

## NHS Pensions - GP SOLO guidance (from April 2018)

### Instructions

These instructions apply to NHSPS Employing Authorities including OOH Providers and CCGs who engage the services of GPs on a self employed/fee based/contract for services arrangement.

- The employer contribution rate is 14.3% and from 1 April 2017 an administration levy of 0.08% of each active members pay must be paid. The best way to collect the additional 0.08% is through the employers contributions, therefore the payment made by the employer should be 14.38%.
- Please ensure Part 1 is completed by the commissioner with the GP details prior to sending to the GP to complete Part 2.
- If the GP chooses to share (i.e. pool) their 'ad-hoc' income this form must **not** be used.
- This form must be completed and sent to PCSE, the delegated CCG or the LHB.
- If an annual GP SOLO form is the preferred option, the contributions must still be paid on time.
- Only direct payments made to individual GPs for NHS work must be entered on this form.
- If the GP trades as a limited company the income is not pensionable.
- All parties should keep a copy of this form for accounting purposes.
- GPs that are formally employed(contract of service)by an OOH Provider that is a Trust/Foundation Trust or by a CCG are Officers; the SOLO form must not be used.
- Where a GP is employed(contract of service ) by an LHB in Wales the GP is a type 2 Practitioner, not an Officer.
- CCGs must **not** create an Officer pensionable post when they put a self employed GP onto the payroll to satisfy HMRC's 'office holder / IR35' rule; the SOLO form must be used.
- A GP who performs fee based work for an Independent Provider or Direction Body cannot pension this work.
- Any payments made to GPs by Local Authorities under a contract for services (i.e. fee based) in respect of collaborative services, section 75 work, and local enhanced services are pensionable. Any fee based payments made to GPs by Trusts in respect of commissioned services must also be declared on form SOLO unless the GP has elected to have the monies (including the 14.38% employer contributions) paid into their practice account. If in doubt, contact [nhsbsa.pensionsmember@nhsbsa.nhs.uk](mailto:nhsbsa.pensionsmember@nhsbsa.nhs.uk)

## Notes

**Box A (Pay):** Please enter the pay figure excluding the 14.38% employer contribution

**Box B (Expenses):** Please enter professional expenses relating to the pay (enter NIL if no expenses incurred)

**Box C (Pensionable Pay):** The pensionable pay stated in Box C includes NHSPS employee contributions but **must exclude** expenses and employer contributions.

**Box D (NHSPS employee contribution rate):** Employee contributions must be collected and paid over **no later** than the 7th day of the month following payment so that PCSE/dCCG/LHB has enough time to pay over contributions to NHS Pensions. Payment of contributions must still be paid on time even if the GP SOLO form is completed on an annual basis. The rate of employee (tiered) contributions may be based on the GP's **global** NHS pensionable income, i.e. practice + fee based OOHs + fee based CCG or it may be based on annualised income depending on the member's circumstances

### 1995/2008 Scheme members

The rate of employee (tiered) contributions must be based on the GP's **global** NHS pensionable income, i.e. Practice + fee based OOHs + fee based CCG.

### 2015 Scheme members

If the GP is a member of the 2015 Scheme the pay that is used to set the contribution tiered rate for GP (and non-GP) Providers who start after 1 April or leave before 31 March is annualised; e.g. a GP who starts at a surgery on 01/06/2018 and earns £70,000.00 up to 31/03/2019 is subject to the 13.5% rate. ( $£70,000.00 \div 304 \text{ days} \times 365 \text{ days} = \text{notional pay of } £84,046.05$ ).

Where a GP Provider or salaried GP is a 2015 Scheme member and has no breaks in membership but also performs SOLO work, any breaks in that SOLO work are ignored for the purpose of setting the tiered rate; i.e. the rate is based on the actual surgery and SOLO income.

	<b>2018/19 Total or annualised GP pensionable income</b>	<b>2018/19 contribution rate</b>
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%

The guidance above regarding annualising of pay to set a tier only relates to GPs or non-GP Providers who are members of the new 2015 NHS Pension Scheme.

### Box E (Employee Contribution amount)

**Please enter the employee contributions amount in the box based on the pensionable pay in Box C and the tiered rate selected in Box D. (Box C x % in Box D)**

## **Box F (Additional Contributions for Added Years, Additional Pension, NHS MPAVCs)**

### **GPs buying Added Years, Additional Pension, or NHS Scheme Money Purchase AVCs)**

**Added Years** - If a GP is buying Added Years they must also pay additional contributions in respect of the SOLO income. The Added Years contributions must be entered in Box E.

Scheme membership accruing from 1 April 2008 is no longer subject to the pensionable earning cap. However, GPs who were subject to the cap in respect of some or all of their membership before that date, who are buying **Added Years** under a contract starting before 1 April 2008, will have the additional contributions only assessed by reference to a notional earnings cap.

Where it is relevant the notional cap must be applied even when actual NHS income did not exceed the cap before 1 April 2008.

GPs affected by the notional cap are, in general, those who joined the NHS Pension Scheme for the first time on or after the 1 June 1989, or who joined before then but have had a break in Scheme membership of 12 months or more that ended on or after that date. Agreements (i.e. contracts) that started on or after the 1 April 2008 are not subject to a cap.

The notional earnings cap for GPs is:

Year 2008/09 £117,600.00  
Year 2009/10 £123,600.00  
Year 2010/11 £123,600.00  
Year 2011/12 £129,600.00  
Year 2012/13 £137,400.00  
Year 2013/14 £141,000.00  
Year 2014/15 £145,800.00  
Year 2015/16 £149,400.00  
Year 2016/17 £150,600.00  
Year 2017/18 £154,200.00  
Year 2018/19 £168,800.00

### **Additional Pension**

Contributions in respect of Additional Pension are not subject to any cap.

If the GP has elected to purchase Additional Pension it is likely that they will do so via their surgery.

If you are considering this option, email [nhsbsa.pensionsmember@nhsbsa.nhs.uk](mailto:nhsbsa.pensionsmember@nhsbsa.nhs.uk) for more information. If your work is infrequent it may be practical to buy the AP in a 'one off' payment. You should seek independent advice.

If the GP is solely an OOH GP they should contact NHS Pensions for guidance at the following email address: [nhsbsa.pensionsmember@nhsbsa.nhs.uk](mailto:nhsbsa.pensionsmember@nhsbsa.nhs.uk)

### **NHS Scheme MPAVCs**

If the GP is already a NHSPS member and paying an extra percentage of their pay as MPAVCs to one of the NHS Scheme's AVC providers they can pay the extra percentage for the pay stated in Box C also. If they don't know the extra percentage, check with their other employer(s) or NHS Pensions then work out the extra contributions and enter the total amount at Box F.

If the GP is buying NHSPS Added Years, NHS MPAVCs, please state the total amount in Box F and annotate next to Box F the separate amounts. **Do not record Free-Standing AVCs on this form**

### **Box G (Additional contributions for Early Retirement Reduction Buy Out (ERRBO))**

If a GP is buying ERRBO they must also pay additional contributions in respect of the SOLO income. The ERRBO contributions must be entered in Box G.

Where an ERRBO agreement has been completed in 2018/19, an apportioned percentage for the days to the end of the contract should be calculated.

### **Box H (Total of EE/ AY/ AP/ NHS MPAVCs and ERRBO)**

The amount in this box should be the total of Boxes E, F and G

### **Box I (Total paid to member)**

This is the final amount paid to the member after deduction of employee contributions, AY, AP, NHS MPAVC and ERRBO

### **Box J (Employer contributions)**

Enter the amount of the employer contributions + administration levy (14.38% of Box C)

### **Box K (NHSPS contributions)**

Totals of Box H and J

**Read the declaration and then tick the box that shows whether you have paid by cheque or electronic means.**

**Part 1 of the form should be signed by an authorised signatory of the commissioner**

- Enter the details of your Employing Authority either in block capitals or using a company stamp
- Enter your EA code
- Enter the date

### **Important information regarding payments**

#### **BACS and email submissions**

This form can either be submitted online at [www.pcse.england.nhs.uk/contact-us](http://www.pcse.england.nhs.uk/contact-us) or sent by post to **Primary Care Support England, PO Box 350, Darlington, DL1 9QN.**

The bank account details you require can be obtained by calling PCSE on 0333 014 2884.

One payment covering several GP's with the same host Employing Authority (PCSE/dCCg/LHB) may be acceptable, subject to their agreement

Once you have fully completed part 1 of this form send this form along with amount recorded in Box I above (Total paid to member after deductions noted in boxes E, F & G

## **Part 2**

To be completed by the GP.

Please review the information completed at Part 1 and when you are happy this information is correct please sign and print your name then date the form.

Return this form as soon as possible to the CCG/OOHP, ad hoc employer named in Part 1