NHS Pension Scheme (Scotland) 2025/06

Who should read:	GP Practice Managers
Action:	Practice Managers to action the included guidance for applying employee pension contribution rates salaried GP and eligible Locum GP posts at their practices.
Subject:	Practitioner Contributions Project - Guidance to address incorrect employee pension contribution rates[1] with reference to NHS Pension Scheme (Scotland) Circular 2025/04[2].
Date:	22 May 2025

The purpose of this circular is to advise Practice Managers of the agreed change in approach to setting the employee contribution rate for 'practitioner' posts.

Key information in this newsletter:

- Incorrect employee contribution rates applied to 'practitioner' posts.
- Agreed prevention measure introduced.
- Guidance on applying the prevention measure to employee contribution rates.

1. Background

1.1. There are two types of members – 'officers' and 'practitioners'. This circular relates to 'practitioners'. A 'practitioner' pension contribution rate is set based on total aggregated annual earnings for all 'practitioner' posts a GP has.

1.2. The following roles at a GP Practice are considered 'practitioner' posts for the purposes of the Pensions Regulations currently in effect:

1.2.1. Partner GP.
1.2.2. Locum GP (where eligible to join the NHS Pension Scheme).
1.2.3. Salaried GP.

1.3. Incorrect employee contribution rates have been applied to 'practitioner' posts. A default rate was sometimes being applied rather than the correct rate

[1] See the following web page for further information: https://pensions.gov.scot/nhs/practitioner-contributions-remediation

[2] The Circular (2025-04 - NHS Circular Employee contribution Tables -1 April 2025) is available at the following link: https://pensions.gov.scot/nhs/scheme-governance-and-legislation/circulars

worked out from the total estimated aggregated earnings (for all 'practitioner' posts) at the start of a financial year.

1.4. A prevention measure was agreed earlier this year with project board and NHS Pensions Board members, including British Medical Association (Scottish General Practitioners Committee) representation, for Employers to either apply:

1.4.1. the highest employee contribution rate (currently 12.7%), or

1.4.2. a lower corresponding rate worked out using the published contribution rate tables where all aggregated 'practitioner' earnings are known.

1.5. Guidance for each of the three highlighted roles is provided in the following section and in Appendix A 'Guidance Flowchart for Practice Managers'.

2. Guidance for Practice Managers

2.1. Partner GPs will submit a GP Annual Certificate (GAC) form to PSD (Practitioner Services, a division of NHS National Services Scotland) at the end of each financial year. The GAC process should confirm and reconcile pension contributions over or under funding across all 'practitioner' posts, hence Practice Managers need not take any additional action.

2.2. Locum GPs. This guidance applies to any locum post that is eligible for membership of the NHS Pension Scheme (Scotland) where the GP is expected to submit forms each month to PSD.

2.2.1. Practice Managers should sign and return Form A[3] to the Locum GP.

2.2.2. Practice Managers thereafter have no responsibility for setting the correct employee contribution rate, however it would be helpful if Practice Managers are able to draw the GP's attention to their responsibilities.

2.2.3. Practice Managers could do this by sharing Appendix B 'Practice Manager Guidance Flowchart for Locum GPs' with the Locums when confirming payment along with a message such as the following: "*Can I draw your attention to your responsibilities to complete Form B with the appropriate employee pension contribution rate. Please see the attached guidance from SPPA.*"

2.2.4. Locum GP responsibilities are now provided for reference in the following points.

2.2.5. If the GP performs no other 'practitioner' posts, they should consult the 'practitioner' rate table[4] and enter the corresponding employee contribution rate for this post's earnings on Form B[3] and submit to PSD.

[3] Form A " NHS Pension Scheme GP Form A" and Form B "NHS Pension Scheme GP Form B from 01/10/24" are available as links on the following web page: https://www.nss.nhs.scot/publications/nhs-pension-forms-guidance/

[4] 'practitioner' rate table – see Table 1 under the 'Contributions' section of the following web page: https://pensions.gov.scot/nhs/employers/member-contributions
Guidance and rate tables are also published in NHS Circulars, which can be found at the following link: https://pensions.gov.scot/nhs/scheme-governance-and-legislation/circulars

2.2.6. If the GP performs other 'practitioner' posts then,

2.2.6.1. where the GP can estimate all earnings, they should complete an 'Annex D' form[5] with an estimate of annual earnings for all their 'practitioner' posts and then provide a copy to each Employer/Contractor. The GP should enter the corresponding employee contribution rate on Form B[3], worked out using the 'practitioner' rate table[4] and based on all estimated 'practitioner' earnings included on the 'Annex D' form.

2.2.6.2. where the GP cannot estimate all earnings, they should consult the 'practitioner' rate table and apply the highest rate (currently 12.7%) for the Locum post on Form B and submit to PSD.

2.2.7. PSD will reconcile contributions over or under funding for this Locum post during or at the end of the financial year.

2.3. For salaried GPs employed at a GP Practice:

2.3.1. If the GP performs no other 'practitioner' posts then the Practice Manager should work out and apply the corresponding employee contribution rate for this post's earnings by using the 'practitioner' rate table[4].

2.3.2. If the GP performs other 'practitioner' posts then the Practice Manager should advise the GP to complete an 'Annex D' form[5] with an estimate of annual earnings for all their 'practitioner' posts copied to the Practice Manager and to each additional Employer. On receipt of the completed 'Annex D' form the Practice Manager should work out and apply the corresponding employee contribution rate based on all aggregated 'practitioner' earnings from the 'Annex D' form provided, by using the 'practitioner' rate table.

2.3.3. If a completed 'Annex D' form is not provided, then the Practice Manager should apply the highest contribution rate from the 'practitioner' rate table (currently 12.7%).

2.3.4. The Practice Manager should ensure that the correct contribution rate is applied to this post with reference to all aggregated 'practitioner' earnings. Any contributions over or under funding for this post should be reconciled during/by the end of the financial year.

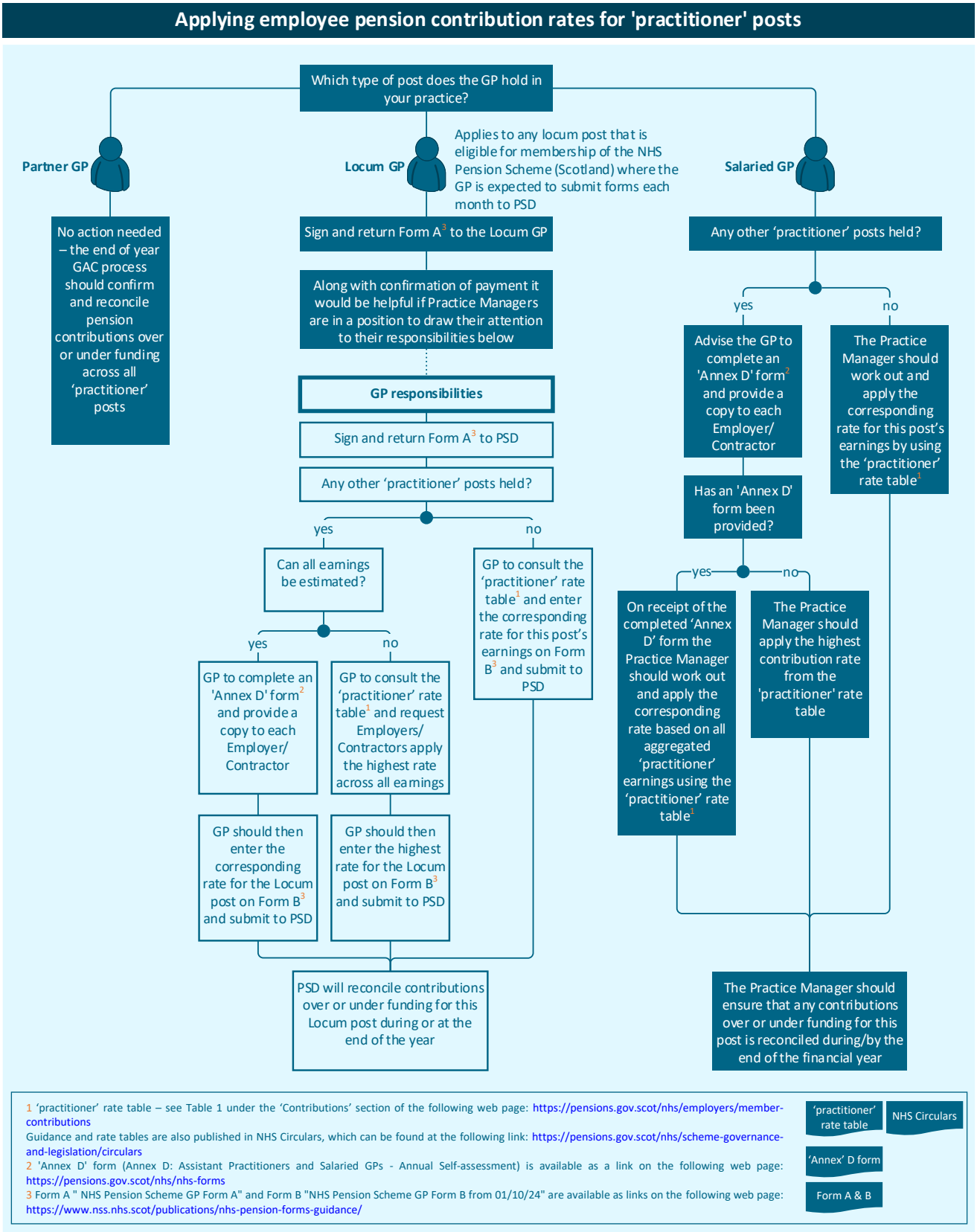
2.4. Please see the flowchart included in Appendix A below which provides a visual guide for Practice Managers to follow the above guidance.

Please contact sppapractitionersproject@gov.scot if have any enquiries about this newsletter.

SPPA Practitioner Contributions Project
22 May 2025

[5] 'Annex D' form (Annex D: Assistant Practitioners and Salaried GPs - Annual Self-assessment) is available as a link on the following web page: https://pensions.gov.scot/nhs/nhs-forms

Appendix A Guidance Flowchart for Practice Managers

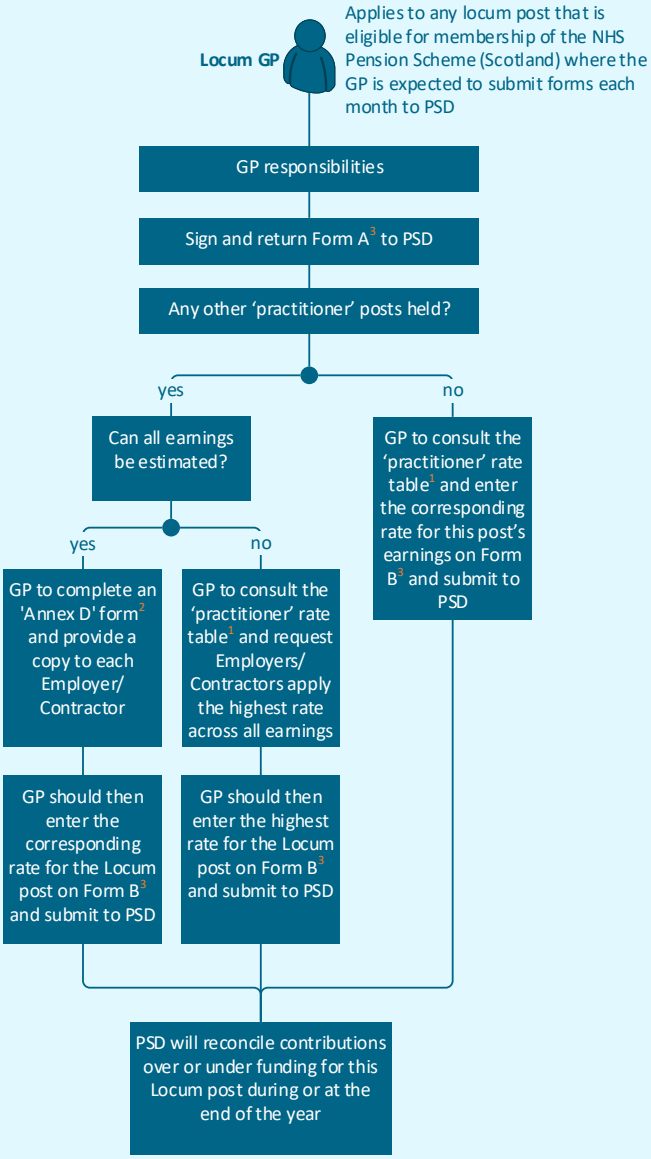


1 'practitioner' rate table – see Table 1 under the 'Contributions' section of the following web page: https://pensions.gov.scot/nhs/employers/member-contributions
Guidance and rate tables are also published in NHS Circulars, which can be found at the following link: https://pensions.gov.scot/nhs/scheme-governance-and-legislation/circulars
2 'Annex D' form (Annex D: Assistant Practitioners and Salaried GPs - Annual Self-assessment) is available as a link on the following web page: https://pensions.gov.scot/nhs/nhs-forms
3 Form A " NHS Pension Scheme GP Form A" and Form B "NHS Pension Scheme GP Form B from 01/10/24" are available as links on the following web page: https://www.nss.nhs.scot/publications/nhs-pension-forms-guidance/

'practitioner' rate table | NHS Circulars | 'Annex' D form | Form A & B

Appendix B Practice Manager Guidance Flowchart for Locum GPs

Applying employee pension contribution rates for 'practitioner' posts



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'practitioner' rate table
NHS Circulars
'Annex' D form
Form A & B