NHS Pensions - Calculating membership

Membership is a period of time in which a member contributes to the NHS Pension Scheme. It is used for determining eligibility to certain pension benefits.

There are different types of membership, ‘qualifying’, ‘reckonable’, ‘non contributing’ and ‘contributing’.

**Qualifying** membership counts towards determining eligibility to certain benefits.

**Reckonable** membership is used in both the calculation of pension benefits for 1995 and 2008 Section members, and deciding entitlement to benefits for 1995 Section, 2008 Section and 2015 Scheme members.

**Non contributing** membership is a period of time when a member did not pay any tiered employee contributions. It is normally counted at its full length for qualifying membership. Some non contributing membership transferred from Local Government may have a different value.

**Contributing** membership on which contributions have been, or are deemed to have been, paid count towards both qualifying and reckonable membership. Contributions must continue to be paid when a member is on paid sick leave, maternity leave, paternity leave, or adoption leave. This period continues to count as both qualifying and reckonable membership.

**Whole time**

An Officer (or Practice Staff) member is classed as whole time for the purpose of pension benefits if their contract of pensionable employment is on a whole time basis. Whole time contributing membership counts at full calendar length towards both qualifying and reckonable membership.

Disallowed days are non pensionable i.e. strike days, and no pay sick days. All disallowed days will be deducted from a member’s qualifying and reckonable membership.

**Part time**
A member is classed as part time if they work less than the recognised whole time standard hours for their particular job. All contributing part time membership counts at full calendar length towards qualifying membership, but is converted to its whole time equivalent for reckonable membership purposes.

A member who works part time in one or more jobs can be pensionable up to a maximum of the standard whole time hours. Any membership over and above whole time is non pensionable and does not count towards either qualifying or reckonable membership.

**Bank employments**

The start date of any bank post is the first day the member actually performs any duties and paid contributions, not the date they joined the bank. Bank employees do not have a specific employment contract, so their employment should be recorded at 01.00 / standard hours.

A bank employee’s pension record may remain open, even if they do not work for up to a period of three months, as long as they remain ‘on the bank’ of the employer and return to pensionable work within three months. This is an administration easement and during this three month period the member will earn qualifying membership. If the break exceeds three months, the employment must be closed down on the last day they actually worked. **This rule also applies to freelance GP locums.**

**Term time employments**

Membership for all term time workers is recorded and calculated in the same way as all part time hourly staff.