CONTRACTS, JOB PLANNING, PAY & PENSIONS | MODULE 12

Contract problems, escalation and integrated career planning

Choose the correct route for pay or contract problems and connect job design, pension decisions, health and later-career plans.

✓ 18 min reading

✓ Full teaching, practical next steps and reflection

✓ Six practice questions with answers and explanations

✓ Complete source list and jurisdiction notes

Prepared for SAS, locally employed and other UK doctors

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Using this module

Independent education

This is general professional information, not individual clinical, legal, employment, immigration, regulatory, tax or pensions advice. Current official instructions and the circumstances of the individual case remain controlling. Practice scores do not establish professional competence or accreditation.

The short answer

Most employment problems become harder when several routes are mixed together. Identify whether the immediate issue is patient safety, payroll correction, job planning, contractual interpretation, equality, grievance or pension administration. Protect deadlines, seek the right advice and define the remedy. For later-career decisions, plan contract, job plan, pay, pension and wellbeing as one project.

Three next actions

- Use the issue triage to name the route and urgent deadline.
- Prepare a one-page chronology, document index and requested remedy.
- Create a three-year career, job-plan and retirement review even if retirement is not imminent.

Learning objectives

- Triage contract and pay problems.
- Escalate proportionately with evidence.
- Integrate career, health, pay and pension planning.

Triage the issue

Patient-safety risk requires immediate clinical or speaking-up action. A missing payment begins with payroll evidence. A workload allocation dispute belongs in job planning. Contract interpretation may require HR and union advice. Discrimination or detriment may trigger equality, grievance or legal routes. Incorrect pension service begins with employer and scheme records.

One situation can involve parallel routes, but each should have a clear purpose. Do not expect a grievance to correct a tax code or a job-plan appeal to decide discrimination compensation.

- Name issue, route, decision-maker and deadline.
- Control immediate risk first.
- Keep parallel cases coordinated but distinct.

First written contact

State the factual issue, controlling document, date, effect and requested action. Ask who owns the decision and when to expect a response. Avoid allegations about intent unless supported and relevant.

Mark confidential financial material appropriately and use approved channels. Redact unnecessary personal data. Keep the original and response.

- Be precise and neutral.
- Request a defined action and date.
- Protect personal information.

Advice and representation

BMA or another recognised union can advise on contract interpretation, job planning, pay progression and formal processes, subject to membership and case rules. HR represents the employer’s process; it is not the doctor’s independent adviser. Pension administrators explain scheme rules but do not provide personalised regulated financial recommendations.

Seek advice early, especially before signing a variation, missing an appeal deadline, resigning, accepting recovery terms or making a retirement election.

- Understand each adviser’s role.
- Act before deadlines.
- Provide a concise indexed bundle.

Formal routes and legal time

Internal review, grievance, whistleblowing, equality, unlawful-deduction and tribunal routes can overlap. Internal processes do not necessarily stop statutory limitation clocks. In Great Britain, Acas early conciliation is usually relevant before an employment tribunal claim; Northern Ireland has different institutions and procedures.

This programme cannot determine a claim. Obtain prompt advice on jurisdiction, time limits and remedy. Keep without-prejudice settlement communications separate where advised.

- Do not assume an internal process pauses legal time.
- Use the correct nation’s institutions.
- Get legal advice on claims and deadlines.

Later-career planning

A retirement plan should include desired clinical scope, hours, on-call, leadership, SPA, health, caring responsibilities, income, pension options and handover. Partial retirement, reduced hours, portfolio work and complete retirement each create different contract and tax effects.

Begin early enough to obtain estimates and agree workforce changes. Build succession and knowledge transfer into the job plan. A sustainable final career phase can protect patients and preserve expertise without requiring the doctor to continue an unsafe pattern.

- Plan three years ahead where possible.
- Model work and pension together.
- Include succession and handover.

The annual professional infrastructure audit

Once a year, reconcile the signed contract, job plan, rota, pay point, payslip, leave, appraisal, development time and pension statement. Record unresolved items and owners. Repeat after promotion, WTE change, prolonged leave, employer move or national contract change.

This small routine prevents drift. It also turns future negotiation into a documented review rather than a crisis. Store only personal employment records you are entitled to retain.

- Schedule one annual audit.
- Repeat after material change.
- Close each issue with a written outcome.

Common mistake

Avoid this	Putting every workplace concern into one very long grievance. Different problems have different decision-makers, evidence and deadlines.

Pause and reflect

If you changed hours next year, which five employment and pension records would need to change with them?

Takeaways

- Triage the issue before choosing a process.
- Internal procedures may not protect legal deadlines.
- Career, job-plan, pay, pension and wellbeing decisions should be planned together.

Knowledge check

Choose one best answer. These practice questions support reflection; they do not assess a real case or confer accreditation. Answer positions match the browser edition.

1. A pay error and unsafe rota occur together. What is best?

A. Ask the pension scheme to redesign the rota

B. Put everything only in appraisal

C. Defer the payroll query until the clinical rota dispute has concluded

D. Use payroll correction and immediate safety/job-plan routes in parallel

2. Which opening is strongest?

A. ‘My colleague receives more net pay, so please match that amount.’

B. ‘My August payslip uses point X; the attached circular shows point Y from 1 April. Please review and confirm arrears.’

C. ‘Fix everything now.’

D. A public post containing the full payslip

3. Who provides independent employment representation to an eligible member?

A. The employer’s HR team

B. Their trade union or instructed adviser

C. The rota spreadsheet

D. The pension administrator

4. A grievance is ongoing and a legal deadline may approach. What should the doctor do?

A. Obtain urgent advice; do not assume the grievance pauses the deadline

B. Focus on completing the internal chronology before seeking advice about the legal deadline

C. Wait for the grievance indefinitely

D. Ask payroll to extend tribunal time

5. What belongs in later-career planning?

A. Only the retirement date

B. Scope, hours, health, income, pension, job plan and succession

C. Only the pension lump sum

D. Only annual leave

6. What is the best prevention strategy?

A. Comparing only with colleagues

B. Waiting for retirement

C. A regular cross-check of contract, job plan, pay and pension records

D. Relying on memory

Answers and explanations

1. D — Use payroll correction and immediate safety/job-plan routes in parallel

Use payroll correction and immediate safety/job-plan routes in parallel This applies the principle in “Triage the issue”.

Re-read “Triage the issue”, then identify the controlling document and the fact you would verify before acting.

2. B — ‘My August payslip uses point X; the attached circular shows point Y from 1 April. Please review and confirm arrears.’

‘My August payslip uses point X; the attached circular shows point Y from 1 April. Please review and confirm arrears.’ This applies the principle in “First written contact”.

Re-read “First written contact”, then identify the controlling document and the fact you would verify before acting.

3. B — Their trade union or instructed adviser

Their trade union or instructed adviser This applies the principle in “Advice and representation”.

Re-read “Advice and representation”, then identify the controlling document and the fact you would verify before acting.

4. A — Obtain urgent advice; do not assume the grievance pauses the deadline

Obtain urgent advice; do not assume the grievance pauses the deadline This applies the principle in “Formal routes and legal time”.

Re-read “Formal routes and legal time”, then identify the controlling document and the fact you would verify before acting.

5. B — Scope, hours, health, income, pension, job plan and succession

Scope, hours, health, income, pension, job plan and succession This applies the principle in “Later-career planning”.

Re-read “Later-career planning”, then identify the controlling document and the fact you would verify before acting.

6. C — A regular cross-check of contract, job plan, pay and pension records

A regular cross-check of contract, job plan, pay and pension records This applies the principle in “The annual professional infrastructure audit”.

Re-read “The annual professional infrastructure audit”, then identify the controlling document and the fact you would verify before acting.

Official and professional sources

Confirm the current source version and applicable nation, contract, scheme or specialty. A source list is not a statement that every rule applies to every reader.

BMA: SAS contracts
UK · https://www.bma.org.uk/pay-and-contracts/contracts/sas-doctor-contract

NHS Employers: SAS 2021 terms, model contracts and resources
England · https://www.nhsemployers.org/articles/terms-and-conditions-and-resources-sas-contract-2021

NHSBSA: NHS Pension Scheme member hub
England and Wales · https://www.nhsbsa.nhs.uk/member-hub

HMRC: tax on pensions and annual allowance
UK · https://www.gov.uk/tax-on-your-private-pension/annual-allowance

Acas: flexible working
Great Britain · https://www.acas.org.uk/flexible-working

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