Information Regarding Your T4A

The T4A reflects all payments made to you personally or on your behalf during the 2015 calendar year (January 1 - December 31) under any of the following programs:

- Canadian Medical Protective Association (CMPA) Dues Rebate Program
- Continuing Medical Education (CME) Fund
- Contributory Professional Retirement Savings Plan (CPRSP) and Length of Service (LOS)
- Parental Leave Program (PLP)
- Rural Education Action Plan (REAP)
- Physicians Disability Insurance (PDI) - PREMIUMS ONLY

The total amount of these payments is shown in Box 28, Other Income of your T4A. An itemization of this amount is printed on the reverse side of your T4A.

**All amounts shown were paid to you during the 2015 calendar year regardless of the year in which they were earned.** If you have elected to have your CME, REAP, PLP and/or CMPA payments made to your corporation, these amounts are not shown on the enclosed T4A.

If you were insured under the Physicians' Disability Insurance (PDI) program during the 2015 calendar year, the premium for this insurance paid by MSP on your behalf has also been included under Other Income on your T4A.

The conditions under which the Doctors of BC (BCMA) is required to issue T4As, in accordance with Canada Revenue Agency guidelines and regulations, are outlined on the next page. Please review these conditions carefully. If someone other than yourself prepares your Income Tax Return, please provide them with a copy of this letter.

If you have any questions about your T4A please contact the Doctors of BC (BCMA) at

- Phone: 604 638-2948
- TF (in BC): 1 800 665-2262 local 2948
- Email: benefits@doctorsofbc.ca
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

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).

Canadian Medical Protective Association (CMPA) Dues Rebate Program
Continuing Medical Education (CME) Fund
Parental Leave Program (PLP)
Rural Education Action Plan (REAP)

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 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.*