

**NATIONAL HEALTH SERVICE SUPERANNUATION SCHEME (Scotland)
2014/02****UPDATED ON 1 JULY 2014 TO REFLECT NHS PAY AWARD FROM 1 APRIL 2014**

WHO SHOULD READ: NHS HR and Payroll Managers
GP Practice Managers
Direction Bodies
Practitioner Service Division (PSD)
Dental Payments

ACTION: Inform scheme members of employee pension contributions tiers for the period 2014/15 and implement from 1 April 2014

SUBJECT: Increase in employee pension contributions for 2014/15

The purpose of this circular is to confirm the Scottish Government's intention to increase NHS employee pension contribution rates with effect from 1 April 2014.

The Scottish Government announced in Parliament on 5 November 2013 its decision to implement the third annual increment of the UK Government proposed employee contribution increases for the NHS scheme. The proposed contribution rates were consulted on from 18 December 2013 to 26 February 2014 and the consultation is available to view on the [SPPA website](#). A summary of responses will also be available on the website in due course.

The changes are contained in scheme regulations and take effect from 1 April 2014. This circular covers all NHS scheme members and is split into the following parts:

Part A - officers including GP practice staff who are not practitioners

Part B - practitioners and non GP partners

Part C - further guidance

Part D - next steps

Annex 1 – Guidance on practitioner contributions

Annex 2 Form applicable to assistant medical practitioners and salaried GP practitioners (to be used for estimating the correct tier to be applied)

Annex 3 - Factsheet for assistant medical practitioners and salaried GP practitioners

Annex 4 – Factsheet for officer members

Annex 5 – Factsheet for practitioner members

Annex 6 – Form [FC21](#) (for completion by dental assistants (except for trainees) and return to PSD)

Part A - Officer members (including GP practice staff who are not practitioners)

The following tables should be used to set employee contribution rates in 2014/15.

Table 1

Tier	Pensionable pay (whole time equivalent) paid in 2013-14	Contribution rate in 2014-15
1	Up to £15,431	5%
2	£15,432 to £21,387	5.6%
3	£21,388 to £26,823	7.1%
4	£26,824 to £49,472	9.3%
5	£49,473 to £70,630	12.5%
6	£70,631 to £111,376	13.5%
7	Over £111,377	14.5%

Pensionable pay should be rounded down to the nearest pound.

For **existing officer scheme members** (those who were in service at 31 March 2014 and continuing), their contribution tier is based on their 2013-14 full year, whole time equivalent (WTE) pensionable pay as set out in Table 1.

Tiers at the start of a scheme year are based on the previous year's pensionable pay for the part of the employment current as at 31 March/1 April that falls after any change of contribution tier that occurred in the previous scheme year. That is, if a tier is changed part way through the previous year, the pensionable pay after the change is uprated to full year WTE and the previous pay ignored (i.e. the pensionable pay before the tier change is not used in the calculation). Once a tier has been set it is applied to all of the pensionable pay. For example, a consultant earning £130k will pay 14.5% on the full £130k.

Any arrears of pay paid in 2014/15 (in respect of earlier years) must be allocated to the year in which it was due and not regarded as 2014/15 pay when establishing the relevant tiered rate for 2014/15.

Table 2

Tier	Pensionable Pay Band (Whole time equivalent) in 2014/2015	Contribution rate in 2014/2015
1	Up to £15,828	5%
2	£15,829 to £21,601	5.6%
3	£21,602 to £27,089	7.1%
4	£27,090 to £49,967	9.3%
5	£49,968 to £71,337	12.5%
6	£71,338 to £111,376	13.5%
7	£111,377 to any higher amount	14.5%".

For **new starters** (including staff that have changed jobs, returned to NHS employment after a break or have “stepped down”) on or after 1 April 2014, their contribution tier will be based on their estimated full year WTE pensionable pay in 2014-15 as set out in Table 2. *(This table is correct at date of issue of circular but the bandings may be amended following any pay award for 2014 and employers notified at that time).*

To note that anyone stepping down into a lower paid job should be treated as a new starter for contribution tier purposes, but this does not affect those whose hours may reduce within the same job.

Members who are classed as bank workers are likely to have several stop and start pensionable posts. For each new and subsequent employment an estimated full year WTE pensionable pay for 2014-15 should be used (similar to treatment of new starters above) i.e. use table 2.

Health Boards should note that ancillary employments such as OOH, Bed Fund and sessional payments (not officer) for principal GPs should be pensioned from **1 April 2014 at 9.3%**. This will be corrected to the actual rate by PSD when the GPs annual certificate is processed.

Part B - Practitioners and non GP partners

Tier	Pensionable earnings in 2014/2015	Contribution rate in 2014/2015
1	Up to £15,828	5%
2	£15,829 to £21,601	5.6%
3	£21,602 to £27,089	7.1%
4	£27,090 to £49,967	9.3%
5	£49,968 to £71,337	12.5%
6	£71,338 to £111,376	13.5%
7	£111,377 to any higher amount	14.5%”.

All medical practitioners and non GP partners will have their 2014/15 contribution tier based on their total certified NHS pensionable income in 2014/15 using the table above.

GP providers (principal practitioners) are required to provide estimated total practice income to PSD at the beginning of the scheme year and to complete the annual certificate of pensionable income at the end of the year (PSD is a Division of National Services Scotland). Further information and relevant forms are available on the [PSD Website](#).

A GPs total pensionable income (practice + GP locum + OOHs + bed fund) **must** be added together in respect of allocating a tier. GPs must pension all their GP income and cannot ‘pick and mix’ to avoid going into another tier band. Once a tier has been set it is applied to all GP pensionable income, for the whole reporting year. The tier may, however, be revised when certified earnings are provided.

A part-time GPs actual pensionable pay **is not** converted to a whole time equivalent value for the purposes of setting a tier. Their tiered rate is based on their actual pay. For a GP who

starts after 1 April 2014 their aggregated pay **is not updated to full year** for the purposes of setting a tier and the same applies for a GP who retires mid year. Their tiered rate is based on their actual pay.

A GP who is solely a freelance GP locum (has no other GP posts) will have to reassess their tiered contribution rate at year end. Further guidance can be found on [forms A and B](#) on the practitioner pages of our website.

Where a practitioner has other concurrent practitioner posts it is the total practitioner income that determines their tiered rate. Practitioners must pension all their practitioner income. However, **where a practitioner has a concurrent officer post** their practitioner income has no bearing on their officer tiered contribution rate which is treated separately.

GP locums who are principal practitioners paid by the Health Board will have their tier provisionally set at **9.3% from 1 April 2014**. OOHs (practitioner income), bed fund and GP locum income will be adjusted at the end of the financial year on receipt of certified earnings.

GP registrars are treated as officer members of the scheme therefore, the tiered contribution rules in respect of officers apply.

If a practitioner or non GP partner changes jobs in 2014/15 it will not mean two different tiered rates because their 2014-15 tiered contribution rate is based on their total 2014-15 income as a practitioner or non GP partner.

Salaried partners/shareholders tiered contributions in 2014-15 are based on their practice pensionable pay (i.e. their pre agreed fixed salary) and any other 'fringe' GP income. They must complete a certificate of pensionable income at the end of every pension year.

Out of Hours Providers (OOHPs) must ensure that they take into account a GPs global GP income when setting the tiered contribution rates. They must not base the rate solely on the OOHs income unless the GP has no other GP posts.

Career OOHs GPs are regarded as assistant practitioners and must complete the relevant certificate at year end.

OOH GPs who are also principal practitioners should have their contribution set at **9.3% from 1 April 2014** for this work by the Health Board and this will be adjusted by PSD when the end of year certificate is received.

Non GP partners can only 'pension' income from one NHS post as membership is regarded as whole time officer status.

Assistant medical practitioners and salaried GP practitioners: Contributions are set on the estimated current year aggregated pensionable earnings from all employments and finalised at the end of the scheme year. Assistant practitioners with more than one employer therefore should use the form at Annex 1. Annex 2 gives further information.

Dental practitioners: Dental payments will arrange for the appropriate tiered contributions to be applied to the majority of dental practitioners (dental payments is part of PSD (a Division of National Services Scotland) who deal directly with dental payments and superannuation

contributions for dentists).

Assistant dental practitioners (except dental trainees) should complete the form at Annex 6 with agreed salary including payments of fees and other regular payments received from their employer in respect of the provision of NHS dental services. This should not include payments made in respect of bonuses, expenses or overtime. The total amount claimed should also not exceed that allowed for as the dental assistant's remuneration for that list number.

A Dental Body Corporate cannot in itself be superannuated. A dentist who is employed by a Dental Body Corporate will be treated as an assistant as above.

Part C - Further guidance

Annual pay awards (officers)

"In year" annual pay rises for officer members will not affect their tier as this is based on the previous year.

Arrears of pay

Where arrears of pay (including Agenda for Change arrears) are received in the current year but are actually in respect of previous years, for pension purposes employers must advise SPPA which years the arrears cover and the amount to be allocated to each of those years. The employer must also ensure that the correct employee contribution is deducted for that year as failure to do this could mean that the employee is overcharged.

Changing employments

A reminder that officer tiers are not portable between employments and a new tier must be allocated for the new post based on the WTE pensionable pay uprated to full year as per table 2.

Changing tiers in year

Where there is a need to change an officer's tiered rate, the new rate should commence from the start of the pay period in which the tier change is applied. Apply the new tier from the start of the next pay period if the change occurs mid month.

Disallowed days

Where an officer's 2013/14 pensionable pay is reduced due to disallowed (strike) days, their tiered rate is still based on their actual 2013/14 pensionable pay.

Employer contribution rate

All NHS employers pay 13.5 % employer contributions.

Maternity Pay

If an officer received maternity pay in 2013-14 and year 2013-14 is used to set the 2014-15 tier, the full (unreduced) pensionable pay in 2013-14 (the deemed pay) must be used to set the 2014-15 contribution tier.

New employments/posts

If an officer member starts a new job (with their current employer or another employer) they are given a new tier based on the estimated future pay that will be at a full year's value (annualised). If they are part-time a whole time equivalent annualised pensionable pay figure

must be used.

New starters

An officer new starter in 2014-15 has their tiered rate based on their pensionable pay uprated to a full year. If they are part-time the pay used to calculate the tier must be the WTE.

Officer concurrent posts

Where an officer has other concurrent officer pensionable posts each post is assessed individually (ring fenced) when setting the tiered rate. The WTE rate of pay must be used to set the tiered rate.

Overtime

In respect of an officer member, overtime in excess of whole time hours is not pensionable and therefore does not fall under tiered contributions. Any income earned by a part-timer in respect of additional hours up to whole time equivalent is pensionable.

Part-time officers

Tiered contributions for part-time officers are based on their WTE rate of pay. For example a part-timer who actually earned £10k in 2013-14 but whose WTE rate of pay was £25k will be on tier 3 (7.1%) in 2014-15.

Paternity pay

If an officer member received paternity pay in 2013-14 and year 2013-14 is used to set the 2014-15 tiered rate, the full unreduced pensionable pay in 2013-14 (the deemed pay) must be used to set the 2014-15 tier.

Promotion

If an officer member is promoted they are allocated a new tier based on their new pay uprated to a full year. If they are part-time the tier is based on the WTE rate of pay.

Returnees

Anyone returning to NHS pensionable employment after a break in 2014-15 should be treated in the same way as a new starter.

Salary protection

For officer members, if salary protection ends in 2014-15 a new tier must be set based on the new pay uprated to WTE and full year.

Sick pay

If an officer member received half sick pay in 2013-14, and year 2013-14 is used to set the 2014-15 tier the full unreduced pensionable pay (in 2013-14) must be used to set the tier.

Step down

Where an officer member steps down into a lower paid new job in 2014-15 a new tier must be set for the new job based on the WTE pay uprated to full year. This does not affect part-timers whose hours may be flexible in the same job, by virtue that their WTE rate of pay will not change.

Unsocial hours payments (officers/practice staff)

If there are short term fluctuations in unsocial hours allowances in 2014-15 this will not change

the tier subject to the revised allowances being paid promptly; i.e. within the next two monthly payslips. However, if the changes are long term (moving permanently from night shift to days) a new tier must be set using the new WTE pay uprated to full year.

A table is provided at Annex 1 which sets out information on practitioner income and gives guidance on how pension contributions should be paid.

Part D – Next steps

Please bring the information on employee contribution rates contained in this circular to the attention of the relevant staff to ensure that the necessary arrangements are in place for the correct contributions to be deducted from members as appropriate and in line with the revised contribution rates which are effective from 1 April 2014.

Please note that the employer contribution rate is unchanged.

¹In accordance with the Occupational Pension Scheme (Disclosure of Information) Regulations 1996, please ensure that all members who are affected by this change are notified individually in writing. We have provided information at Annex 4 (officer members) and Annex 5 (practitioner members) for your use if this is helpful.

Sharon Liptrott
Policy Manager
10 March 2014 (updated 1 July 2014)

Contact information:

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¹ From 6 April 2014 “The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013”

Information on practitioner income giving guidance on how pension contributions should be paid

Pensionable earnings source	Type of benefits	How reported	How tier set	Responsibility for allocation of contribution tier
Principal practitioner (partner or in or single GP practice)	Practitioner	End of year certificate to PSD who forward to SPPA	Actual aggregated earnings for year earned as per final certified earnings	PSD
Non GP Partner	Officer	PSD to SPPA	Actual aggregated earnings for year earned as per final certified earnings	PSD
Principal practitioner acting as Locum	Practitioner	End of year certificate to PSD who forward to SPPA	Actual aggregated earnings for year earned as per final certified earnings	PSD Allocate provisional tier 9.3%. PSD to correct actual tier as part of processing annual certificate of pensionable earnings
Assistant Practitioner or salaried GP employed by Practice	Practitioner	Practice manager reports direct to SPPA	Actual aggregated earnings for year earned as per final certified earnings (see Annex 1 and 2)	Practice Manager
Assistant Practitioner or salaried GP employed by Health Board	Practitioner	Health Board to SPPA	Actual aggregated earnings for year earned as per final certified earnings	Health Board may treat as officer if paid through pay roll, however, certificate will show final earnings and contribution tier to be adjusted if necessary at end of year
GP retainer	Practitioner	Practice manager to PSD	Aggregated earnings for year earned	Practice manager

Locum (other than principal practitioner)	Practitioner	Member to PSD	Actual aggregated earnings for year earned as per final certified earnings	PSD
Dental Practitioner	Practitioner	PSD to SPPA	Actual aggregated net pensionable earnings for year earned as per final certified earnings	PSD
Dental Assistant practitioner	Practitioner	PSD to SPPA	As agreed remuneration	PSD
OOHs provider (principal practitioner) (paid gross)	Practitioner	PSD to SPPA	Actual aggregated earnings for year earned as per final certified earnings	PSD
OOHs provider (salaried GP/non principal locum)	Practitioner	Health Board to SPPA	Aggregated earnings for year earned	Should be paid gross. If the Health Board treats as officer and pays through payroll, the certificate will show final earnings. Contribution tier will need to be adjusted if necessary at the end of year
OOHs IOS based payroll payment - principal practitioner	Practitioner	Health Board to SPPA	Aggregated earnings for year earned	PSD. Provisional tier 9.3% to adjust at end of year as part of processing annual certificate of pensionable earnings
OOHs provider IOS payroll (salaried GP non principal practitioner)	Practitioner	Health Board to SPPA	Aggregated earnings for year earned	If it is not possible for the Board payroll to deduct correct tier due to payroll limitations. This should be highlighted and an adjustment will need to be made at the year end

Bed funds	Practitioner	Health Board to PSD	Actual aggregated earnings for year earned as per final certified earnings	Health Board to provisionally allocate 9.3% then PSD to adjust at end of year
Part-time specialist	Officer	Health Board to SPPA	Whole time/full time equivalent based on previous years earnings unless a significant in year salary change which will trigger an in year tier change	Health Board
GP registrar (trainee)	Officer	NHS Education for Scotland to SPPA	Whole time/full time equivalent based on previous years earnings unless a significant in year salary change which will trigger an in year tier change	NHS Education for Scotland
Salaried doctor within hospital	Officer	Health Board to SPPA	Whole time/full time equivalent based on previous years earnings unless a significant in year salary change which will trigger an in year tier change	Health Board
Salaried dentist within hospital	Officer	Health Board to SPPA	Whole time/full time equivalent based on previous years earnings unless a significant in year salary change which will trigger an in year tier change	Health Board
OOHs provider-officer	Officer	Health Board to SPPA	Whole time/full time equivalent based on previous years earnings unless a significant in year salary change which will trigger an in year tier change	Health Board



SCOTTISH PUBLIC PENSIONS AGENCY

Form applicable to assistant practitioner and salaried GP practitioners

Pension scheme reference number:

Member's estimated salary details for the purpose of setting level of pension scheme contribution – 2014-15.

Assistant and salaried GP practitioners including locums who are not principal GPs are required to ensure that earnings from all NHS employment are taken into account when setting the level of contributions which will be payable to the NHS Superannuation Scheme (Scotland). This form must be given to all employers (in respect of assistant and salaried GP employments) for completion and a copy returned to SPPA by 1 May 2014. This form does not apply to GP providers, GP registrars, or freelance GP locums. A copy should also be retained by the employer (including PSD for locums).

Part A (to be completed by member)

Name:

National Insurance Number:

Part B (to be completed by employer)

Name and address of each employer	Estimate of annual earnings 2014-15	Commencement date of employment (see notes for completion)	Termination of employment date if applicable (see notes for completion)
1.			
2.			
3.			
4.			
Total aggregate of estimated earnings columns 1-4			
Contribution tier applicable to total aggregated income			

N.B. each employer will continue to pay employer contributions on the individual employment and not the aggregated earnings

Part C

Declaration

I understand that the information provided on this form is, to the best of my knowledge accurate and that the information contained is only to be used for the purpose of setting the correct contribution tier in respect of the NHS Superannuation Scheme.

Signature of member Date

Notes for completion

1. The pay declared under “estimate of actual earnings” is the actual salary paid taking account of any reduced (i.e. half) pay in respect of sick leave, maternity leave etc.

2. Employers should enter date of commencement of employment if this takes place after 1 April 2014.

3. Employers should enter date of termination of employment if this occurs before 31 March 2015.

4. Table of contribution rates for 2014-15

Tier	Pensionable earnings in 2014-15	Contribution rate in 2014-15
1	Up to £15,828	5%
2	£15,829 to £21,601	5.6%
3	£21,602 to £27,089	7.1%
4	£27,090 to £49,967	9.3%
5	£49,968 to £71,337	12.5%
6	£71,338 to £111,376	13.5%
7	£111,377 to any higher amount	14.5%”.

Pensionable earnings should be rounded down to the nearest pound.

What pension contributions will I pay in 2014/15?

A factsheet for all assistant medical practitioner and salaried GPs in the NHS Superannuation Scheme (Scotland)

1. All NHS scheme practitioner members will have their pension contribution rates reassessed for the scheme year 2014-15. The table below shows the tiered contribution rates that will be applied to the pensionable earnings of all practitioners in 2014-15.

Pensionable earnings contribution tier rate

Tier	Pensionable earnings in 2014-2015	Contribution rate in 2014-15
1	Up to £15,828	5%
2	£15,829 to £21,601	5.6%
3	£21,602 to £27,089	7.1%
4	£27,090 to £49,967	9.3%
5	£49,968 to £71,337	12.5%
6	£71,338 to £111,376	13.5%
7	£111,377 to any higher amount	14.5%".

Pensionable earnings should be rounded down to the nearest pound.

(The employer contribution rate will remain at 13.5% from 1 April 2013)

2. There will be cases where the assistant practitioner/salaried GP has more than one employer and therefore, the setting of the contribution tier will require the assistant practitioner/salaried GP to ensure that all their estimated earnings for the year are aggregated so that a correct tier can be set. To meet this requirement each assistant practitioner/salaried GP must complete a certificate with his estimated earnings from all sources at the beginning of each scheme year and present a copy of the completed form (**Annex 2** attached) to each employer. This will allow each employer to be aware of the estimated aggregated earnings for the year ahead so that the correct contribution tier can be applied. A copy of this form should also be sent to SPPA by the assistant practitioner/salaried GP for the member's record.

3. If the assistant practitioner/salaried GP has a change in income part way through the year the contribution tier may be adjusted as necessary. If a tier is adjusted in year a new estimated income certificate must be completed by the assistant practitioner/salaried GP and presented to each employer. It will be the responsibility of the assistant practitioner/salaried GP to ensure that any underpayment at the end of the scheme year is paid to SPPA.

4. This tier may be adjusted at the end of the scheme year once final income is obtained by SPPA. If the assistant practitioner/salaried GP has also ticked the box on the form indicating that he undertakes locum work these earnings will also be taken into account at the end of the year. Failure to submit the correct information may mean that incorrect records are held and at retirement an incorrect pension may be paid as a result.

5. If you have any officer income (i.e. clinical assistant) this will be classed as a separate pensionable employment and be allocated its own contribution tier by the relevant employing health board. In these cases the employer will remit the correct contribution to SPPA for that employment.

6. If you require any further information please contact the practitioners team at SPPA by email nhspractitioner@scotland.gsi.gov.uk or by phone 01896 893000.

What pension contributions will I pay in 2014-15?

A factsheet for officer members (including practice staff who are not practitioners) in the NHS Superannuation Scheme (Scotland) (NHSSS(S))

Changes to the NHSSS(S) employee contribution rates from 1 April 2014.

From 1 April 2014 NHS scheme members will pay contributions as per the table below.

Table 1

Tier	Full time 2013-14 salary or total pensionable earnings	2014-15 contribution percentage rate
1	Up to £15,431	5%
2	£15,432 to £21,387	5.6%
3	£21,388 to £26,823	7.1%
4	£26,824 to £49,472	9.3%
5	£49,473 to £70,630	12.5%
6	£70,631 to £111,376	13.5%
7	£111,377 to any higher amount	14.5%

Pensionable pay should be rounded down to the nearest pound.

In general the amount you will pay will be based on your previous year's earnings (2013/14) (see table 1 above). If you were employed part-time the amount is uprated to the whole time equivalent pay for that post.

Table 2

Tier	Pensionable pay (WTE) in 2014-15	Contribution percentage rate in 2014-15
1	Up to £15,828	5%
2	£15,829 to £21,601	5.6%
3	£21,602 to £27,089	7.1%
4	£27,090 to £49,967	9.3%
5	£49,968 to £71,337	12.5%
6	£71,338 to £111,376	13.5%
7	£111,377 to any higher amount	14.5%".

If you change jobs during the current year or have a promotion or step down, the new pay band will be applicable for setting the contribution tier going

forward (see table 2 above). There is a calculator on our website where you can see what these changes mean for you. For more detailed information please see employers circular 2014/02 available on the NHS page of our website. If you consider that you have been allocated to the wrong contribution tier please contact your payroll manager.

2014-15 Contributions after tax relief (net)

Members may be interested to know that the NHSSS(S) employee contributions are deducted from gross pay before income tax. Therefore, they normally benefit from significant tax relief so the real cost to a member is less than the headline figures shown. Illustrations of the effect of tax relief are shown in the table below:

Full-time pay	2013-14 contribution rate net of tax relief	2014-15 contribution rate net of tax relief	Net contribution rate increase (percentage points)	Additional cost (£ per month)
£10,000	4%	4%	0%	0
£15,000	4%	4%	0%	0
£20,000	4.24%	4.48%	0.24%	4
£25,000	5.44%	5.68%	0.24%	5
£30,000	7.2%	7.44%	0.24%	6
£40,000	7.2%	7.44%	0.24%	8
£60,000	6.78%	7.5%	0.72%	36
£80,000	7.38%	8.1%	0.72%	48
£130,000	7.98%	8.7%	0.72%	78

What pension contributions will I pay in 2014-15?

A factsheet for practitioner members in the NHS Superannuation Scheme (Scotland) (NHSSS(S))

From 1 April 2014 NHS scheme members will pay contributions as per the table below.

Tier	Pensionable earnings in 2014-2015	Contribution rate in 2014-2015
1	Up to £15,828	5%
2	£15,829 to £21,601	5.6%
3	£21,602 to £27,089	7.1%
4	£27,090 to £49,967	9.3%
5	£49,968 to £71,337	12.5%
6	£71,338 to £111,376	13.5%
7	£111,377 to any higher amount	14.5%".

Pensionable earnings should be rounded down to the nearest pound.

In general practitioner members pay contributions on their actual current year earnings from all sources.

There is a calculator on our website where you can see what these changes mean for you. For more detailed information please see employers circular 2014/02 available on the NHS page of our website. If you have any enquiries about which contribution rate you are paying please contact [Practitioner Services Division](#) of NHS National Services.

2014-15 Contributions after tax relief (net)

Members may be interested to know that NHSSS(S) employee contributions are deducted from gross pay before income tax. Therefore, they normally benefit from significant tax relief so the real cost to a member is less than the headline figures shown. Illustrations of the effect of tax relief are shown in the following table:

Contd..

Aggregated current year earnings	2013-14 contribution rate net of tax relief	2014-15 contribution rate net of tax relief	Net contribution rate increase (percentage points)	Additional cost (£ per month)
£10,000	4%	4%	0%	0
£15,000	4%	4%	0%	0
£20,000	4.24%	4.48%	0.24%	4
£25,000	5.44%	5.68%	0.24%	5
£30,000	7.2%	7.44%	0.24%	6
£40,000	7.2%	7.44%	0.24%	8
£60,000	6.78%	7.5%	0.72%	36
£80,000	7.38%	8.1%	0.72%	48
£130,000	7.98%	8.7%	0.72%	78

^a Table correct at date of publication but pay bands may be updated following any pay uplift in 2014-15