheme, is overtime included in my pensionable pay?**

Overtime in excess of whole-time is not pensionable. For part time employees, any additional hours worked up to their weekly whole time standard hours at their standard rate of pay are pensionable – please see below for what payments are pensionable.

### **I am a part time Officer (or Practice Staff) member of the NHS Pension Scheme, is my overtime pay pensionable?**

If you work any extra hours, those hours are pensionable up to whole time but only at your basic hourly rate. For example, if you work 20 hours a week (and the standard whole time working week is 37.5 hours) any additional hours worked up to 37.5 (e.g. 17.5 extra hours) are pensionable. You cannot elect for any extra hours up to whole time not to be pensionable. Any supplements paid for ‘overtime’ are not pensionable; for example, if you are paid time and a half for the additional hours you work the additional 50% pay (half pay supplement) is not pensionable.

If you have taken partial retirement, then any overtime is not pensionable for 12 months after partial retirement.

### **What are whole time standard hours?**

Standard hours are the total hours that you would work if employed on a whole time
contract. The standard hours vary depending on the type of employment and where you work.

### **What if I am on sick leave?**

Paid sick leave is pensionable income and counts towards your NHS Pension Scheme membership. Unpaid sick leave does not count towards NHSPS membership. See the sick leave fact sheet here: [Can I pay pension contributions whilst on sick leave?  · Customer Self-Service (nhsbsa.nhs.uk)](https://faq.nhsbsa.nhs.uk/knowledgebase/article/KA-04480/en-us)

### **What if I am on approved paid maternity, paternity, or adoption leave?**

This counts towards NHS Pension Scheme membership service so long as you pay contributions. See the fact sheet here: [Can I pay pension contributions when on parental leave?  · Customer Self-Service (nhsbsa.nhs.uk)](https://faq.nhsbsa.nhs.uk/knowledgebase/article/KA-04487/en-us)

### **Is annual leave pensionable?**

Yes. It will count towards your NHS Pension Scheme membership and pensionable pay.

### **Are payments in lieu of annual leave pensionable?**

Where an agreement is reached between an employee and their employer before the employment ends, that a single lump sum payment will be made in lieu of annual leave, that payment can be regarded as non-pensionable.

### **I am entitled to London weighting payments; is this pensionable income?**

Yes, regardless of if you are whole time or part time.

### **Are on call payments pensionable?**

If you are whole time, any additional on call hours worked are not pensionable. If you are part time, any additional on call hours worked up to the whole time standard week are pensionable at your basic rate of pay. Any on call hours worked in excess of whole time are not pensionable.

### **Are on call availability payments pensionable?**

Where there is a specific rota commitment on call availability payments are pensionable regardless of if you are part time or whole time.

### **Are approved Payroll Giving payments pensionable?**

Yes; approved Payroll Giving payments should be deducted from your pay after you have paid your employee contributions. Your employer will advise if you are afforded tax relief.

### **Are temporary pay increases pensionable?**

Yes.

### **I am a Consultant, are Clinical Excellence Awards (CEAs / LCEAs) pensionable?**

National CEAs are not pensionable because they are a one off non-consolidated payment. Local CEAs confirmed before 1 April 2018 are fully pensionable however any new local CEAs made on or after 1 April 2018 are not pensionable.

### **I am a non-GP Provider (e.g. non-GP partner). What is my pensionable pay?**

Your pensionable pay is your share of the surgery profits based on your share allocation. If you are a party to more than one GMS, PMS, or APMS contract you can only pension income from one.

### **I am a hospital doctor; are Waiting List Initiative (WLI) payments pensionable?**

Waiting list Initiative payments (WLI) are pensionable but this depends on the form of payment and whether the member is whole-time or part-time before voluntarily working extra sessions. It also depends on whether the WLI payment has its own separate contract of employment.

If the WLI is being paid as additional hours, and not on a separate contract of employment, it is pensionable so long as it does not exceed whole-time and it will be pensionable at the standard rate of pay.

If the WLI is being paid in the form of a one-off bonus, which isn’t a regular annual payment, then it is not pensionable.

If the WLI is paid as a separate contract of employment, then this will be shown on the member’s pension record as a separate employment, and we will determine what pension benefits are more beneficial to the member at retirement.

### **What is the difference between the pensionable pay used to calculate benefits in the 1995 Section, 2008 Section, and 2015 Scheme?**

1995 Section pension benefits are based on membership and the best of the last three years whole time pensionable pay. If you are part time your pension benefits are based on reckonable NHS Pension Scheme membership and your whole time equivalent pensionable pay, not your actual pay.

2008 Section pension benefits are based on the average of the best three consecutive years reckonable pay in the last ten years of working. If you are part time your pension benefits are based on your reckonable NHS Pension Scheme membership and whole time equivalent pensionable pay, not your actual pay.

In the 2015 Scheme, benefits are based on 1/54th of each year’s actual pensionable pay. Therefore, you earn a pension of 1/54th of your pensionable earnings for each Scheme year, or part year if you leave before the end of a Scheme year. (This also applies to Practitioner members).

### **I have recently retired from my NHS employment, and I believe the pensionable pay figure used in the calculation of my benefits is incorrect. Should I contact you?**

Initially you should contact your former employer as they are responsible for providing details of the pay to be used in the calculation of your pension benefits. They will then contact us should your pay need any amendment.

### **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 out website at [www.nhsbsa.nhs.uk/yourinformation](http://www.nhsbsa.nhs.uk/yourinformation)

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