

2009/10 - GUIDANCE NOTES FOR GP & NON-GP PROVIDERS

Please use the form to provide the PCT/LHB with projected pensionable pay and provisional tiered rates so that the estimated monthly deductions are as accurate as possible and any amounts outstanding at the year-end (31 March) are minimal. Large GP Practices may need to photocopy a continuation sheet.

If a GP is a Provider or Salaried GP in more than one Practice their total earnings must be taken account of when setting a tier even if they do not wish to declare these other Practice earnings on this form.

This form must not be completed for freelance GP Locums or salaried (non GP) Practice staff.

NHS pensionable pay for GP Providers and non GP Providers is based on their share of Practice profits. GP Providers pensionable income is further increased if they perform additional fee based GP NHS work such as OOHs, PEC, or GP Locum work. Non GP Providers are regarded as WT Officer Scheme members and cannot pension any 'fringe' income.

NHS pensionable pay for Salaried GPs and long term fee based GPs is their Practice salary plus pay from other NHS GP type work such as OOHs, PEC, or GP Locum. The Practice should be able to provide the PCT/LHB with an accurate statement of the Practice salary.

Scheme Contributions & Rates

In all cases deductions of NHS Pension Scheme contributions are made in two stages.

1. The PCT/LHB will deduct (i.e. top slice) Scheme employee and employer contributions on account from the Practice's main payment; i.e. GMS Global Sum, PMS Contract Price, APMS budget. The deductions actually made by the PCT/LHB are only in respect of the mainstream Practice income (as stated in column A) as employee and employer contributions will already have been paid in respect of OOHs, PEC, Bed Fund, GP Locum work, etc, as declared in column B.

However, the tiered employee contributions rate **must** be based on the **total** pensionable income for 2009/10; i.e. columns A and B.

2. After the end of the 2009/10 pensions year every GP Provider, non-GP Provider, Salaried GPs and long term fee based GPs must declare their NHS pensionable income (to the PCT/LHB) by completing the relevant annual end of year Certificate. The 2009/10 Providers Certificate must be submitted to the host PCT/LHB by the 28th of February 2011. Salaried GPs must complete and submit the new 2009/10 'Non Providers Annual Certificate' by the 30th of June 2010.

The actual figures from the Certificates are then reconciled to the estimated earnings and contributions received by the PCT/LHB. Final collection or refund of contributions can then be made which will then allow the annual update of individual pension records for the year.

The tiered contribution rate table for 2009/10 is as follows;

1	Up to £20,709	5%
2	£20,710 - £68,392	6.5%
3	£68,393 - £107,846	7.5%
4	£107,847 plus	8.5%

- The tiered contribution rate in 2009/10 is based upon the actual 2009/10 certified pensionable pay. (Any NHS salaried PAYE posts, except Bed Fund posts, are treated separately).
- GPs must pension all their NHS GP income as outlined in columns A & B; they cannot 'de-select' pensionable income.
- The pay that is used to set contribution tiers for GP and non-GP Providers who start after 01/04/2009 is not annualised; i.e. it is not scaled to a full year.
- The pay in respect of a part time GP is not converted to a whole time equivalent value for the purposes of setting a tier.
- The employer contributions rate remains at 14%.
- Any additional voluntary contributions in respect of added years or the new additional pension continue to be paid on account.