

Deanery

The BSA “Word of Mouth On Paper”

Introduction:

Hello!

Welcome to the BSA “Word of Mouth On Paper(/Screen)”! The idea behind this page was to signpost useful information and helpful tips (normally spread through word of mouth) that help solve issues that seem to crop up every couple of months. It hopefully includes some things you didn’t know about!

As a little caveat, this is a dynamic document and as things change (as they often do in the NHS) we will endeavour to keep it up to date. If you notice some of the information is out of date or just wrong please let us know via the google form link at the bottom of the page. We will check this periodically and update the document. We are also open to suggestions on other things to include that you think other residents might find useful!

Disclaimer: I hope you find some of the more financial themed tips useful. However please note this does not replace or claim to be sound financial advice so please always check with a professional as things will differ for different personal circumstances.

Training:

- Study leave guidance:
[https://www.westmidlandsdeanery.nhs.uk/Portals/0/Study%20Leave%20Standard/Study%20Leave%20guidance April%202025 FINAL.pdf?ver=2025-04-30-110638-340](https://www.westmidlandsdeanery.nhs.uk/Portals/0/Study%20Leave%20Standard/Study%20Leave%20guidance%20April%202025%20FINAL.pdf?ver=2025-04-30-110638-340)
- Note I do not think there is a budget per resident doctor. We use the Accent system to request leave and pre-approved courses (on the matrix) should be auto-approved. Courses in excess of around £1000 may need separate approval. Contact Dr Elin Jones (elin.jones1@nhs.net) if any queries.
- Study leave entitlement: 30 days a year.
<https://www.bma.org.uk/pay-and-contracts/leave/study-professional-and-special-leave/study-professional-and-special-leave>
- Annual leave entitlement: 27 days a year for resident doctor on 2016 contract. Rising to 32 days a year after 5 years of service.
<https://www.bma.org.uk/pay-and-contracts/leave/annual-leave-entitlement/doctors-annual-leave-entitlements>
- The RCoA recommends different amounts of Educational Development Time (EDT) per week for anaesthetists in training: up to 2 hours per week for Stages 1 and 2 and up to 4 hours per week for Stage 3.
- Relatively new guidance around supervision levels and solo list which trusts should be trying to support.

https://www.rcoa.ac.uk/sites/default/files/documents/2024-09/Guidance%20on%20super%20vision%20levels_Sep2024.pdf

- Some FAQs and useful information on medical indemnity (including locums):
<https://www.medicalprotection.org/uk/understanding-medical-indemnity>
- Transfer indemnity, not always covered by trust (AAGBI members get the following):
<https://anaesthetists.org/Home/Membership/Members-patient-transfer-insurance>

Finance:

- I've often felt like I just do not know where to start understanding finances, tax and things we are entitled to. You often have to be proactive to claim money back and be on top of things otherwise you can miss out on benefits
- A great place to start is <https://www.medicsmoney.co.uk/>
- They are able to connect you with a specialist medical accountant if that is what you are after. They also have free guides for tax returns and have a youtube channel and podcast that talk all things money (in the context of being a doctor)
- **General things to be aware of:**
- Tax deductible organisations where you can claim back the tax paid on fees (GMC, exam fee, MPS, BMA). Will change year on year and need to let HMRC know about this. Can backdate this for several years if you haven't claimed before.
 - <https://www.gov.uk/tax-relief-for-employees>
- As you earn money, you have an initial tax free allowance (currently £12750). Then as you earn more you gradually pay more tax (in certain brackets). This is summarised here: <https://www.gov.uk/income-tax-rates>
- You may have heard of the £100k threshold. This is significant as it is the threshold at which you will start to lose benefits such as your tax free allowance and childcare funded hours (see childcare section).
 - Implications: The 60% tax trap: Between £100,000 and £125,140, your tax-free Personal Allowance of £12,570 is reduced by £1 for every £2 of income you earn. This creates a combined tax effect that results in an effective 60% tax rate on income in this band.
 - How it works: For every £100 earned in this band, £40 is paid in higher-rate income tax. An additional £20 is lost because your personal allowance is reduced, meaning that portion of income is now also taxed at 40%. This leaves you with only £40 of the original £100.
 - Total loss of Personal Allowance: Once your adjusted net income reaches £125,140, your Personal Allowance is completely gone, and all further income is taxed at the additional rate of 45%.

- Loss of government benefits: Crossing the £100,000 threshold can mean losing eligibility for certain government benefits, most notably the 30 hours of free childcare for parents. For parents close to the threshold, a small pay rise could result in a significant net loss once both higher taxes and childcare costs are accounted for
- There are several articles online that talk about this. They do suggest ways in which to mitigate the tax trap, for example making voluntary contributions to a SIPP (a private pension) to bring your income under £100k and thus retaining benefits. Another way is by making use of salary sacrifice schemes. This is of course a complicated area and may need professional advice as it is not right for everyone.
- Note that the £100k threshold is **adjusted net income**. This requires a bit of calculation (summarised here: <https://www.gov.uk/guidance/adjusted-net-income>) But in a simple sense adjusted net income is gross income minus your pension contributions and charitable donations.
- Salary sacrifice: There are pros and cons to this. Summarised here: <https://www.thanksben.com/resources/salary-sacrifice-guide>

Pay tips:

- Make sure to download ESR payslips - will have different ESR logins at different trusts. You may lose access to these after leaving a trust and may have to pay to get paper copies sent to you.
- Make sure to Download TRS (total reward statement) as this disappears every year in a similar way to the payslips. It is sort of a running total of your pension pot.
- Make sure employers contributing to pension otherwise can miss out on money. This has happened to trainees in the past where a trust has not matched their contributions and the trainee had to chase this up which could have had a big impact on their pension down the line. (Can call NHSBSA pension team to confirm and they are able to say whether everything is up to date - <https://www.nhsbsa.nhs.uk/member-hub/contact-nhs-pensions-members>)
- Pay scales for 2025: <https://www.bma.org.uk/pay-and-contracts/pay/resident-doctors-pay-scales/pay-scales-for-resident-doctors-in-england>

Moving and travel expenses.

- Usually have to set up an account on starting each trust, do this early as many of them have cut off timings after which they won't process them (very NHS).
- Generally based on where you "base" hospital is, listed usually on your Oriel job application.
- Calculated as your (total mileage each way -17 miles) x2 per day, e.g. -34 miles.
 - E.g. journey of 30 miles = ((30 - 17) x2) = 26 miles to claim per day.
- Must fill in a form per month, do it early on to get it into that month's pay slip, usually before the 7th of the month or so.
- May change trust to trust but approx 30p per mile can be claim.
- There is also the possibility for claiming moving expenses for solicitors/movers etc, and often the form is combined with mileage. Limitations for whether you have had to move house for the job.
- Generally expected to have business insurance (not just social and commuting), and sometimes have to prove MOT status and provide driving license details.
- See trust specific contacts for each trust if not given at induction.

Inter-Deanery Transfer (IDT).

- Possibility of transferring deaneries, however there are quite a few restrictions.
- You must meet criteria to be able to transfer, such as an unforeseen/significant change of circumstances, and not be within 12 months of CCT, and the changes must have been since starting that training programme.
- Applications graded by priority 1-4 (5 criteria) - disability/mental health/caring/children/personal circumstances and other reasons last.
- Have a window to apply, form filled out (need GP/medical evidence for Criteria 1).
- Prior to applying I would recommend discussing it with both your current TPD and the destination TPD too (emails often available on each deanery website).
- Must have reasonable ARCP outcomes to apply.
- If IDT isn't possible could try and arrange an Out-of placement post.
- <https://medical.hee.nhs.uk/medical-training-recruitment/medical-specialty-training/inter-deanery-transfers-idt/inter-deanery-transfers-idt-guide/overview-of-inter-deanery-transfers>
- Can sign up to deanery transfer email notifications via an email on the site to be told of dates/application windows etc.

Accommodation:

- Accommodation is usually available at each trust, and some will have funding for nearby hotels if they can't offer accommodation. Each is trust specific and can often be arranged last minute.

- Keys are usually provided from switchboard.
- Accommodation is often quite basic, and can be noisy (take earplugs etc), but use it if you don't feel safe to drive.
- Some trusts may not provide accommodation however may have funding available to put towards a local hotel in unexpected need of accommodation.
- If you are struggling to get this and don't feel safe to drive, escalate to your own consultants to help arrange a room, don't just drive home!
- <https://www.bma.org.uk/media/juxn0f5i/bma-fatigue-and-facilities-charter-september-2024.pdf>

ID Checks:

- For pre-employment checks many trusts will insist on in-person ID checks, and can seem quite inflexible. This is not necessary and was raised recently at board level.
- Speak to the HR team and state reasons you cannot do this (Childcare/distance etc) and it can often be done via teams, as long as you bring your original documents to induction on day 1 and have them scanned there. Any issues with this please escalate to your reps.

LTFT:

- LTFT allowance £1000 - make sure this is being paid on your payslip: It appears as Flex PT Trans 2019 - £83.33 per month.
- Ensure work schedule is correct before starting as this can prevent headaches later on!
- What to do if your pay is wrong (contact payroll and HR and admin). Entitled to a BACS payment if there has been an error in arranging pay. Often this won't be offered but state you need payment and they will set up a transfer.
- Regular days off are very trust specific in terms of whether it can be honored or not. You can state your preference and in my experience departments are flexible - particularly those that use DBrotas (WRH) or have a LTFT lead that helps to write the rota (QE). Note: It is not an entitlement, nor is it guaranteed. If you need a particular day off for a reason such as childcare I would advise liaising with the department early to facilitate this but will be taken into account when the rota is being written.
- Calculate your own training time using the calculator, available on the deanery site below. The deanery don't always get your time right so make sure you agree with your CCT date!
- <https://www.thebsa.info/training-education/ltft-training-and-parenting/>
- You are entitled to a LTFT discount on your college membership fees if you work less than 0.8, submit the form at <https://rcoa.ac.uk/sites/default/files/documents/2024-05/Self-DeclarationForm.pdf>

Maternity Leave/pregnancy.

- Officially you are obliged to inform your employer of your intention to take maternity leave before the end of your 25th week of pregnancy. The laws protecting you during pregnancy only apply once they have been informed of your pregnancy.
- You should inform your departmental manager, your TPD and your ES, as well as HR via the MATB1 form, which is provided by your midwife and submitted to HR by 25/40.
- Mat leave pay plan should be completed jointly by you and your manager asap (at least 28 days before mat leave commencement). It should include EWC and schedule date of return, and signed and submitted by your manager, and forward to HR and payroll.
- Pregnant employees have the right to time off work to receive antenatal care, and attend antenatal classes or other pregnancy-related classes on the advice of a registered medical practitioner, midwife or health visitor. Try to arrange these on an off day if possible.
- Maternity leave can be taken from 11th week of pregnancy up until EWC (expected week of childbirth, which is the Sunday on or before your EDD).
- You still pay into your pension during maternity leave.
- Any trainee taking maternity leave >3 months is entitled to take “keeping in touch” KiT days. These can be clinical days, local/regional teaching, life support courses, conferences or trust induction. Entitled to 10 of them and paid for them. Optional to use them.
- Reduced fees available for the following:
 - AAGBI - <https://anaesthetists.org/Portals/0/PDFs/Membership/MEMBERSHIP%20DISCOUNT%20v3.pdf?ver=2019-07-01-153105-460>
 - RCOA - email membership@rcoa.ac.uk
 - GMC (if annual earnings <£32000, via their online portal)
 - MDU/MPS - membership@themdu.com or member.help@medicalprotection.org

Paternity Leave.

- All partners of mothers are entitled to 2 weeks paid paternity leave. It must be in one single block and used within 56 days of the birth.
- https://www.tax.service.gov.uk/print-and-post/form/PersonalTax_iForms/1.0/SC3/sc3.xdp
- Generic HMRC form available at the above link, complete and return to HR
- Often paternity leave arrangement done fairly informally, speak to rota manager/consultant as soon as possible to get this arranged.

Hospital specific quirks section

- Cycling bits:
 - QE: Blue bike cage available. £10 deposit needed to get key from security (where you get ID badge - on ground floor towards the back of the hospital). Showers in main changing room

- BWH: Can get swipe card access to locked cage outside the education dept. Last I checked the shower did not work in the mens changing room
 - BCH: Place available to lock bike within grounds of hospital - not locked cage but purpose built. In courtyard. Showers in main changing room
 - WRH: Purpose built bike shed (not locked) by staff entrance. Showers available in main changing room, obs changing room, ITU on call room and 4th on call room.
 - Worth considering cycle to work scheme (see salary sacrifice document)
- **Free/discounted stuff**
 - There is a free 'out of hours' car park pass available at QE - Go to Q park desk in multi-story nearest the staff entrance. Will need to fill in form and get manager (Taahira) to sign. I needed a £10 deposit but I think this may have stopped now. Lets you park for free in staff car park by staff entrance anytime on weekend or overnight any day of the week.
 - Can sometimes find parking on Metchley Lane when parking at QE but this is difficult. Some residential roads nearby.
 - BCH parking: NCP app. You can get a code which gives you subsidised parking at St Angus or Londonderry car parks. When on call you can get a validated car park pass that lets you park for free from the front desk.
 - Can get swift card from BCH which gives you 1 month free bus travel.
 - QE free clogs: Ask at theatre reception desk. I believe one pair every 3 years or so.
 - Blue light card: available to NHS staff. Can get discounts on high street and other things.
 - Some trusts will default to deducting a fee for use of the doctors mess e.g. WRH. Make sure not inadvertently paying for doctors mess if you do not use it. Normally an opt out form as part of induction paperwork but mine got missed. So check payslip carefully!

Occupational health:

- Can access help if struggling from different places. 111 or 999 if an emergency.
- Educational supervisors, Wellbeing leads, other trainees, own GP, occupational health are always available to talk.
- Charities such as Doctors in Distress: <https://doctors-in-distress.org.uk/>
- Practitioner Health: <https://www.practitionerhealth.nhs.uk/> - Can self refer and gain access to therapy.

Coming soon!:

- Advice on maternity leave - e.g. when maternity leave pay is calculated and how to make the most of this
- Advice on returning to work after Maternity leave including breast feeding and your rights. Also information regarding employment law and who should pay your maternity leave accrued annual leave.
- Paternity and maternity leave. How to make the most of it. Trusts will have policies to print and work through which are fairly self explanatory
- Unpaid parental leave entitlement: <https://www.gov.uk/parental-leave/entitlement>
- Shared parental leave
- Childcare costs - three forms of help:
 - Tax free childcare: <https://www.gov.uk/tax-free-childcare>
 - Child benefit and how this tapers (between £60k and £80k): <https://www.gov.uk/child-benefit>
 - Free childcare hours: <https://www.gov.uk/free-childcare-if-working>

As mentioned above, if you see any mistakes or you have any suggestions/things to add please let us know via the link below:

[GOOGLE FORM LINK](#)

Trust Specific Contacts/Info

Hereford County Hospital.

- 5 min walk from Hereford train station
- All Anaesthesia/rota related queries to anaesthesia@wvt.nhs.uk
- Accommodation requests (on site) ryan.thomas@wvt.nhs.uk
- Issues with additional timesheets for locums - medicaltimesheets@wvt.nhs.uk (Mia Richards, medical locum co-ordinator). medicallocums@wvt.nhs.uk. 0300 330 1366

Worcester Acute Hospitals.

- Claiming deanery mileage to/from work - slightly odd setup - base hospital paid via excess mileage, and other mileage (i.e. to Alexandra hospital via business miles).
 - Setup via wah-tr.epayadmin@nhs.net
 - Excess mileage - amy.vose@nhs.net
 - Business miles - thomas.potts@nhs.net (Office is in anaesthetic dept.)

City & Sandwell + MMUH.

UHB (QEHB).

- <5 minute walk from University train station.
- Parking:
 - Free parking at Selly Oak/King's Norton train stations - <5 minute train to University.
 - Free parking at weekends for staff - apply for OOH pass.
 - Many streets surrounding the hospital have no parking restrictions - short walk to QE. E.g. Pritchatt's road, often full unless arriving early - rumours of increased restrictions around residential areas coming soon unfortunately.
- Accommodation requests (Nuffield house on site rooms - first come first serve) - karen.roberts@uhb.nhs.uk, jenny-rose.jones@uhb.nhs.uk
- Claiming deanery mileage to/from work - relocationexpenses.HEE@uhb.nhs.uk (Scott Brian)

- Free theatre clogs available from Office 17 in theatres. Lockers are also available from the same place, and they seem quite good at recycling them.

Birmingham Children's Hospital

- Claiming deanery mileage to/from work - ruth.witcombe@nhs.net / Christine.haskins@nhs.net
- **Parking** - For on calls at weekends parking is paid for in full for one of the on calls by trust - need to set up a NCP parking app, get it validated at the security desk by front entrance. This also gives discount on daily parking rates at Royal Angus/Londonderry.

Russell's Hall Hospital.

Royal Orthopaedic.