

Frequently Asked Questions for HEIW Relocation Reimbursement Policy for Doctors and Dentists in Training

The aim is that no junior doctor in Wales is left bearing the cost of relocating due to their training. This policy revision is stage one towards this process. Following implementation of the revised policy there is an agreed commitment to undertake a further review of options by August 2020 aimed at providing a more flexible allowance structure, including through the consideration of increasing the annual allowance and allowing the rollover of unused allowance from previous years.

These FAQs cover the two main types of relocation expenses, which fall under the same expenses account and budget.

- If you decide to move home for training purposes - **Relocation**.
- The cost of commuting to your place of work, referred to as **Excess Travel**.

The platform for claiming expenses is via the Sel-Expenses website:

www.sel-expenses.com

For more information and to request a Relocation and Excess travel expenses account please visit:

<http://www.nwssp.wales.nhs.uk/all-wales-relocation>

Completed application forms need to be returned to

NWSSP.JuniorDoctorsRelocation@wales.nhs.uk.

Queries can also be directed to this e-mail address.



1. Who does this policy cover?

This guidance applies to junior medical and dental post holders on approved rotational training posts with fixed term non-rotational appointments of one year or more:-

- Foundation Year 1 Trainees
- Foundation Year 2 Trainees
- Specialist Training Registrars (ST1 and CT1 upwards)
- Senior House Officers (Dental only)
- Specialist Registrars (including LATs)
- Fixed Term Specialty Training Appointments (FTSTAs)

LAS, SAS doctors and other Health Board appointed posts are not covered by this policy. Trainees on Out of Programme (OOP) or short term clinical placements not required by the training programme are also not covered by this policy.

2. What is my annual allowance for relocation and Excess Travel?

The current allowance is up to **£3700** each year for relocation and Excess Travel expenses combined. This is currently being reviewed and is subject to change.

3. What is my Base Hospital?

Your **Base Hospital** is the hospital or training location closest to your home that you will rotate to on your training programme. If you do not know all your rotations, it is the hospital or training location closest to your home that you could rotate to on your training programme. If you are living in England but your rotations are all in Wales, your base would still be in Wales as above. However, there may be exceptions when your training programme includes rotations in England.

If you move home, your base hospital will change. For example, you live in Cardiff and your base hospital is UHW. However, a subsequent rotation is in Ysbyty Gwynedd and you choose to move to Bangor, albeit on a temporary or permanent basis. For the purposes of this policy, Bangor will be classed as your new home and your base hospital will become Ysbyty Gwynedd. You are eligible to claim relocation expense for your move to Bangor.

4. What is Excess Travel and how is it calculated?

If you do not opt to move and therefore do not claim relocation expenses, you can claim excess travel instead. Your daily commute to your place of work, other than your base hospital, is classed as excess travel.

Excess travel mileage = (mileage between home and place of current work) minus (mileage between home and base hospital).

For example if your base hospital is UHW, Cardiff and your home is in Penarth but current place of work is Prince Charles, Merthyr, the expenses system will calculate the journey from your home to Prince Charles and deduct the journey from your home to UHW

Excess travel mileage = (mileage between Penarth and Prince Charles) minus (mileage between Penarth and UHW).

5. What happens if I have to travel to another hospital to carry out a clinic etc?

If it is on an ad-hoc basis, you will need to claim it from your employing Health Board as business mileage. If you are working at more than one place (this must be a regular set pattern of working), you can claim using the relocation account. You can continue to claim for your main place of work as above.

For other sites, you will need to use the **Relocation Excess Travel (variable)** option. The same calculation as above is applied but you will need to calculate this yourself and enter the daily mileage in the free text box.

Excess travel variable mileage = (mileage between home and second place of work) minus (mileage between home to base hospital).

For example continuing with the example in question 4 your normal place of work is Prince Charles but one day a week you have a clinic in Royal Glamorgan Hospital, for those days you would need to apply the following calculation:

(mileage between Penarth and Royal Glamorgan Hospital) minus (mileage between Penarth to UHW).

If you are using public transport, a similar calculation would apply in relation to fares rather than mileage and the relocation team can advise further.

6. Do I need a new relocation account when I move Health Boards

No, the same expenses account for Relocation/Excess Travel can be used for the duration of your training in Wales. However, if you move Health Boards or employer, you will need to request a new business and study related expenses account each time.

7. What is Excess Rent allowance?

Excess Rent Allowance covers any increased rent costs between your old and new rental properties, if you have to move for training purposes.

Please note: Where possible accommodation should be of comparable standard, however there may be exceptions to this if your housing needs change.

8. What is Continuing Commitments Allowance?

Continuing Commitment Allowance covers costs when you have moved your permanent home to a new location but are still incurring rental or mortgage costs on the old property i.e. property not yet sold or binding rental agreement still in place. You can claim for the cost of the old property i.e. the continuing commitment.

Continuing Commitment Allowance is only payable when a commitment has been made to sell or relinquish your original permanent property and move your family to a new property, and it has not been possible to complete this process before moving.

For example, you have permanently moved from Bangor to Swansea for training purposes. However, your house in Bangor remains on the market/has a rental agreement you cannot get out of. You are now paying £800 a month in Swansea for mortgage/rent but still have to pay a monthly mortgage/rent of £600 in Bangor until your house is sold/your rental agreement notice is complete. You can claim for £600/month as a continuing commitment from your annual allowance.

9. What is Rent Accommodation Allowance?

Rent accommodation allowance is payable when you are renting temporary accommodation for training purposes but still have a mortgage/rental contract on your permanent home which needs to be maintained. The rental cost of the temporary accommodation can be claimed from your annual allowance.

For example, if your mortgage/rent on your permanent home is £1000/month, and your temporary accommodation rent is £700/month, you can claim £700/month from your annual allowance.

Please note: You cannot claim rent accommodation allowance if you are receiving rental income on your permanent property.

10. What is the practical difference between Rent Accommodation Allowance and Continuing Commitment Allowance?

If you claim the Rent Accommodation Allowance you are eligible to claim for return home for visits as per section 5.8 of the policy. If you are claiming Continuing Commitment Allowance then you are eligible to claim for one journey a month to check on your old property.

11. Can you give examples of when trainees can claim for temporary accommodation?

This relates to paragraph 5.6 of the policy. Note temporary accommodation and travel expenses only apply for trainees who maintain a permanent home but are required to take up short-term temporary accommodation elsewhere for 5 days or less to meet training placement requirements. Examples here include where trainees have to travel down to Cardiff for one night to attend an ARCP. Another example, is Pre-Hospital Emergency Medicine (PHEM) trainees who often undertake multiple short placements (5 days or less) across Wales as part of their training programme.

12. Can I claim my rental payments in advance or as a lump sum?

No, rent will need to be claimed on a monthly basis with proof of payment.

13. Can I be reimbursed for a bond/deposit for a rental property?

No, as bonds and deposits are returnable.

14. Can I claim for return home at weekends if my family live outside of the UK?

No, you can only claim within the UK.

15. Can I claim for Tolls?

Yes, please attach receipts or screen shot of the online payment account.

16. Will I pay tax on my expenses?

Excess Travel: This is automatically taxed before you receive payment so there is no need to include on tax returns etc. You cannot claim this tax back. Please see the HMRC links below for further information:

<https://www.gov.uk/hmrc-internal-manuals/employment-income-manual/eim10020>

<https://www.gov.uk/hmrc-internal-manuals/employment-income-manual/eim61017>

Rent Accommodation Allowance/Continuing Commitments Allowance: This is automatically taxed before you receive payment so there is no need to include on tax returns etc. You cannot claim this tax back.

<https://www.gov.uk/hmrc-internal-manuals/employment-income-manual/eim02000>

The above items will be taxed at 40%. This is because your normal tax code is used on your regular employment so with your salary, plus banding; you may be in the 40% tax bracket. A D0 code is applied to automatically tax relevant items at 40%. This ensures that you do not underpay tax over the course of the year.

Not in the 40% tax bracket?

If you won't be in receipt of banding during this financial year then you can contact **HMRC (0300 200 3300)** and request for an alternative tax code to be sent to NHS Shared Services. You will just need to quote employer reference **948/V1812C** and explain that, as you won't be in the 40% threshold, the tax code for your expenses will need to be changed from D0.

If they are able to supply a revised Cumulative tax code (as opposed to Non-Cumulative) then you will potentially receive any rebate on your payslip rather than waiting until the end of the financial year. HMRC provide tax code updates electronically almost on a daily basis.

The costs of buying/selling home and moving costs are tax free as the £3700 limit is below the HMRC threshold.

Please see FAQ 23 for business mileage and study budget tax information.

The following FAQs concern the practicalities of claiming Relocation and Excess Travel Expenses

17. What can I submit as proof of payment?

Paper/electronic receipts, Payslips (for hospital accommodation), copy of bank statement or screen shot of online transaction/bank statement will be accepted. These will need to be uploaded on to the Sel-Expenses website when you enter your claim.

18. What is the deadline for submitting expense claims?

Claims should be made within 3 months of the expense. Only in exceptional circumstances will claims older than 3 months be honoured.

19. Do I need to add my bank details to my expenses account?

No, the bank details you provided on your account application are held on our payment system. You do not need to complete the 'My Bank Accounts' section on Sel-expenses website.

20. My claim was submitted over a week ago but hasn't yet been approved.

Claims are approved at different times during the month. However, any claims submitted by the 6th of the month will be approved and paid on the 21st of that month.

21. How do I change my placement details or home address?

Please email NWSSP.JuniorDoctorsRelocation@wales.nhs.uk who will update your account. Please include the date of the move and your username.

22. I am having trouble resetting my password as it states that my "e-mail address is not unique"?

This means that your email address is on more than one expenses account, possibly your current or a previous Health Board. Your password can be reset for you or you can change the email on your relocation account to a different email address (contact NWSSP.JuniorDoctorsRelocation@wales.nhs.uk).

23. I can only see relocation expenses on my account, how do I claim for study expenses and business mileage?

You will have one expenses account solely for relocation and Excess Travel. If you want to claim for business and study related expenses you will need to contact the relevant team below to request a separate expenses account with your current employing Health Board. Although the same website is used for Relocation/Excess Travel and study expenses/business expenses, they are separate accounts. Examples of business mileage would be home visits or non-routine visits to other clinical sites for work purposes. Study related expenses is your study budget.

Although you apply for study leave on the intrepid system, you use a study expenses account to claim back money from your study budget.

All Health Boards in Wales use the online expenses system for study budget. The exception to this is Cwm Taf Morgannwg where trainees need to contact the postgraduate department to request the relevant forms.

Any taxable element of business mileage expenses is automatically reported to HMRC by your employer via a P11D at the end of the financial year.

The study budget is not subject to tax.

Your local expenses team details are shown below:

- Swansea Bay UHB / Powys THB: NWSSP.ExpensesSW@wales.nhs.uk
- Betsi Cadwaladr UHB / WAST NWSSP.ExpensesNW@wales.nhs.uk
- Hywel Dda UHB: Expenses.HDD@wales.nhs.uk
- Aneurin Bevan UHB / Cardiff & Vale UHB / Cwm Taf Morgannwg UHB / NWSSP / PHW / Velindre NHS TRUST: NWSSP.ExpensesSE@wales.nhs.uk

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24. What can I do if I am not happy with a decision that has been made about non-payment of a claim I have submitted?

There may be times where you submit a claim that is not paid because it is not covered by this policy. If you think that is incorrect or unfair there is an appeals process where your claim will be reviewed by a senior member of staff in the medical deanery of HEIW. You can make a request to NWSSP for this to occur. The decision will usually be made within ten working days.