

NHS Pensions - Pensionable pay

The following guidance relates to Officer and Practice Staff NHS Pension Scheme members. If you are a Practitioner member please refer to the dedicated Practitioner webpage located in the Member Hub section of our website.

I am a whole time Officer (or Practice Staff) member of the NHS Pension Scheme (NHSPS). Is overtime included in my pensionable pay?

Overtime is not pensionable if you are employed whole time.

I am a part time Officer (or Practice Staff) member of the NHSPS. Is my overtime pay pensionable?

If you work any extra hours those hours are pensionable up to whole time but only if paid at your basic hourly rate. For example, if you work 20 hours a week (and the standard whole time working week is 37.5 hours) any additional hours worked up to 37.5 (e.g. 17.5 extra hours) are pensionable. You cannot elect for any extra hours up to whole time not to be pensionable.

What are whole time standard hours?

Standard hours are the total hours that you would work if employed on a whole time contract. The standard hours vary depending on the type of employment.

What if I am on sick leave?

Paid sick leave is pensionable income and counts towards your NHSPS membership. Unpaid sick leave does not count towards NHSPS membership.

What if I am on approved paid maternity, paternity, or adoption leave?

This counts towards NHSPS membership service so long as you pay contributions.

Is annual leave pensionable?

Yes. It will count towards your NHSPS membership and pensionable pay.

I am entitled to London weighting payments; is this pensionable income?

Yes, regardless of if you are whole time or part time.

Are on call payments pensionable?

If you are whole time any additional on call hours worked are not pensionable. If you are part time any additional on call hours (paid at the basic rate) worked up to the whole time standard week are pensionable. Any on call hours worked in excess of whole time are not pensionable.

Are on call availability payments pensionable?

Where there is a specific rota commitment on call availability payments are pensionable regardless of if you are part time or whole time.

Are approved Payroll Giving payments pensionable?

Yes; approved Payroll Giving payments should be deducted from your pay after you have paid your employee contributions. Your employer will advise if you are afforded tax relief.

Are temporary pay increases pensionable?

Yes.

I am a Consultant, are Clinical Excellence Awards (CEAs) pensionable?

National CEAs are pensionable. Local CEAs confirmed before 1 April 2018 are fully pensionable however any new local CEAs made on or after 1 April 2018 are not pensionable.

I am a non-GP Provider (e.g. non-GP partner). What is my pensionable pay?

Your pensionable pay is your share of the surgery profits based on on your share allocation. If you are a party to more than one GMS, PMS, or APMS contract you can only pension income from one.

Are payments in lieu of untaken annual leave pensionable?

If you are leaving your NHS job however agree with your employer to give up any untaken annual leave in exchange for a one off payment this payment is not pensionable.

I am a hospital doctor; are Waiting List Initiative (WLI) payments pensionable?

If you are part time any additional WLI hours worked are pensionable up to whole time. Any WLI hours worked in excess of whole time are not pensionable. If you are whole time any additional excess WLI hours are not pensionable.

If you are paid in the form of a WLI bonus the payment is not pensionable because bonuses are not pensionable.

What is the difference between the pensionable pay used to calculate benefits in the 1995 Section, 2008 Section, and 2015 Scheme?

1995 Section pension benefits are based on membership and the best of the last three years whole time pensionable pay. If you are part time your pension benefits are based on reckonable NHSPS membership and your whole time equivalent pensionable pay; not your actual pay.

2008 Section pension benefits are based on the average of the best three consecutive years reckonable pay in the last ten years of working. If you are part time your pension benefits are based on your reckonable NHSPS membership and whole time equivalent pensionable pay; not your actual pay.

In the 2015 Scheme benefits are based on $1/54^{\text{th}}$ of each year's actual pensionable pay. Therefore you earn a pension of $1/54^{\text{th}}$ of your pensionable earnings for each Scheme year, or part year if you leave before the end of a Scheme year. (This also applies to Practitioner members).

I have recently retired from my NHS employment and I consider the pensionable pay figure used in the calculation of my benefits is incorrect. Should I contact you?

Initially you should contact your former employer as they are responsible for providing details of the pay to be used in the calculation of your pension benefits. They will then contact us should your pay need any amendment.

Is it correct that from April 2020 I may be allowed to pension a percentage of my NHS salary rather than all of it?

Any proposal to change the rules regarding pensionable pay will be subject to Ministerial and Parliamentary approval. If there are any changes the NHSBSA will inform employers and members through the normal channels.