



**Part 1**

Tick one box (see overleaf for guidance)

Tiered contribution rate from 01 October 2022 – 31 March 2023 :

5.1%  5.7%  6.1%  6.8%  7.7%  8.8%  9.8%  10%  11.6%  12.5%  13.5%

Employing authority (EA) code	Name of surgery/practice, or NHS England/LHB if appraisal work	First day worked for this payment	Last day worked for this payment	** Date pay received	Pensionable pay (Box 2 of GP locum Form A)		Employer contributions (Box 3 of GP locum Form A)	
					£	p	£	p

\*\* 'Date pay received' is required to ensure monies are received within the 10-week window as per NHS Pensions Regulations. Your NHS pension membership will reflect the actual dates your work was undertaken.

**Part 2**

	Pensionable pay (Box 2 of GP locum Form A)		
	£	p	
Total pensionable pay that is, the total of the amounts entered in box 2 of form A			a
Employee contributions (a x 5.1%, 5.7%, 6.1%, 6.8%, 7.7%, 8.8%, 9.8%, 10%, 11.6%, 12.5%, 13.5%)			b
Total of any NHS Pension Scheme added years contributions (a x %)			c
Total of any NHS Pension Scheme extra money purchase additional voluntary contributions (MPAVCs). A % or agreed sum			d
Total of any NHS Pension Scheme additional pension contributions			e
Total of any NHS Pension Scheme early retirement reduction buy out (ERRBO) contributions. A fixed ERRBO %			f
Grand total of NHS Pension Scheme employee contributions (b+c+d+e+f)			g
Grand total of NHS Pension Scheme employer (14.38%) contributions, that is amounts shown in box 3 of Form A	£	p	h
Grand total of employee and employer contributions (g+h)	£	p	i
Cumulative (month by month) freelance GP locum pensionable income	£	p	j

**For NHSE/PCSE/LHB use only**

**Total Contributions:** Employee (g) £  Employer (h) £

## Tiered contribution rules and rates from 1 October 2022 to 31 March 2023

Freelance GP locum **pensionable** income is 90% of the fee excluding the employer contribution element.

Your tiered employee contribution rate will be provisional and must be reviewed during the year based on your cumulative GP pensionable income. In box 'j' of 'Part 2' you must declare your cumulative ('month by month') freelance GP locum pensionable income during year 2022/23 to assist with declaring your correct tiered rate. For example, if your pensionable income in October 2022 is £3,000.00 you enter £3,000.00 in box 'j' on your October 2022 form B. If your pensionable income in November 2022 is £4,000.00 you enter £7,000.00 in box 'j' on your November 2022 form B.

From 1 October 2022 all members will be in the 2015 Scheme, and you must 'annualise' your income at year-end to set your final tiered rate. The rate must take account of other GP income such as if you are also a salaried GP.

If the provisional tiered rate is incorrect and you underpaid employee contributions, you must pay the arrears immediately directly to NHS England/PCSE or the Local Health Board (LHB) if in Wales. If you overpaid contributions, you should claim a reimbursement. If you relocated during the year, you must contact the relevant bodies.

There is more detailed information in the GP Pension Guide located on the practitioner webpage of the NHS Pensions website ([www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)).

**Table 1: Member contribution rates from 1 October 2022 to 31 March 2023. This table includes increases to the thresholds in line with AFC pay deal for England.**

Annualised pensionable income	Contribution rate
£0 to £13,246	5.1%
£13,247 to £16,831	5.7%
£16,832 to £22,878	6.1%
£22,879 to £23,948	6.8%
£23,949 to £28,223	7.7%
£28,224 to £29,179	8.8%
£29,180 to £43,805	9.8%
£43,806 to £49,245	10%
£49,246 to £56,163	11.6%
£56,164 to £72,030	12.5%
£72,031 and above	13.5%

As all members will be in the 2015 Scheme from 1 April 2022, all freelance locum GPs must base their tiered contribution rate on their annualised GP income. There is further guidance in the GP Pension Guide located on the practitioner webpage of the 'Member Hub' of the NHS Pensions website. There is also an annualising calculator.

The annualising formula is:

Total GP pensionable income in 2022/23 ÷ pensionable days of service in 2022/23 x 365 days

Example 1: Dr B is solely a freelance GP locum. She performs irregular pensionable freelance GP locum work between 1 April 2022 and 31 March 2023. That is, she does not work every day of the year resulting in pensionable service of 60 days, 40 days worked between 1 April 2022 and 30 September 2022 with pensionable income of £20,000.00 and 20 days worked between 1 October 2022 and 31 March 2023 with pensionable income of £10,000.00

Dr B's annualised pay for the year is the total GP income of £30,000.00 ÷ 60 days pensionable service x 365 days = £182,500.00.

Based on the annualised pay the tiered contribution rate is 14.5% from 1 April 2022 to 30 September 2022 and 13.5% from 1 October 2022 to 31 March 2023. Contributions are paid on the actual pensionable pay of £30,000.00.

Dr B pays £4,250.00 ( $£20,000.00 \times 14.5\% + 10,000.00 \times 13.5\%$ ) in tiered contributions.

Example 2: Dr C has a pensionable part-time salaried GP post and also performs irregular freelance GP locum work in 2022/23, which she has chosen to pension. The salaried GP post is continuous throughout 2022/23 (no breaks) with a salary of £50,000.00. Pensionable income from the irregular freelance GP locum work is £20,000.00.

Dr C's annualised pay for the year is the total GP income of £70,000.00  $\div$  365 days pensionable service  $\times$  365 days = £70,000.00

Based on the annualised pay the tiered contribution rate is 12.5% throughout the year. Dr C pays £8,750.00 ( $£70,000.00 \times 12.5\%$ ) in contributions.

Example 3: Dr D is a salaried GP also performing irregular freelance GP locum work in 2022/23. The salaried GP pensionable post is continuous (no breaks) with a fixed salary of £85,000.00 during 2022/23. Pensionable income from freelance GP locum work is £20,000.00 between 1 April 2022 and 30 September 2022, and £10,000.00 between 1 October 2022 and 31 March 2023.

Dr D's annualised income is the total GP income of £115,000.00  $\div$  365 days pensionable service  $\times$  365 days = £115,000.00.

Based on the annualised pay the tiered contribution rate is 14.5% from 1 April 2022 to 30 September 2022 and 13.5% from 1 October 2022 to 31 March 2023. Dr D pays £16,150.00 tiered contributions calculated as follows:

1 April 2022 to 30 September 2022 = 14.5%

Salaried GP  $£85,000.00 \div 12 \text{ months} \times 6 \text{ months} = £42,500.00 \times 14.5\% = £6,162.50$   
GP locum  $£20,000.00 \times 14.5\% = £2,900.00$

1 October 2022 to 31 March 2023 = 13.5%

Salaried GP  $£85,000.00 \div 12 \text{ months} \times 6 \text{ months} = £42,500.00 \times 13.5\% = £5,737.50$   
GP locum  $£10,000.00 \times 13.5\% = £1,350.00$

Example 4: Dr E became a GP provider / type 1 GP on 1 June 2022. The post is continuous (no breaks) resulting in 304 days pensionable service by 31 March 2023. Dr E's pensionable income (profit) from the practice is £70,000.00. Alongside the GP provider post he also performs irregular freelance GP locum during 2022/23. Pensionable income from freelance GP locum work is £20,000.00 between 1 June 2022 and 30 September 2022, and £10,000.00 between 1 October 2022 and 31 March 2023.

Dr E's annualised income is the total GP income of £100,000.00  $\div$  304 days pensionable service  $\times$  365 days = £120,065.00 (rounded down for the purpose of setting the tier).

Based on the annualised pay the tiered contribution rate is 14.5% from 1 April 2022 to 30 September 2022 and 13.5% from 1 October 2022 to 31 March 2023. Dr E pays £13,980.93 tiered contributions calculated as follows:

1 June 2022 to 30 September 2022 = 122 days from total 304 days pensionable service

Type 1 GP  $£70,000.00 \div 304 \text{ days} \times 122 \text{ days} = £28,092.11 \times 14.5\% = £4,073.36$   
GP locum  $£20,000.00 \times 14.5\% = £2,900.00$

1 October 2022 to 31 March 2023 = 182 days from total 304 days pensionable service

Type 1 GP  $£70,000.00 \div 304 \text{ days} \times 182 \text{ days} = £41,907.89 \times 13.5\% = £5,657.57$   
GP locum  $£10,000.00 \times 13.5\% = £1,350.00$

## Completion notes

### Completing 'Personal details'

Your Unique Payment Reference (UPR) must match the UPR on the payment sent to NHS England/PCSE or the LHB. If the Form B does not include the UPR then your pension record may not be credited with this work. Your UPR number consists of:

- Your NHS Pension Scheme (SD) reference number (8 digits)
- LOC (indicates Locum)
- MON (month worked)\*
- YYYY (year)

Example 12345678LOCNOV2022

\*If your Form B contains Form As for work that spans two months, the month in the UPR should be the month of the last date worked. For example,

Form 01/10/22 – 15/10/22

Form 03/11/22 – 08/11/22

The UPR for Form B would be 12345678LOCNOV2022

Please fill in all the boxes including your email address so that you can be contacted if there is an issue. You are not legally required to provide copies of your invoices however you may occasionally be asked for these for audit purposes.

### Completing Part 1

You can only declare work and income where you notified the surgery, NHS England, or LHB in advance that you are going to pension your income.

Please tick one of the boxes stating your tiered employee contribution rate for 2022/23. Take account of any other GP income and refer to the GP Pension Guide located on the practitioner webpage of the NHS Pensions website ([www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)) for more guidance. The tiered rate must apply to all your GP income in 2022/23 and may fluctuate depending on your earnings. If, at year end, it is found that the rate was too low you will have to pay arrears based on the correct tiered rate. If the rate was too high, you will be due a refund.

On each line enter the employing authority (EA) code (if known), the surgery or NHS England or LHB, the dates you worked, the date you were paid, your pensionable pay (that is, box 2 on Form A), and the 14.38% employer contribution/ administration levy (for example box 3 on Form A).

Enclose all Forms A with your Form B when you send it off.

The temporary suspension of 10-week rule has now ended.

All forms must be submitted within 10 weeks of the work being completed. You cannot pay pension on work performed longer than 10 weeks ago, regardless of when the fee for the work is paid to you.

## Completing Part 2

Please take the following steps.

Step 1: Add up your total (monthly) GP locum pensionable pay (excluding NHS Pension Scheme contributions) and enter the amount in box 'a'.

Step 2: Declare your provisional employee contribution rate in box 'b'. (The rate is based on your total GP pensionable income and is subject to annualising as all members are in the 2015 Scheme from 1 April 2022).

Step 3: If you are buying Added Years multiply box a by your Added Years additional fixed percentage rate and enter the amount in box 'c'.

Step 4: If you are buying the NHS Money Purchase additional voluntary contributions (AVC) enter the amount you have contributed in box 'd'.

Step 5: If you are buying the NHS additional pension enter the amount you have contributed in box 'e'.

Step 6: If you are buying NHS early retirement reduction buy out (ERRBO) multiply box 'a' by your ERRBO fixed percentage rate and enter the amount in box 'f'.

Step 7: Add the amounts declared in boxes 'b', 'c', 'd', 'e' and 'f' and enter the total in box 'g'.

Step 8: Enter the total amount of 14.38% employer contribution and administration levy in box 'h'. (These are the amounts entered in box 3 of Part 2 of each Form A).

Step 9: Enter the total amount of employee and employer contributions in box 'i'.

Step 10: Enter your cumulative ('month by month') freelance GP locum pensionable income in box 'j'.

### Added years

You must pay the extra (additional) contributions percentage on all your NHS pensionable posts. If you don't know your extra percentage, check with your other employer(s) or NHS Pensions.

### Additional pension (AP)

If you are considering this option refer to our website 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.

### Early retirement reduction buy out (ERRBO)

Where an ERRBO agreement exists in 2022/23 it will be necessary to enter the contributions due in box 'f'. Where your agreement has been completed in 2022/23, an apportioned percentage for the days to the end of the contract should be calculated.

### NHS Pension Scheme money purchase AVCs (MPAVCs)

If you are already an NHS Pension Scheme member and paying an extra percentage of your pay as money purchase AVCs to one of the NHS approved AVC providers, you can pay the extra percentage from your GP locum NHS work. If you don't know your extra percentage, check with your accountant or the AVC provider.

## Submitting forms and making payments

### England

If you are a freelance GP locum in England and you are not able to use PCSE Online you should complete this form and submit it at, [www.pcse.england.nhs.uk/contact-us](http://www.pcse.england.nhs.uk/contact-us). You must submit payments to NHS England by BACS. The bank account details you require can be obtained by calling PCSE on 0333 014 2884.

If you owe arrears of contributions during the year or at year-end, you should send payment by BACs. The bank account details you require can be obtained by calling PCSE on 0333 014 2884. You should then inform PCSE that you have paid your arrears via the online form detailing what the arrears were for and the change tier rate at, [www.pcse.england.nhs.uk/contact-us](http://www.pcse.england.nhs.uk/contact-us). If you have overpaid contributions, you should contact

PCSE at [www.pcse.england.nhs.uk/contact-us](http://www.pcse.england.nhs.uk/contact-us) explaining what the change in tier rate is and the expected refund including the revised locum forms.

## Wales

If you are a freelance GP locum in Wales send your pension forms and contributions to your LHB. Any queries can be sent to [primarycareservices@wales.nhs.uk](mailto:primarycareservices@wales.nhs.uk)

If you owe arrears of contributions during the year or at year-end, you should send them to your LHB. If you have overpaid contributions, you should claim them from your LHB.

## General

All forms must be validated by the commissioning surgery or NHSE/LHB in respect of appraisal work. You can submit a Forms A without your signature as long as you use your own 'nhs.net' account.

If you use the services of a locum chambers the forms can be uploaded to PCSE Online by the locum chambers administrator. If the locum chambers cannot use PCSE Online, they can submit forms from their own email account with or without your signature on Forms A. All forms must be validated by the commissioning surgery or NHSE/LHB in respect of appraisal work.

Remember:

- Always keep copies of all your GP locum pension forms.
- As a 2015 Scheme freelance GP locum, if you are not in pensionable GP service on 1 April 2022 or on 31 March 2023, or you have breaks of any length during the year (even of one day) you must annualise your pensionable income to set your tiered employee contribution rate.
- If you perform other GP pensionable work as well as freelance GP locum work, you must take account of all your GP income when setting your tiered contribution rate.
- The temporary suspension to the '10-week rule' has now ended. All forms must be received within 10 weeks of the work being completed or they will be rejected. It is recommended that Locum GPs in England use PCSE Online to ensure timely submission of forms. Guidance on how to complete your locum forms on PCSE Online can be found at <https://pcse.england.nhs.uk/services/gp-pensions/gp-locums/>
- As a freelance GP locum, you must pay both your employee and employer contributions to NHS England/PCSE, or the LHB, no later than the seventh day of the following month. For example, your contributions for payments received in November 2022 must be received by NHS England/PCSE, or the LHB, no later than 7 December 2022.
- If you perform freelance GP locum work in September 2022 but receive payment in October 2022 this should be declared, on your September 2022 GP locum form B. If the work spans September 2022 and October 2022 you **must** record and invoice each month separately. This will ensure that the correct contribution rate is applied to your income for work undertaken before and after the contributions rate changes, which took effect on 1 October 2022. Forms containing work that spans September 2022 and October 2022 will be rejected.
- If you perform freelance GP locum work in March 2023 but receive payment in April 2023 this should be declared, on your March 2023 GP Locum form B so that, when annualising, your tiered employee contribution rate in year 2022/23 takes account of your pensionable work in March 2023. If the work spans March 2023 and April 2023 you **must** record and invoice each month separately. This ensures that, when annualising, your tiered employee contribution rate in year 2022/23 takes account of pensionable locum work performed in March 2023. Forms containing work that spans March 2023 and April 2023 will be rejected.
- More information can be found in the GP Pension Guide located on the practitioner webpage of the NHS Pensions website [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

## **How we use your information**

The NHS Business Services Authority/NHS Pensions will use the information provided for administering your NHS Pension Scheme membership and processing payment of your NHS pension benefits. We may share your information to administer and pay your NHS pension, enable us to prevent and detect fraud and mistakes, for debt collection purposes, or as required by law. For more information about who we share your information with and how long we keep your personal data and your rights, please visit our website at [www.nhsbsa.nhs.uk/yourinformation](http://www.nhsbsa.nhs.uk/yourinformation)