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## Injury Benefit Scheme

### What is the NHS Injury Benefit Scheme?

The NHS Injury Benefit Scheme is an income protection scheme available to qualifying NHS employees.

The scheme is intended to provide a supplementary income to employees who suffer a temporary loss of NHS earnings through the payment of a Temporary Injury Allowance (TIA), or a permanent loss of earnings ability, through the payment of Permanent Injury Benefit (PIB).

The loss of earnings ability must be as a result of an injury or illness which is wholly or mainly attributable to the duties of your NHS employment.

The scheme may also pay benefits to a spouse and dependants if death has been caused by, or hastened by, NHS duties.

### Who is covered by the NHS Injury Benefit Scheme?

Almost all NHS employees are covered by the scheme from the first day of employment until the last day of employment and membership of the NHS pension scheme is not required.

NHS employees covered by the scheme include:

- Employees of a NHS Trust, PCT, Health Authority (including Special and Strategic Health Authorities), or Local Health Board
- GPs, Salaried GPs, GP Registrars, Ophthalmic Practitioners, and Dental Practitioners working for the NHS
- Holders of honorary appointments with an NHS Employing Authority
- Holders of NHS appointments approved by the scheme
- Employees of certain other organisations that have been approved by the Secretary of State to be covered by the scheme (known as Direction Employers).

### Who is not covered by the NHS Injury Benefit Scheme?

GP practice staff, GP co-operative staff, dental practice staff, APMS staff, GP and dental locums, most Direction employees, reservists, and staff working for a private or public limited company that provides a service to the NHS (ie. agency staff).

### What is Temporary Injury Allowance (TIA)?

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TIA is a pay supplement paid by employers/PCTs to employees on authorised absence from work with reduced pay or no pay as a result of an injury or illness incurred which is wholly or mainly attributable to NHS employment.

TIA tops up the employee's income to 85% of pre-reduction earnings.

TIA is subject to income tax and National Insurance deductions but not pension contribution deductions. TIA stops when the employee returns to work or leaves employment.

## How do I apply for TIA?

You should apply directly to your Trust or PCT as entitlement to TIA is decided by your NHS employer.

If you are dissatisfied with the outcome of your application you can appeal via the relevant pensions agency's Internal Dispute Resolution Procedure (IDRP) and ultimately to the Pensions Ombudsman.

If you need advice when applying for TIA contact the BMA on 0300 123 1233.

The GPC's legal advice on this matter is that GPs should consider getting their own injury benefits insurance.

## Further information:

<https://www.bma.org.uk/advice/employment/pensions/nhs-injury-benefit-scheme>

<http://www.nhsemployers.org/your-workforce/pay-and-reward/agenda-for-change/nhs-terms-and-conditions-of-service-handbook/nhs-injury-allowance>

<https://www.nhsbsa.nhs.uk/nhs-injury-benefits-scheme>

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