

## GP Locum Factsheet

GP locums may pension their temporary or deputising GMS/PMS surgery based locum earnings.

GP locums may superannuate appraisal work carried out for HSC via forms A and B.

An SS14 should be completed for each pensionable employment.

Freelance GP locums cannot 'pension' income in respect of work undertaken for an Independent Provider (IP) even if that IP holds an APMS contract.

A freelance GP locum who trades as a limited company CANNOT 'pension' their income.

Long term practice fee based work is type 2/salaried Practitioner work, not GP Locum work, in HSC pension terms.

### The 2015 HSC Pension Scheme

Freelance GP locums are afforded the same rights as other members with regards to if they fall into the 2015 Scheme or remain in the 1995 or 2008 Section. Regardless of where they fall, the rules on HSC Pension Scheme contributions are the same.

### How to superannuate HSC income

In order to superannuate their income a GP locum:

- must be on a Medical Performers List and working as an individual
- must be deputising, or providing additional cover, in a GP practice on a temporary basis
- must be performing appraisal work under a contract for services; i.e. fee based
- ~~must send forms A and B and all HSC Pension Scheme contributions within the 10 week window.~~

This rule is being temporarily removed during the current Coronavirus (COVID-19) pandemic to give GP locums more time to complete their forms. The removal of the '10 week window' takes effect from 1 April 2020 until further notice. This means that, for example, a GP locum can declare work performed in April 2020 on their August 2020 Form B **subject to the Form A being validated at the time.**

Annex A provides some GP locum frequently asked questions (FAQs).

### Pensionable income

The pensionable element is 90% of the fee.

Out of Hours work must not be recorded on forms A or B. The form GP SOLO must be used and this work is recorded as either type 1/principal or 2/salaried Practitioner pensionable income. All GP pension forms can be found in the Practitioner section of HSC Pensions website.

### Non pensionable work

A GP locum who trades as a limited company, or who does not submit their forms or contributions on time, cannot 'pension' their income. Fee based work undertaken for an Independent Provider or Direction body cannot be superannuated.

### GP locum forms and contributions

A GP locum who wants to superannuate their HSC income must take the following steps after completion of form SS14.

1. Obtain forms GP locum A and B at [www.hscpensions.hscni.net](http://www.hscpensions.hscni.net) and read the guidance notes carefully.
2. Ensure the surgery completes their part of form A.
3. Forward forms (A and B) and all contributions to **BSO** on time; i.e. no later than the 6th day of the month following the end of the month covered by the form GP locum B.

GP locums are subject to the same tiered employee contribution rules as other GPs. They must ensure at year end that they have paid the correct tiered rate 'across the board'.

A GP locum must declare at the outset if they intend to superannuate their income.

## HSC Pension Scheme membership

GP locums are afforded 'Locum Practitioner' HSC Pension Scheme status. If they continue to submit forms GP locum A and B they will have continuous HSC Pension Scheme membership.

~~If they fail to submit forms GP locum A and B for three calendar months, HSC Pension Scheme membership ceases at the point when they last performed pensionable work.~~ This rule is being temporarily removed during the current Coronavirus (COVID-19) pandemic to give GP locums more time to complete their forms. The removal of the '10 week window' takes effect from 1 April 2020 until further notice. This means that, for example, a GP locum can declare work performed in April 2020 on their August 2020 Form B **subject to the Form A being validated at the time**. If the GP subsequently recommences Locum work a further SS14 form needs to be completed. Freelance GP locums are not afforded the same rights in respect of pensionable sick pay, maternity/paternity pay, and life assurance as other GPs.

## Life assurance cover

Where a freelance GP locum dies in active pensionable employment they are afforded the same death in service cover as other HSC Pension Scheme members. The death (in service) gratuity is basically twice the pensionable pay. The death gratuity is normally paid to a surviving spouse (or the estate if single) though can be paid to others.

The surviving spouse would also receive an annual pension. Any dependent children would receive an allowance for a limited time period. The value of the pension and allowance would be dependent upon individual circumstances at the time of death. If a freelance GP locum is scheduled to work at a surgery, for example, from 9am Monday through to 6pm the following Friday and they died midweek on the Wednesday (at any time), they would be covered by death in service benefits.

However, if they died prior to 9am Monday or after 6pm the following Friday they are not afforded death in service cover. Once contributing membership ceases death in service cover ceases too and is replaced by another type of cover. The HSC Pension Scheme will normally pay a death gratuity of three times the annual pension at the date of death. As with death in service, there is provision to pay a pension to a surviving spouse and any dependent children would receive an allowance.

## Contacting HSC Pensions

Any GP related pension enquiries should be sent to: [gplocums@hscni.net](mailto:gplocums@hscni.net)

## Annex A – FAQs

Q. As a GP locum Scheme member am I subject to tiered employee contributions?

A. Yes. As a general guide your employee contributions will be based on your aggregated GP pensionable pay. There is more information on **HSC Pensions** website.

Q. How do I pay my contributions and how much will that be?

A. GP locum form B is the monthly summary of surgery and appraisal earnings. It includes full instructions on how to calculate the amount of pension contributions due. The amount will depend on your pensionable earnings. Your pensionable earnings are your gross earnings less 10% deduction for expenses, i.e. 90% of your gross pay.

Q. I am an existing GP Scheme member; can I backdate Scheme membership for GP locum work I have undertaken?

A. ~~Yes, but you only have a 10 week window from the first date worked.~~  
This rule is being temporarily removed during the current Coronavirus (COVID-19) pandemic to give GP locums more time to complete their forms. The removal of the '10 week window' takes effect from 1 April 2020 until further notice. This means that, for example, a GP locum can declare work performed in April 2020 on their August 2020 Form B **subject to the Form A being validated at the time.**

Q. I am an existing GP partner and also perform GP locum work elsewhere. Can I 'opt out' of pensioning GP Locum work?

A. You cannot opt out per se. However if you do not record your locum work within the 10 week window you are in effect out of time.

Q. I am an existing GP partner (or single hander). Can I work as a locum in my own surgery?

A. Any pensionable income generated in your own surgery **must** be recorded on the GP Provider Certificate of Pensionable Income even if you and your colleagues may regard it as locum work. **You must not use locum forms A and B.**



Q. I am currently buying Added Years do I have to pay additional contributions on my GP locum/appraisal earnings?

A. Yes.

Q. I work occasionally for an OOHs provider. Can I 'pension' this OOHs work?

A. If you do any work for an OOHs provider this is not regarded as pensionable GP locum work. You must record this work on the form GP SOLO. A self-assessment form should be completed at year end.

Q. Does form GP locum B relate to work carried out in that month or to the pay received in that month?

A. Form GP locum B is a record of the pay you have received in that month; it may relate to work you have performed earlier.

Q. Are travel expenses, i.e. motor mileage allowance pensionable?

A. No. Deduct 10% of your gross pay first which accounts for expenses.

Q. How do I pay across my contributions to HSC Pension Service?

A. A BAC system is in place to collect contributions. If you have not yet set this facility up please contact us to arrange.

Q. When do I have to send the completed forms GP locum A and B?

A. Normally, depending on your work pattern and when you choose to invoice for payment, it will be at the end of each month. You should complete the forms in good time so that you can send them and the contributions by the 6th of the following month.

Q. What is the 'Employing Authority Code' number?

A. Each GP surgery has a unique Employing Authority code.

Q. Can I claim backdated HSCPS membership?

A. You cannot apply for **HSCPS** membership for any GP locum work that ended more than 10 weeks before your LHB or PCSE received forms GP locum A and B.

For example if you work at a surgery from 01/01/2020 to 15/01/2020 and then from

~~25/01/2020 to 31/01/2020 then you have 10 weeks from 01/01/2020 to pension your first period of work and then 10 weeks from 25/01/2020 to pension the second period of work.~~

This rule is being temporarily removed during the current Coronavirus (COVID-19) pandemic to give GP locums more time to complete their forms. The removal of the '10 week window' takes effect from 1 April 2020 until further notice. This means that, for example, a GP locum can declare work performed in April 2020 on their August 2020 Form B **subject to the Form A being validated at the time.**

Q. How long can I work at one surgery before I am no longer classed as a locum?

A. If you work at a surgery for more than 6 months then you must be classed as a Type 2/salaried medical Practitioner in **HSC** pension terms. Once the 6 months has elapsed your surgery must regard you (in **HSC** pension terms only) as though you are a Salaried GP.

Q. The surgery I am currently working at would like me to work there beyond the 6 month time limit but I would like to remain as a locum. Is this possible?

A. If a GP works at one specific surgery as a freelance GP locum for up to six months, and wishes to continue working at the same surgery then the Practice should treat this employment as a Salaried GP and submit the appropriate forms. An SS14 should be completed by the GP for each new pensionable employment.