

NHS Pensions - Cost and contributions from 1 April 2015 to 31 March 2021

Practitioners and Non GP Providers

All Practitioner and Non-GP providers NHS Pension Scheme members should use this factsheet

Introduction

This factsheet is for 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 organisation) who are not GPs.

Every GP Practice and APMS 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'.

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 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%.

Background

Following discussions with Trade Unions and employer representatives the Department of Health and Social Care has published the member tiered contribution rates from 1 April 2015. The rates shown were originally set for four Scheme years. However, these rates shall remain until 31 March 2021.

The table below sets out the Practitioner and non-GP Provider tiered contribution rates from 1 April 2015. These rates apply in both the 1995 and 2008 Sections and in the 2015 Scheme.

Contribution Rates before tax relief (gross)

Tier	Pensionable Earnings Used to determine contribution rate	Contribution rate (before tax relief) (gross) from 1 April 2015
1	Up to £15,431.99	5%
2	£15,432.00 to £21,477.99	5.6%
3	£21,478.00 to £26,823.99	7.1%
4	£26,824.00 to £47,845.99	9.3%
5	£47,846.00 to £70,630.99	12.5%
6	£70,631.00 to £111,376.99	13.5%
7	£111,377.00 and over	14.5%

Unlike other Scheme members the tiered contribution rates for Practitioners and non-GP Providers are based on their total 'in year' NHS pensionable income; i.e. 2015/16 Scheme contribution rates are based on total 2015/16 certified pensionable income.

Key points for Practitioners and Non GP Providers

- 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 a 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.
- 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.

Employer contribution rate

The underlying employer's contribution rate will change from 14.38% to 20.68% from 1 April 2019 in respect of all Scheme members. This rate includes a scheme administration charge of 0.08%. For year 2019/2020 however the employers contribution rate will remain at 14.38% with HM Treasury making up the balance.

Important – The employee tiered contribution rates shown in this factsheet are the latest rates provided by the Department of Health and Social Care. NHS Pensions will inform all stakeholders of any changes and details will be shown on the NHS Pension Scheme website.