

## Q Can I pension my GP locum earnings?

A If you are a qualified GP locum you will be able to join the Scheme for NHS GP locum work provided you:

- are on the Medical Performers List of a PCT/LHB;
- are deputising for, or providing additional GP services, on a temporary basis to a GP Practice;
- apply to your host PCT/LHB, not more than 10 weeks after the end of any period of GP locum work, enclosing your forms GP Locum A and B;
- forward all your tiered GP locum 'employee' Scheme contributions on time.

If you perform GP work on a regular long term basis rather than on a temporary basis then this is not regarded as GP locum work and you must not record this work on forms GP Locum A and B. Regular work, fee based or salaried, is regarded as type 2 (Assistant) Practitioner work and the Practice must notify the PCT of this.

If you have no other GP Scheme membership you may choose not to pension your GP locum earnings.

## Q How do I pension my locum employment?

A To pension your Practice based GP locum work, you should apply to your host PCT/LHB on forms GP Locum A and B.

## Q What work is pensionable?

A If you are a freelance GP locum, or a mainstream GP performing additional GP locum work, you will be able to pay Scheme contributions on the gross pay you receive, less expenses of 10%.

GP locum work is pensionable provided there is a clear and direct transaction for the work between yourself (as an individual) and the GP Practice. **If your GP locum income is paid via a limited company set up by you specifically to 'channel' your locum income, it is not pensionable.**

GPs must pension **all** their NHS GP income. If you are already a GP member of the Scheme such as a Partner or Salaried GP, your NHS GP locum earnings and contributions **must** be recorded on forms GP Locum A and B.

You will be able to claim tax relief at your usual rate in your annual tax return on the contributions you pay.

## Q When is Practice GP locum work not pensionable?

When it has been arranged and paid through a third party such as a commercial deputising firm, a commercial agency, or a unique limited company. Private (non-NHS work) performed on behalf of a GP is not pensionable under the Scheme.

## Q Do I qualify for maternity pay?

A There are no rights to redundancy, injury benefits, pensionable sick pay or pensionable maternity/paternity pay for GP locum work.

## Q Can I pension my post-retirement locum earnings?

A No, unless retirement was on ill-health grounds and you are under age 50 when you apply to rejoin.