

Information Regarding Your T4A

Physicians' Disability Insurance Program (PDI) - PREMIUM ONLY

The PDI portion of the T4A reflects premium paid by Ministry of Health on your behalf. Because PDI benefits are non-taxable, Canada Revenue Agency considers the PDI premium to be a taxable benefit to you *personally* and requires that this amount be reported on a T4A and taken into consideration as Other Income on your *personal* income tax return.

Contributory Professional Retirement Savings Program (CPRSP) and Length of Service (LOS)

The CPRSP and LOS amount is the contribution deposited to either:

- your personal retirement savings plan, or
- a spousal retirement savings plan, or
- a direct payment

The T4A must be issued to you *personally* and taken into consideration as Other Income on your income tax return. A T4A is not issued when the contribution is deposited to your corporate Individual Pension Plan (IPP).

REAP

You may be able to claim REAP travel costs as an expense on your income tax return. We recommend you consult with your tax advisor on this issue before completing your return.

Canadian Medical Protective Association (CMPA) Dues Rebate Program

Joint Standing Committee Rural CMPA Funding (JSC-R)

Continuing Medical Education (CME) Fund

Parental Leave Program (PLP)

Rural Education Action Plan (REAP)

PMA One Time Payment

Any payments made in your name under any of these programs during the calendar year must be reported on the T4A for that year. If you are incorporated you may request that **future** cheques be made payable either to you personally or to your corporation. CME, REAP, CMPA, JSC-R, PMA One Time Payment and PLP payments issued in the corporate name are not reported on the T4A. Please note, before a payment can be made in a corporate name we will require a copy of your Certificate of Incorporation.

The Benefits Department cannot provide financial advice. Please contact your tax advisor or accountant if you have any tax-related questions.