

Information on Pensions for Locums

If you are working as a self-employed doctor as a GP locum for work in a practice you are able to pension your income into the NHS pension scheme. If you are working through an agency then you are unable to submit this income to the pension scheme.

This can be done via PCSE website ([GP Pensions | PCSE \(england.nhs.uk\)](#)).

Important to note that you must notify the practice prior to working that you intend to pension your income. As such they pay the employer contributions to your pension. At time of writing 14.38% of the pensionable income.

Your pensionable income is calculated as 90% of the gross. From this you can calculate the employer contribution which is then added to the total bill for that period of work. Many of the locum platforms that do the invoicing for you will calculate this sum automatically and add it to your invoice.

Similarly, there is the employee contribution that you are liable for paying. This is calculated on a tiered basis dependent on your total pensionable income for the year.

Annualised pensionable income	Contribution rate
£0 to £13,246	5.1%
£13,247 to £17,673	5.7%
£17,674 to £24,022	6.1%
£24,023 to £25,146	6.8%
£25,147 to £29,635	7.7%
£29,636 to £30,638	8.8%
£30,639 to £45,996	9.8%
£45,997 to £51,708	10%
£51,709 to £58,972	11.6%
£58,973 to £75,632	12.5%
£75,633 and above	13.5%

Annualised Income

Most likely you are going to exceed the threshold for 13.5% of annualised income even with working relatively small number of days as a locum in any tax-year.

The calculation is as follows:

$$(\text{Total Pensionable Income for the years} / \text{Number of days worked as a locum in that tax-year}) \times 365 = \text{Annualised Income}$$

E.g. Total Pensionable Income= £30,000

Number of days worked = 60

$$(30,000/60) \times 365 = £182,500 \text{ annualised income.}$$

Clearly no one works every single day of the year. It is clear to see using the above calculation how pension contributions working as a locum GP can be much, much higher than for a salaried role as this formula does not apply.

Submitting Evidence

You can submit your evidence for your pensionable income and contributions two ways- one after completion of your Locum Form A and B via the Contact Us page on the PCSE website ([Contact us | PCSE \(england.nhs.uk\)](https://www.pcse.org.uk/contact-us)). The other is via logging into your account on PCSE and filling in the forms via the website ([PCSS: Login \(england.nhs.uk\)](https://www.pcse.org.uk/login)).

Either way you decide to complete the details and submit them you have a ten-week period in which to submit both the forms and the payment for that period of work.

Payment is via BACS to NHS England.

I cannot stress how important it is to keep contemporaneous records of your income, pension payments and dates!

Keeping a spreadsheet throughout the year for each month worked, total income, number of days worked and the corresponding payments will save a lot of potential headaches and pain further down the line.

What is a period of work?

For each form A that you complete for each practice during that month it will be separated into periods of work. If you are working for instance Monday through Friday of one week then that will count as one period of work and would be one line on your Form A. However, if you were to work the Monday then the Wednesday of one week that would count as two separate periods of work.

This shouldn't matter overly; however, the ten-week period starts at the end of each period of work. Say for the sake of argument that you worked in the same practice the first of the month and the last day of the month and no days in between you would have to submit payment for the first day of the month four weeks prior to last day of the month. In practice, if you are organised and you received payment from the practices in a timely manner then this should not matter. You can just work from the proviso that you have ten-weeks from the very first day that you work in each practice to submit your forms and payment. E.g all work completed in June has until the second week of August to be submitted and paid.

Unfortunately, if you submit the forms or payment after the ten-week deadline you will have the payment returned to you. You would then need to contact the surgeries and pay the employer contribution back to them as soon as possible.

Further information

For more information about the pension scheme and how to complete the forms, register for PCSE Online please see below:

[An introduction to the NHS pension scheme for locum GPs \(bma.org.uk\)](https://www.bma.org.uk/pension-scheme)

[GP Pensions - Completing Locum A forms in PCSE Online - YouTube](https://www.youtube.com/watch?v=...)

[GP Pensions - Completing Locum B forms in PCSE Online - YouTube](https://www.youtube.com/watch?v=...)

To begin with this process can seem daunting and if you have come from other roles where this process is automatic can be completely new. If you are having issues and would like some help please do email stw.gplocumchampion@nhs.uk