

NHS Pensions - GP Locum Form B – 2019/20

GP Locum own use only

GP Locum's monthly record of GMS / PMS / APMS / Appraisal pay and pension contributions – 1 April 2019 to 31 March 2020

Personal details: Unique payment reference LOC 2 0

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

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				a
Employee contributions (a x 5%, 5.6%, 7.1%, 9.3%, 12.5%, 13.5%, 14.5%)				b
Total of any NHSPS added years contributions (a x %)				c
Total of any NHSPS extra % MPAVCs (a x % or agreed sum)				d
Total of any NHSPS Additional Pension contributions				e
Total of any NHSPS ERRBO contributions (a x fixed ERRBO %)				f
Grand total of NHSPS employee contributions (b+c+d+e+f)				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 only
Total Contributions: Employee (g) Employer (h)

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 Form A for **every** payment declared in Part 1. Remember that if you have paid tiered contributions at the wrong rate, you must correct this.

Tiered contribution rates from 1 April 2019

	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%

If you are a 1995 Section or 2008 Section protected member in NHS Pension Scheme year 2019/20 your tiered contribution rate is based on your actual aggregated (total) GP pensionable income.

If you are member of the 2015 Scheme in 2019/20 your tiered contribution rate is based on your annualised income. The annualising formula is:

Total GP pensionable income in 2019/20 ÷ pensionable days of service in 2019/20 x 365 days

Below are some examples, more information can be found under the heading 'Additional information'.

Example 1

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 during the 2019/20 Scheme year (i.e. between 1 April 2019 and 31 March 2020). Dr A's tiered contribution rate is based on the total of his actual freelance GP locum pensionable income in 2019/20 even if he has breaks; there is no annualising.

Example 2

Dr B is solely a freelance GP locum who is a 2015 Scheme member. He performs irregular pensionable freelance GP locum work during 2019/20; that is there are breaks (of any length) during the year and/or he was not in pensionable service on 1 April 2019 or 31 March 2020. He works a total of 60 days and earns £30,000.00.

Dr B's contribution rate of 14.5% is based on his 'annualised' (not actual) freelance GP locum pensionable income in 2019/20 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 3

Dr C, a 2015 Scheme member, is a part time salaried GP also performing freelance GP locum work in 2019/20. Her salaried GP pensionable post is continuous throughout 2019/20 (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;

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

Completion notes

If this is your final Form B for year 2019/20 you must ensure that you have paid the correct tiered rate for the whole year. The tiered rate must be based on your total GP pensionable income from all sources in year 2019/20. If you are a 2015 Scheme member in year 2019/20 must account for all breaks when annualising your income. If you require any further guidance regarding annualisation please refer to the guidance and calculator available on our website located within the Practitioner section. You must pay any arrears of freelance GP locum employee contributions directly to NHS England/PCSE or the Local Health Board if in Wales.

Please use this form to record all the freelance GP locum pensionable pay you receive in one calendar month and to claim NHS Pension Scheme membership. Your pensionable pay is 90% of your GP locum fee.

You must notify the surgery, NHS England, or LHB in advance that you are going to pension your income so that they are aware they must pay the employer contributions of 14.30% and the administration levy of 0.08%; 14.38% in total.

- 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 payment to your LHB.
- You are not legally required under the NHS Pension Scheme Regulations to provide copies of your invoices however you may occasionally be asked for these for NHS audit purposes.

This form 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 payment before 7 August.

The payment must include the 14.38% employer contributions/administration levy.

Unique Payment Reference (UPR)

Your 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 your 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 2019

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 2019/20 (1 April 2019 to 31 March 2020) pension year. Refer to the Practitioner webpage at www.nhsbsa.nhs.uk/nhs-pensions for more guidance in respect of tiered contributions.

The tiered rate 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.

Remember that if in 2019/20 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 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.

You cannot claim NHS Pension Scheme membership for any freelance GP locum work that ended more than 10 weeks ago. For example if you work at a surgery from 1 July 2019 to 15 July 2019 then you have 10 weeks from 15 July to pension the work.

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: Your employee contributions are 5.0%, 5.6%, 7.1%, 9.3%, 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'. Your tiered contribution 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'.

(Remember that 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 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 2019/20 it will be necessary to enter the contributions due in box 'f'.

Where your agreement has been completed in 2019/20, 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](https://www.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 Unique Payment Reference (UPR) number on Locum Form B is added to and matches 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.

Additional information

2015 Scheme freelance GP locums who are not in pensionable service on 1 April 2019, or on 31 March 2020, or who have breaks of any length during year 2019/20 must annualise their pensionable income to set their tiered employee contribution rate. All breaks (i.e. non-working days), regardless of their length, must be factored in by a 2015 Scheme freelance GP when annualising their pensionable income. More guidance can be found within the Practitioner webpage of NHS Pensions' website.

1995 Section and 2008 Section freelance GP locums are not subject to annualising. Their tiered rate in year 2019/20 is based on their aggregated (total) GP pensionable income.

Where a freelance GP locum performs other GP pensionable work in 2019/20 they must take account of all their GP income when setting their tiered contribution rate.

Freelance GP locums cannot pension work that ended 10 weeks from the date the period of work (contract for services) ended.

A freelance GP locum must pay over NHS Pension Scheme employee and employer contributions to NHS England/PCSE, or the LHB, no later than the seventh day of the following month, i.e. July 2019 contributions must be received by NHS England/PCSE, or the LHB, no later than 7 August 2019.

Where a freelance GP Locum carries out work in March 2020 but receives payment from the surgery in April 2020 this may, depending on timing, be declared on the April 2020 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 2020 surgery work would be allocated to March 2020 and form part of year 2019/20 (not 2020/21) pensionable pay.

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