

Death in Service: GP Locums

Sheffield
LMC



GUIDANCE FOR SHEFFIELD GPs

October 2022

In 2015 we were made aware of a GP locum's family not qualifying for death in service benefits and the potential financial hardship that might result from this. As such, we produced guidance for Sheffield GPs, which we are now updating in view of updated British Medical Association (BMA) guidance.

In summary, if a GP works exclusively as a GP locum, they will only be covered for death in service benefits if they die whilst contributing to the scheme:

- If, for example, the GP is scheduled to locum for a practice for 4 weeks and was to die on a Sunday during those 4 weeks, their spouse or nominated person or estate **would receive payment** of twice their average dynamised earnings.
- If, for example, the GP is scheduled to locum for a practice for 5 days Monday to Friday for 1 week and was to die on the Friday evening, after the scheduled work had ended, **no death in service payment would be payable**. Where death in service is not payable, the NHS pension scheme provides another type of cover.

We would urge all GPs, particularly GP Locums, to ensure they are aware of the rules around this aspect of the NHS Pension scheme.

BMA guidance is available as follows:

Death in Service and your pension:

<https://www.bma.org.uk/pay-and-contracts/pensions/in-the-event-of-death/death-in-service-and-your-pension>.

An introduction to the NHS pension scheme for locum GPs:

<https://www.bma.org.uk/pay-and-contracts/pensions/being-a-member-of-a-pension-scheme/the-nhs-pension-scheme-as-a-locum-gp>.