NHS Pensions - 2015/2016 to 2018/2019 tiered employee contributions

Background

Following discussions with Trade Unions and employer representatives on long term contribution rates the Department finalised a set of proposed long term member contribution rates, which would remain the same for four years from 1 April 2015 to 31 March 2019.

The main features of the contribution rates structure were as follows:

- the headline contribution rates as set out in the Proposed Final Agreement published in March 2012 were retained,
- rates remained tiered according to whole time equivalent (WTE) pay or earnings,
- the rates were the same as the 2014/2015 Scheme year contribution rates except for a small adjustment to the tier 4/5 boundary; and
- both rates and tier boundaries were fixed for four years from 1 April 2015 to 31 March 2019.

The rates shown below were implemented from 1 April 2015 and were set for four Scheme years. They will be revised at the next Scheme valuation. There are no plans of carrying out any midyear changes to the rates or boundaries to account for any pay increases as the consequential movement of members across tiers was factored into the rates shown. However, the Scheme years will continue to operate independently, as they have previously. As such should a midyear change be necessary, which is not planned, this would have retrospective effect from the start of that Scheme year.

The table in this factsheet sets out the member contribution rates that will apply in both the 1995 and 2008 Sections, as well as the 2015 Scheme from 1 April 2015 until 31 March 2019.

Introduction

This factsheet sets out details of the contribution rates for members of the NHS Pension Scheme for the Scheme years 1 April 2015 to 31 March 2016, through to 31 March 2019.

Important – The contribution rates shown in this factsheet are the latest rates provided by the Department of Health. In the event of any change, NHS Pensions will inform all
The contribution rates shown apply to Officers, Practice Staff, pensionable employees of any Direction Body (including those set up under New Fair Deal) or Independent Providers who have access to the NHS Pension Scheme; Practitioners and non GP Providers.

The guidance is split into three parts and applies to members of both the 1995 and 2008 Sections and also the 2015 Scheme:

1. Officers, Practice Staff and employees of any Direction Body (including those set up under New Fair Deal) or Independent Providers who have access to the NHS Pension Scheme.

2. Practitioners and non GP Providers.

3. Further guidance.

1. **Officers, Practice staff and employees of any Direction Body (including those set up under New Fair Deal) or Independent Providers who have access to the NHS Pension Scheme**

Officer Scheme members are salaried employees of a Trust, Foundation Trust, NHS Commissioning Board, NHS England, Local Health Board (LHB), Direction organisations (including those set up under New Fair Deal), or an Independent Provider with access to the NHS Pension Scheme.

Practice staff Scheme members are salaried employees of a GP Practice, Out of Hours Providers (OOHPs), or APMS Contractor who are not GPs or non GP Providers.

(GP Registrars are regarded as Officer Scheme members).

**Existing Scheme members (i.e. staff ‘in service’ on 31 March 2015 and thereafter)**

The general basic rule is that a contribution tier for existing Officers and Practice staff Scheme members is set using the previous years’ pensionable earnings, WTE for members working part time. This is unless there has been or there is a change in circumstances. Therefore, in 2015/2016 the contribution tier would have been based upon their 2014/2015 full year WTE pensionable pay, **unless** there had been a change in circumstances. For 2016/2017 Scheme year, the contribution rate would have been based on 2015/2016 pensionable pay, again unless there had been a change in circumstances or there is a change. For 2017/2018 Scheme year, the contribution rate will be based on 2016/2017 pensionable pay and for 2018/2019 they will be based on 2017/2018 pensionable pay.
However, where there is a change in circumstances, including an annual pay increase, employers are required to carry out a reassessment and apply a new contribution rate and apply a new rate, if appropriate based upon the estimated annualised WTE pensionable earnings.

The following table should be used to set the tiered rate.

This table must be used until further notice.

**Contribution rates before tax relief (gross)**

<table>
<thead>
<tr>
<th>Tier</th>
<th>Full time pensionable pay used to determine contribution rate</th>
<th>Contribution rate (before tax relief) (gross) 1 April 2015 to 31 March 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Up to £15,431.99</td>
<td>5%</td>
</tr>
<tr>
<td>2</td>
<td>£15,432.00 to £21,477.99</td>
<td>5.6%</td>
</tr>
<tr>
<td>3</td>
<td>£21,478.00 to £26,823.99</td>
<td>7.1%</td>
</tr>
<tr>
<td>4</td>
<td>£26,824.00 to £47,845.99</td>
<td>9.3%</td>
</tr>
<tr>
<td>5</td>
<td>£47,846.00 to £70,630.99</td>
<td>12.5%</td>
</tr>
<tr>
<td>6</td>
<td>£70,631.00 to £111,376.99</td>
<td>13.5%</td>
</tr>
<tr>
<td>7</td>
<td>£111,377.00 and over</td>
<td>14.5%</td>
</tr>
</tbody>
</table>

New starters (and staff who have changed jobs or ‘stepped down’ etc.) on or after 1 April 2015

The pay bands shown in this table should also be used for new starters and staff who have changed jobs or ‘stepped down’ or who have a change in circumstances on or after 1 April 2015. This includes:

- an individual who is a new starter, or
- an individual who changes jobs (i.e. promotion or demotion), or
- an individual who voluntarily steps down, or
- an individual who is returning to the NHS after a break, or
- an individual whose rate of pay for an existing job changes, including annual pay increases and increments (except in circumstances where there is a change in duties that is unplanned or unlikely to last for 12 months or more).

**New starters:** If an Officer or Practice staff Scheme member starts a new job (with their current employer or another employer) their contribution rate should be reassessed based
on their estimated annual pensionable pay (Notional Whole Time (NWT) for members working part time) and allocated a new contribution rate if applicable. The pay figure to be used is the annualised amount; i.e. the hypothetical pay from 1 April 2015 to 31 March 2016 or 2016/2017, 2017/2018 and 2018/2019 depending upon when the member starts.

If the member works part time a whole time equivalent annualised pensionable pay figure must be used to determine the tier.


Stepping down: Members who step down into a lower paid job should be treated in the same way as a new starter. This does not affect part timers whose hours may be flexible within the same job; i.e. their hours may fluctuate however their whole time equivalent rate of pay and terms and conditions do not change.

Staff returning: Anyone returning to NHS pensionable employment after a break should be treated in the same way as a new starter.

Rate of pay change: As employers will be aware, a change in pay (other than due to an unexpected change in duties or one unlikely to persist for at least 12 months) should cause an in year reassessment of a members contribution tier. Therefore if a member’s original rate has been assessed using their pensionable pay (NWT for part time employees) for say year ending 31 March 2016 and their pay then increases on or after 1 April 2016, the reassessment should be carried out and a new rate of contribution applied (if applicable) based on their new estimated annualised pay (NWT for part time employees). The same rule applied for 2015/2016 and will also apply to Scheme years 2017/2018 and 2018/2019.

2. Practitioners and non GP Providers

Practitioners are GPs of any type (excluding GP Registrars), General Dental Practitioners, and Ophthalmic Medical Practitioners.

Non GP Providers are ‘single-handers’, partners or shareholders (including those on a fixed salary) in a GP Practice (or APMS/ sPMS organisation) who are not GPs.

Every GP Practice and APMS/sPMS Contractor must, before the start of the pension year, inform NHS England (or its agent) or Local Health Board (Wales) of the estimated pensionable income for all the GPs (excluding freelance GP locums) and non GP Providers. This is so that tiered employee contributions can be paid ‘on account’.

2015-2016 to 2018-2019 Tiered employee contributions - employer factsheet (03.2017) V5 4
NHS (GDS and PDS) Dental Practices must notify NHS Dental Services of the estimated pensionable income for all the Providers (i.e. Partners/Contractors) and Performers (i.e. Associates) so that tiered contributions can be paid ‘on account’.

Because actual pensionable earnings are not known until year end the tiered rate is provisional at the start of Scheme year and is reviewed at year end.

The provisional tiered rate is based on estimated pensionable pay declared on the return that every medical and dental Practice must provide to the relevant agent of NHS England or the Local Health Board in Wales prior to the start of the pension year. A GP Practice’s return must include the estimated pensionable income for all the GPs (excluding freelance GP locums) and non GP Providers. A NHS dental Practice’s return must include the estimated pensionable income for all its General Dental Practitioners.

A GP Scheme member must take account of all their NHS GP income (i.e. Practice + OOHs + CCG) when setting their tiered rate. For example, if the total GP pensionable income is £130,000 (Practice based income of £120,000 + CCG income of £5,000 + OOHs income of £5,000) their tiered rate across all their NHS GP pensionable income is 14.5%.

For Practitioners and non GP Providers who are members of the 1995 or 2008 Section their tiered rate (in a specific Scheme year) is based on their aggregated actual pensionable income in that year.

For Practitioners and non GP Providers who are members of the 2015 Scheme their tiered rate (in a specific Scheme year) is based on their annualised pensionable earnings in that year if they do not have continuous 2015 Scheme membership during the year. If they do have continuous 2015 Scheme membership their annualised and actual pensionable earnings are the same for the purposes of setting the tiered rate. There is more detailed information regarding the 2015 Scheme ‘annualising rules’ in the annual pension forms and Certificates that Practitioners and non GP Providers must complete.

Where a Practitioner may also be an Officer member (i.e. salaried Clinical Assistant) the Officer post is assessed separately and allocated its own tiered rate.

The following table must be used until further notice.

**Contribution rates before tax relief (gross)**

<table>
<thead>
<tr>
<th>Pensionable earnings</th>
<th>Contribution rate (before tax relief) (gross) 1 April 2015 to 31 March 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £15,431.99</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>Salary Range</td>
</tr>
<tr>
<td>---</td>
<td>------------------------------</td>
</tr>
<tr>
<td>2</td>
<td>£15,432.00 to £21,477.99</td>
</tr>
<tr>
<td>3</td>
<td>£21,478.00 to £26,823.99</td>
</tr>
<tr>
<td>4</td>
<td>£26,824.00 to £47,845.99</td>
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</tr>
<tr>
<td>7</td>
<td>£111,377.00 and over</td>
</tr>
</tbody>
</table>

There are some differences for GPs (including Ophthalmic Practitioners) and for General Dental Practitioners outlined in Section 3.

3. Further guidance

The information contained in this part is in alphabetical order for ease of reference.

**Agenda for Change (AfC)**

AfC is the mechanism that is used to set pay rates and pay increases for the majority of the NHS workforce.

**Annual pay awards**

If an Officer (or Practice staff) Scheme member receives a pay award on or after 1 April it may not affect their contribution rate, however, employers should reassess the tiered contribution rate based on the new estimated annualised pay (notional whole time for part time employees) and apply a new rate if appropriate.

**Bank staff**

Salaried bank staffs’ working patterns mean that they dip in and out of work so it is likely that an estimated annualised whole time equivalent pay figure will have to be used to set the contribution tier.

**Changing employments**

In respect of Officers and Practice Staff, tiered contribution rates are not portable; i.e. they are not carried between employments. If an Officer or Practice staff Scheme member changes jobs for example during Scheme year 2016/2017 a new tier must be set for the new job based on the estimated annualised pensionable pay. If they are part time a WTE annualised pay figure must be used. The same rule would apply during Scheme years 2016/2017, 2017/2018 and 2018/2019.
If a Practitioner or non GP Provider changes jobs it will not mean two different tiered rates because their tiered contribution rate is based on their total pensionable income as a Practitioner or non GP Provider for each Scheme year.

**Changes in pensionable pay or pensionable allowances**

In circumstances where pensionable pay or pensionable allowances change in year, the member’s rate of contributions should be reassessed. However, where the member is part time, there is only a need to reassess if the member’s notional whole time rate of pay also changes. Therefore, if a member receives an annual pay increase/increment during a Scheme year **on or after 1 April** employers should reassess the tiered contribution rate) based on the new estimated annualised pay (NWT for part time employees) and apply a new rate if appropriate.

There are two exceptions. There is no requirement to reassess a member’s contribution tier if pensionable pay or pensionable allowances have changed as a result of unplanned changes to the member’s duties or as a result of changes to a member’s duties that are short term (likely to continue for less than twelve months).

Where a member is placed on temporary promotion for a period of less than twelve months there would not be a need to carry out a reassessment. However, if it is later anticipated during this period that the temporary promotion will last more than twelve months or the temporary promotion period is extended, and this extension will take the temporary promotion period over twelve months, the member’s contribution rate should be reassessed. The member’s contribution rate should be reassessed at the point at which it becomes known that the temporary promotion will last more than twelve months or from the point the temporary promotion is extended, using the estimated annualised pay (WTE for members working part time). A new rate should then be applied (if applicable)

Once the temporary promotion period comes to an end the rate should be reassessed again.

Where the reassessment results in a different rate of contributions, the new rate should be deducted from the first day of the next pay period immediately following the pay period in which the change is made

**Changing tiers in year**

Where there is a need to change an Officer’s or Practice Staff Scheme member’s tiered rate the new rate should commence from the start of the pay period. If the change occurs ‘midmonth’ apply the new tier from the start of the next pay period.

**Concurrent posts**
Where an Officer/Practice Staff works part time and has other concurrent Officer/Practice Staff pensionable posts each post is assessed individually (i.e. ring fenced) when setting the tiered rate. The WTE rate of pay must be used to set the tiered rate.

Where a Practitioner has other concurrent Practitioner posts it is their total Practitioner income that determines their tiered rate; they must pension all their eligible Practitioner income.

Where a Practitioner may also be an Officer member (i.e. salaried Clinical assistant) the Officer post is assessed separately and allocated its own tiered rate. The Practitioner income has no bearing on their Officer/Practice Staff tiered contribution rate; this is ring fenced.

Non GP Providers can only ‘pension’ income from one NHS post even if they are involved in several Practices.

**Disallowed days**

Where an Officer’s pensionable pay is reduced due to disallowed days (i.e. strike) their tiered rate is still based on their pensionable pay for the previous year WTE for members working part time).

**Employer contribution rate**

From 1 April 2017 the Department of Health introduced a charge to cover the cost of Scheme administration. The administration charge equates to 0.08% of each active member’s pensionable pay. The charge will be collected through the standard employer contribution by increasing the Scheme contribution rate for employers from 14.30% to 14.38%.

Scheme employer contribution rate and employee contribution rates are regularly reviewed as part of the normal Scheme valuation process.

**Freelance GP locums**

A GP who is solely a freelance GP locum (i.e. has no other GP posts) will have to reassess their tiered contribution rate at year end. There is further guidance on forms A and B.

**General Practitioners (GPs)**

A GP’s total pensionable income (i.e. Practice + GP Locum + OOHs + Bed Fund + CCG) must be added together in respect of allocating a tier. GPs must pension all their GP income; they cannot ‘pick and mix’ to avoid going into another tier band.
Where a Practitioner may also be an Officer member (i.e. salaried Clinical Assistant) the Officer post is assessed separately and allocated its own tiered rate.

Please also see Practitioners and non GP Providers section above.

**General Dental Practitioners (GDPs)**

NHS (GDS and PDS) Dental Practices must notify NHS Dental Services of the estimated pensionable income for all the Providers (i.e. Partners/Contractors) and Performers (i.e. Associates) so that tiered contributions can be paid ‘on account’.

A part time GDP’s actual pensionable pay is **not** converted to a whole time equivalent value for the purposes if setting a tier.

**GP Registrars**

GP Registrars are afforded Officer Scheme status; therefore the tiered contribution rules in respect of Officers apply.

**Late pay awards**

Where an Officer’s (or Practice Staff’s) 2014/2015 pay is used to set their 2015/2016 tier for example and they receive a late pay award in 2015/2016 in respect of an earlier year special rules apply.

If the late pay award is £150.00 or less the pay can be regarded as 2015/2016 pay for tiered contribution purposes. However, for the purposes of record keeping, the employer must include the late pay on the 2014/2015 SD55, SD55e, or AW171.

If the late pay award is more than £150.00 the pay must be credited to the year it relates to for the purposes of tiered contributions. For example if there is a late pay award (not in respect of unsocial hours) of £200.00 paid in year 2015/2016 that actually relates to 2014/2015 the £200.00 must be regarded as 2014/2015 pay and tiered contributions paid at the relevant 2014/2015 rate. For the purposes of record keeping, the employer must include the late pay on the 2014/2015 SD55, SD55e, or AW171.

Further examples are below.

**Example 1:**

Mr Green (an Officer) paid tiered contributions of 5% in 2014/2015 and pays 7.1% in 2015/2016

A payment of £1,000 is made in 2015/2016 of which £500 relates to 2014/2015
The pay is over the threshold and does not relate to unsocial hours

Tiered contributions payable are £500 x 5% and £500 x 7.1%

£500 would be added to 2014/2015 pensionable pay and only £500 included in 2015/2016; i.e. 2014/2015 pensionable pay increases by £500 and 2015/2016 pensionable pay increases by £500, not £1000.

**Example 2:**

Mrs Brown (an Officer) paid tiered contributions of 7.1% in 2014/2015 and 9.3% in 2015/2016

A payment of £200 is made in April 2015; this relates to March 2015 unsocial hours

The unsocial hours pay is over the threshold but is paid within two months; i.e. within the normal claim-to-paid period

Although the tiered contributions payable are £200 x .9.3% (i.e. the 2015/2016 rate) for the purposes of record keeping, the employer must include the late pay on the 2014/2015 SD55, SD55e, or AW171.

**Example 3:**

Mr Grey (an Officer) paid tiered contributions of 7.1% in 2014/2015 and 9.3% in 2015/2016

A payment of £200 is made in June 2015 (2015/2016) which relates to work performed in 2014/2015

The pay is over the threshold

Tiered contributions are £200 x 7.1%; i.e. the 2014/2015 rate

The £200 must be declared on the 2014/2015 SD55, SD55e, or AW171.

**Example 4:**

Mrs White (an Officer) paid tiered contributions of 7.1% in 2014/2015 and 9.3% in 2015/2016

A payment of £150 is made in June 2015 (2015/2016) that relates to work performed in 2014/2015
The pay is just on the threshold

Tiered contributions are £150 x 9.3%

However, the £150 must still be declared on the 2014/2015 SD55, SD55e, or AW171

These ‘late pay rules’ do not apply to GPs, GDPs, OMPs, or non GP Providers.

**Long term fee based GPs**

Long term fee based GPs are classed as type 2 medical Practitioners. Therefore they are treated the same as a Salaried GP for tiered contribution purposes. They must complete an annual end of year Certificate.

**Maternity pay**

If an Officer or Practice Staff Scheme member received maternity pay in 2015/2016 and year 2015/2016 was used to set the 2016/2017 tier, the full (unreduced) pensionable pay in 2015/2016 (i.e. the deemed pay) should be used to set the 2016/2017 tier. Please also see ‘Changes in pensionable pay or pensionable allowances’.

**MHO and Special Class**

Mental Health Officers or Special Class Officers are regarded as Officers/Practice Staff for tiered contribution purposes.

**New employments/posts**

If an Officer or Practice Staff Scheme member starts a new job (with their current employer or another employer) they are given a new tier based on the estimated future pay that will be at a full year’s value; i.e. annualised. If they are part time a whole time equivalent annualised pensionable pay figure must be used.

These rules do not apply to GPs, GDPs, OMPs, or non GP Providers.

**New starters**

An Officer or Practice Staff new starter in 2016/2017 has their tiered rate based on their pay scaled pro-rata to a full year (i.e. ‘annualised’). If they are part time the pay used to calculate the tier must be the whole time equivalent rate.

For example, a part time Officer (who works 18.75 hours out of a possible 37.5) started work on 01/06/2016 and their estimated actual pay from 01/06/16 to 31/03/17 was £8000.00. Their estimated whole time equivalent pay would have been £16000.00. Their
annualised actual pay would have been £9605.26 (£8000.00 divided by 304 days x 365 days). Their tier in 2016/2017 would be tier 2 (5.6%) as it would be based on whole time equivalent pay of £19210.52 (£9605.26 x 2).

These rules do not apply to GPs, GDPs, OMPs, or non GP Providers.

**Ophthalmic Medical Practitioners (OMPs)**

The OMP tiered contribution rules are broadly the same as for GPs however they are not required to complete an end of year certificate.

**Out Of Hours Providers (OOHPs)**

OOHPs must ensure that they take into account a GP’s global GP income when setting the tiered contributions rate. They must not base the rate solely on the OOHPs income unless the GP has no other GP posts.

Career OOH GPs are regarded as type 2 medical Practitioners and must complete the relevant self-assessment form at year end.

**Overtime**

In respect of an Officer or Practice Staff scheme member, overtime in excess of whole time hours (i.e. 37.5 or 39 hours) is not pensionable and therefore does not fall under tiered contributions. Any income earned by a part timer in respect of additional hours up to whole time (i.e. 37.5 or 39 hours) is pensionable.

Different rules apply to GPs, GDPs, OMPs, or non GP Providers in Practices or Centres

**Part time Officers/Practice staff**

Tiered contributions for part time Officers/Practice Staff are based on their WTE rate of pay. For example a part timer who actually earned £10k in 2015/2016 but whose WTE rate of pay was £25k would be on tier 3 (7.1%) in 2016/2017 when based on their previous years' earnings. Please also see ‘Changes in pensionable pay or pensionable allowances’.

For the purpose of determining the contribution rate for a member who works part time and who receives supplements for unsocial hours, the supplement payment is added after the basic notional whole time has been calculated. The supplement payment is kept at its basic rate and does not form part of the notional whole time calculation. By performing the calculation this way the notional whole time is proportionate to a whole time member and both members will pay the same tiered rate of contributions.
Paternity pay

If an Officer or Practice Staff Scheme member received paternity pay in 2015/2016 and year 2015/2016 was used to set the 2016/2017 tiered rate, the full unreduced pensionable pay in 2015/2016 (i.e. the deemed pay) must be used to set the 2016/2017 tier.

Promotion

If an Officer/Practice staff scheme member is promoted they are allocated a new tier based on their new annualised pay rate. If they are part time the tier is based on their whole time (annualised) rate of pay.

These rules do not apply to GPs, GDPs, OMPs, or non GP Providers.

Returnees

Anyone returning to NHS pensionable employment after a break should be treated in the same way as a new starter.

Salaried General Dental Practitioners (GDPs)/Associates

Their tiered contributions are based on their Dental Practice pensionable pay and any other ‘fringe’ GDP/Associate income. An annualised (i.e. April to March) pay figure is used to set the tier if only a part year is worked.

Salaried GPs

Their tiered contributions are based on their Practice pensionable pay and any other ‘fringe’ GP income. They must complete a self-assessment form declaring their pensionable income at the end of every pension year.

Salaried Partners/Shareholders in GMS/PMS/APMS

Their tiered contributions are based on their Practice pensionable pay (i.e. their pre-agreed fixed salary) and any other ‘fringe’ GP income. They must complete a certificate of pensionable income at the end of every pension year.

Salary protection

If salary protection ends a new tier must be set based on the new annualised (WTE) pay.

These rules do not apply to GPs, GDPs, OMPs, or non GP Providers.

Salary sacrifice
In circumstances where a member commences a salary sacrifice scheme their contribution rate should be assessed in the same way as a new starter with the tier based on their estimated annualised pay (WTE if they are part time) for that year after deducting the salary sacrifice amount.

The pay sacrificed should not be ‘deemed in’ when calculating the whole time equivalent as it is not classed as pensionable pay.

**Sick pay**

If an Officer/Practice Staff Scheme member received half sick pay in 2015/2016, and year 2015/2016 is used to set the 2016/2017 tier for example, the full unreduced pensionable pay (in 2015/2016) must be used to set the tier.

These rules do not apply to GPs, GDPs, OMPs, or non GP Providers.

**Step downs**

Where an Officer or Practice staff scheme member steps down into a lower paid new job a new tier must be set for the new job based on the annualised (WTE) pay.

This does not affect part timers whose hours may be flexible in the same job, by virtue that their WTE rate of pay will not change.

The ‘step down’ rules do not apply to GPs, GDPs, OMPs, or non GP Providers because they are mainly self-employed.

**Unsocial hours payments (Officers/Practice staff)**

If there are short term fluctuations in unsocial hours allowances this will not change the tier subject to the revised allowances being paid promptly; i.e. within the next two monthly payslips.

However if the changes are long term (i.e. moving permanently from night shifts to days) a new tier must be set using the new annualised (whole time equivalent) pay.

If the unsocial hours allowance refers to a previous pension year and exceeds £150.00 the pay must be credited to the year it relates to for the purposes of tiered contributions. Further guidance is at ‘Late pay awards’ above.

These rules do not apply to GPs, GDPs, OMPs, or non GP Providers.