

DEATH IN SERVICE: GP LOCUMS

Sheffield
LMC



GUIDANCE FOR SHEFFIELD GPs June 2024

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 are in active pensionable employment on the day of death. The NHS Business Services Authority (NHSBSA) details the provision [here](#).

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](#)
- [An introduction to the NHS pension scheme for locum GPs](#)