

Cost and Contributions Factsheet

What pension contributions will I pay in 2009/10?
 A factsheet for all Practitioner & Non-GP provider
 NHS Pension Scheme members



Tiered contribution rates for Practitioners and non-GP Providers is not based on previous years' earnings. The table below shows the tiered contribution rates that will be applied for 2009/10.

Contribution Tier	Pensionable Earnings	Contribution Rate
1	Up to £20,709	5%
2	£20,710 - £68,392	6.5%
3	£68,393 - £107,846	7.5%
4	£107,847+	8.5%

(The employer contributions rate remains at 14%).

Key Points for Practitioners and Non-GP Providers

- The tiered contribution rate for 2009/10 will be based upon your actual 2009/10 certified pensionable NHS earnings. As your actual earnings will not be known for some time your tiered contribution rate for 2009/10 will be estimated.
- For GPs and non-GP Providers, estimated tiered rates will be based on information contained in a new return that all Practices will be required to provide to their Primary Care Trust or Local Health Board (PCT/LHB). This will include an estimate of pensionable NHS income in respect of all their GP Providers, Salaried GPs, and non-GP Providers prior to the start of the 2009/10 Scheme year.
- If you are a General Dental Practitioner (GDP), Dental Services Division will arrange for the appropriate contribution tier to be applied.
- If you are a GP all your anticipated NHS GP income (i.e. Practice + GP Locum + OOHs + PEC + Bed Fund) must be added together. This total will then indicate the contribution rate that you must pay. When earnings for the year are finalised, your PCT/LHB will adjust for any over or under payment during the year. If you have any doubt about the figures to be reported your PCT/LHB will be able to help.



For example, if your total GP pensionable income is £130k, comprising of Practice based income of £120k, PEC income of £5k, and OOHs income of also £5k, you will pay 8.5% on all of your Practice income, OOHs income and PEC income.

- If you have any Officer income (i.e. salaried Clinical Assistant) this will be classed as a separate pensionable employment and be allocated its own contribution tier based on the 'Officer ' rules.
- The earnings that are used to set contribution tiers for GP and non-GP Providers, who start after 1 April 2009, will not be annualised; (i.e. a half-year's earnings will not be scaled to a full-year amount). However, a GDP's earnings will be annualised.
- Part time GP and GDP earnings will not be converted to a whole-time equivalent value for the purposes of setting a tier.
- The tiered contribution thresholds are updated every year to reflect NHS pay rises under Agenda for Change. The table above is the latest available at the current time and will be used to set estimated contribution tiers for 2009/10. A new table of 2009/10 thresholds, reflecting the 2009 AfC pay levels will be issued at the start of 2009/10 and it is this revised table that will be used to reassess contribution tiers when earnings for 2009/10 are finalised.

