Major changes to ARR makes pensions for dentists more transparent

Dentists working in the NHS should be aware of changes to the system for allocating pension entitlements. This is the advice of David Paul, a NASDAL member and an authority on dentists’ pensions in England and Wales. His remarks coincide with the issuing of the Annual Reconciliation Report (ARR), the paperwork relied upon by NHS Dental Services (NHSDS) at Eastbourne for the allocation of dentists’ pensions.

The first key change is that in future, all practice-owners must check with their associates that they have allocated the correct pension entitlement to them. The second is that the ARR for 2012/15 can be submitted electronically via the NHS portal. The electronic system requires the validation of the performer before the ARR can be submitted.

These changes have been designed to address the confusion that resulted from the 2006 Contract when the responsibility for pensionable earnings was transferred to the provider at practice level. Since no clear definition of what constituted pensionable earnings existed many performers, at least 3000, did not get their correct entitlement in the first six years of the contract.

As a result, says David, detailed discussions between NASDAL, the BDA, the Pensions Agency and NHSDS occurred during the summer and autumn of 2012. Since then, the Pensions Agency has updated its pension guide for GDS and PDS dentists. Practice-owners now have guidance to make sure the correct entitlements are allocated.

David believes that electronic submission of the ARR is the way forward, advising that dentists will find a new facility on the toolbar of the NHS dental portal enabling the ARR to be completed by the provider, authenticated by the performers and then submitted to NHSDS. Paper ARRs will be available for 2012/13, says David, but as electronic submission will streamline the whole operation, it is the NHSDS preferred option.

David added: “If dentists are concerned whether they were allocated their correct pensionable earnings between 2006 and 2012, or are confused about the current year, I urge them to talk to their specialist accountant, preferably NASDAL, who should be able to help them ensure they get the correct amount of pension.”

Finally, he reminds practice-owners that June 30 is the date by which the ARR should be submitted.

Information for dentists

Information for dentists:

The new NHS BSA guidance can be found at:


David recommends Chapter 4. These improved guidance notes clearly set out the steps to be undertaken by the provider (the contract holder) to complete the ARR.

NASDAL’s guidance written by David Paul is at: http://www.nasdal.org.uk/docs/