

At National Locums we can offer a variety of payment methods dependant on your circumstances:

- Umbrella Company – We pay the umbrella company. You will be employed by the umbrella company. They will calculate your PAYE and NI deductions and make payment to you.
- PAYE – We pay you directly after PAYE and NI deductions

## Umbrella Company

We have an existing contract in place with the umbrella company. You will have an employment contract with them, giving you certain rights such as holiday pay, pension etc. Your rate for Umbrella will be higher than PAYE as it includes employers National Insurance, Employers Pension and apprenticeship Levy, that the Umbrella will pay over to the relevant authority.

## PAYE

You will have a contract with us directly giving you certain rights such as holiday pay, pension etc. Your rate will be lower than Umbrella as we pay employers National Insurance, Employers Pension and apprenticeship Levy directly over to the relevant authority.

## Advantages and disadvantages of our payment methods

| Employment Type  | Advantages   | Disadvantages   |
|------------------|--|---|
| Umbrella Company | If you work through more than one agency this means your employment is paid through one employer, rather than multiple agencies. | An Umbrella Company will charge a fee   |
| PAYE             | All your tax affairs will be dealt with in house and payments made net.  | If you work through more than one agency you may find you are taxed as having more than one employment which could result in higher deductions. |

In addition to the above some trusts offer Direct Engagement. There are a variety of these models and they include, but are not limited to, 24/7 Time, Staff flow, TempRE, LMS, Brookson, NHS Professionals, Talent, HCL and Medacs. These direct engagement models will facilitate payment directly to you through the trust.