

# Dental Bursary Program Policy

**Revision Date:** November 16, 2023

## 1. Program Description

To attract dentists to practice in designated areas of need in Newfoundland and Labrador, the Department of Health and Community Services (the “Department”) will provide bursaries to eligible students (the “Student”) to assist with academic and living expenses during training.

The Department may be represented by the Dental Consultant as stated throughout the Dental Bursary Program Policy.

There are two Dental Bursaries available under the program. The Rural Dental Bursary Program is targeted to Tier 3 communities while the Specialist Dental Bursary Program is eligible in all areas of the province.

## 2. Scope

To be eligible, a Student must be enrolled in a dental education program accredited by the Commission on Dental Accreditation Canada (CDAC) or the American Dental Association Commission on Dental Accreditation (ADA/CODA). Students from dental schools overseas that have equivalency with Canadian schools are also eligible. Priority will be given, but not limited to, candidates who are residents of Newfoundland and Labrador and who are willing to practice in designated areas of need throughout the province.

## 3. Definitions

**Appropriate Deductions:** Statutory deductions from pay, including but not limited to income tax, Canada Pension Plan and Employment Insurance.

**Area of Need:** An area with fewer than 2 full time dentists within a 50 km radius of the town or a significant barrier to consider it equivalent to this distance (e.g. an island). Areas of need are determined by the Dental Consultant (DC) per Appendices A and B.

**Bursary:** Amount paid to students who are working towards their degree to enable them to continue their education. A Service Agreement is required in exchange for bursary amounts.

**Interest:** Should the bursary recipient default on their Service Agreement, interest is calculated on the unfulfilled portion of the service obligation. Interest on the amount to be repaid by the Recipient will be calculated retroactively from the date the money was advanced to or on behalf of the Recipient, and will compound on the outstanding balance as of the end of each month. The

interest rate will be the prime rate posted by the Bank of Canada plus two percentage points.

**Prime Rate:** The rate suggested by the Bank of Canada as the base interest rate for a loan.

**Service Agreement:** An Agreement entered into by a Student and the province, outlining the terms and conditions of the service obligation.

**Service Obligation:** A commitment to complete specific hours of dental service in return for a bursary. In this Agreement, the successful applicant is obligated to work a minimum of 400 hours per year for every year they have received a bursary. The recipient will preferably work 1-2 days per week in an eligible Dental Clinic.

## **4. Amounts and Conditions**

Bursaries are provided to Students enrolled in an accredited dental education program in the amount of \$50,000 per year for up to three years. For each annual \$50,000 bursary received, the Student agrees to provide dental services in a designated rural area of need no later than six months after being eligible for licensure in the province, and to continue to provide dental services in that area of need for a period of not less than 12 months for each bursary received.

The number of dental bursaries is limited. Bursaries are awarded at the discretion of the Department upon recommendation of the Dental Consultant (DC) and the Newfoundland and Labrador Dental Association (NLDA).

## **5. Procedure**

### **5.1 Application and Approval Process**

- Students submit inquiries for Dental Bursary Program information directly to the DC.
- The DC provides the Student information about the bursary program including eligibility requirements, application process and service obligation, as well as default and repayment obligations.
- Students must return the completed application to the DC by June 30<sup>th</sup> of the calendar year of application and must reapply for subsequent years.
- The DC will consult with the Executive Director of the NLDA between June to August each year regarding Students to be awarded dental bursaries. The final selection is approved by the DC.
- The DC will provide the names of Students who are recommended to receive dental bursaries to the Director of Medical Services.
- The DC will send the successful students an approval letter and Service Agreement

("Agreement") to be signed and returned with the appropriate witness' signature within 30 days of receiving the approval letter.

- Upon receipt of the signed Agreement, the Director of Medical Services will obtain Executive signature and notify the Financial Services Division of the Department to issue payment to the Student.
- The DC will maintain a copy of the signed Agreement and will provide a copy to the Student and the Director of Medical Services within 30 days.
- Verification of identity and current address is required:
  - Government issued ID, i.e. driver's license, passport, etc.; and
  - Other acceptable forms of ID, to confirm current address include (but not exclusive to):
    - Payroll records (T4s or stubs),
    - Documentation from CRA or another Government department.

## **5.2 Establishment of Practice**

- By November 30<sup>th</sup> of the final year of studies, the Recipient (formerly the "Student") will submit a written request to the DC for a list of the designated areas of need and to initiate discussions of where the Recipient may practice in order to fulfill their Service Agreement once provincial licensure is granted. Discussions between the DC and the Recipient regarding practice opportunities may continue up to 30 calendar days after obtaining licensure and becoming eligible to practice dentistry within the province however, recipients are encouraged to choose an area of need from the list provided by the DC as soon as possible and prior to graduation (See Appendix A).
- The Recipient must communicate a final decision to the DC within 30 calendar days after obtaining licensure and becoming eligible to practice dentistry in Newfoundland and Labrador.
- The Recipient will establish practice as per the Agreement no later than six months after being eligible for licensure in Newfoundland and Labrador.
- The Recipient must contact the DC within 30 calendar days of starting practice to advise that practice has commenced and provide contact information.
- At the end of the Agreement, the DC will send a Confirmation of Compliance letter to the over-seeing dentist at the clinical practice for completion and confirmation.

## **6. Taxation**

Amounts paid to the Recipient pursuant to the Agreement are subject to income taxation. The Recipient is responsible for taxes assessed by the Canada Revenue Agency in relation to payments made pursuant to the Agreement. The Recipient understands that he/she should consider consulting a tax professional on the specific taxation effects and ramifications which may be associated with the receipt of payments pursuant to the Agreement.

## **7. Service Agreement Provisions and Default**

- The Recipient agrees that failure to comply with the obligations as outlined in the Agreement constitutes a default of the Agreement and said default includes the following:
  - a) failure to maintain enrolment as a Student in the dental educational program as outlined in the Agreement and to maintain good standing in the program.
  - b) failure to graduate from the dental education program;
  - c) failure to comply with any term or condition of the Agreement;
  - d) failure to complete the Service Obligation;
  - e) failure to become eligible for licensure in Newfoundland and Labrador;
  - f) failure to maintain licensure in Newfoundland and Labrador;
  - g) having made a materially misleading or inaccurate statement in the application for a bursary; or
  - h) purporting to confirm statements in the application for a bursary and/or in this Agreement as being true when they are not in fact true.
- Should the Recipient choose to terminate the Agreement, the Recipient must notify the DC in writing at least three months prior to the termination date and arrange repayment of the defaulted amount in accordance with the Agreement.
- In the event of a default of the Agreement, the Student agrees to reimburse the Department within 30 calendar days as follows:

Where the Recipient defaults on the Agreement, the Recipient will immediately refund to the Department the total prorated amount of the bursary based on the unfulfilled service obligation, together with interest as defined in the Agreement within 30 calendar days from the date of disbursement. For the purpose of calculating the portion of the term for which payments were made to or on behalf of the Recipient, the Recipient will be credited for each day in the term for which services were provided and no repayment to the Department will be required for the days credited.

- In all instances where the Recipient will be charged interest under this Agreement, interest on the amount to be repaid by the Recipient will be calculated on the unfulfilled portion of the service obligation. Interest on the amount to be repaid by the Recipient will be calculated retroactively from the date the money was advanced to or on behalf

of the Recipient, and will compound on the outstanding balance as of the end of each month. The interest rate will be the prime rate plus two percentage points.

- The Recipient agrees that following a default of this Agreement, he/she shall be liable to reimburse the Department in respect of any and all costs and expenses, including but not limited to reasonable legal fees, which the Department incurs in relation to attempts by the Department, or another party acting on the Department's behalf, to collect the defaulted amount.
- In the case of default, the Department will provide repayment details in writing to the Recipient describing the prorated amount owing, interest and the repayment procedure.
- The Recipient shall offer no defense, save payment, against any claim made by the Department, or another party acting on the Department's behalf, for monies due.
- The Recipient agrees that any monies due to the Department arising from the Recipient's default under this Agreement constitute a debt owing to a crown agency, against which the Department is entitled to set-off any money owed by the Department to the Recipient.

## **8. Responsibilities**

### **8.1 Departmental responsibilities:**

- Supplying interested Students with dental bursary program information, such as eligibility requirements, application process, and applications, as requested.
- Providing the list of designated areas of need to the Student, upon written request from the Student.
  - This list shall be established each calendar year by the DC in consultation with the NLDA.
- If the Recipient selects an area of need already selected by another Recipient, the Department will decide which Recipient will practice in the area of need.

### **8.2 Recipient responsibilities:**

- If the Recipient is not chosen for the area of need, the Recipient will choose an alternate area of need from the list provided by the Department.
- The Recipient is responsible for review of and compliance with the terms and conditions of the Bursary Policy and Service Agreement.
- The Student must be enrolled in a dental education program accredited by the Commission on Dental Accreditation Canada (CDAC) or American Dental Association Commission on Dental Accreditation (ADA/CODA) to be eligible for funding. Students from dental schools overseas that have equivalency with Canadian Schools are also eligible.

- During the Recipient's final year of studies, the Recipient shall send a written request to the DC by November 30<sup>th</sup> requesting a list of the designated areas of need and to initiate discussion of designated areas of need with the DC.
- The Recipient will contact the DC after the list of designated areas of need is provided to initiate discussions of where the Recipient may practice once provincial licensure is granted. Discussions between the DC and the Recipient regarding practice opportunities may continue up to 30 calendar days after obtaining licensure and becoming eligible to practice dentistry in the province however, recipients are encouraged to choose an area of need as soon as possible and prior to graduation from the current list of Areas of Need as established by the DC in consultation with the NLDA.
- The Recipient is encouraged to communicate a final decision on the chosen location of practice and satellite clinics to the DC as soon as possible and prior to graduation; however, the Recipient must communicate a final decision to the DC within 30 calendar days after obtaining licensure and becoming eligible to practice dentistry in the province.
- The Recipient agrees to provide dental services in the designated area of need no later than six months after being eligible for licensure in the province, and to continue to provide dental services in that area of need for a period of not less than 12 months for each year a bursary was awarded.
- The Recipient agrees to notify the DC of the decision to default in writing three months prior to default of this Agreement and to arrange repayment.
- The Recipient agrees to inform the DC of any change in contact information such as permanent or temporary address and phone number provided at the time of signing the Agreement.
- The Recipient agrees that any leave taken in excess of 10 weeks per year or any request for postponement of the Agreement must be approved by the DC and will only be considered under extenuating circumstances.
- The Recipient agrees that he/she may request additional leave or postponement of the Agreement by submitting written documentation to the DC. Requests to postpone must provide the reason for postponement. Eligible reasons include serious personal or family illness, pregnancy, and death of a family member, or request for additional training. The DC shall review each request for deferral and communicate the decision in writing to the Recipient and the Director of Medical Services.
- The Student warrants and confirms that every fact stated or represented by the Student in connection with his/her application for a bursary is true and complete in all respects and

agrees that the Department shall be conclusively deemed to have relied on each such representation or statement in entering into the Agreement.

- The execution of the Agreement by the Recipient does not negate or alter the terms of any Agreement the Recipient has signed with the Government of Newfoundland and Labrador or another party. The Recipient confirms that the commitment he/she is making to the Department pursuant to the Agreement does not result in a breach of any commitment made to another party.
- The Recipient will obtain full licensure under the Dental Act to practice as a dentist in the province within 30 calendar days of graduating from the dental education program.



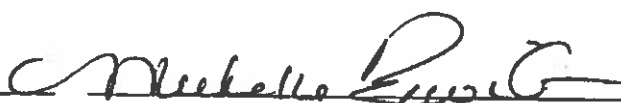
**Signature**

**Dr. Shane Roberts, President  
President**

**Newfoundland and Labrador  
Dental Association**

2023-11-20

**Date**



**Signature**

**Dr. Michelle Zwicker, Dental Consultant  
Dental Consultant**

**Department of Health and Community  
Services**

Nov 23, 2023.

**Date**



## **Appendix A**

### **Tier 1 Communities**

Defined as centers with greater than 10,000 residents and multiple full time dental clinics and dentists. Tier 1 communities include but are not limited to St John's, Mount Pearl, Paradise, Conception Bay South, Corner Brook, Grand Falls Windsor and Gander. These areas are able to offer dental services regardless of the bursary program. If these areas lose one dental services provider, there is still an efficient number of providers practicing in the area to service the population.

### **Tier 2 Communities**

Defined as communities with fewer than 10,000 residents but with the equivalent of 2 or more full time dentists on a permanent basis. If these areas lose one dental services provider, there are others who continue to provide service. While the dental bursaries have previously been awarded in these areas, it is not a necessity to attract dentists to the area.

Dental bursaries have previously been approved in Tier 2 communities and include towns such as:

- Lewisporte (2 to 3 permanent dentists),
- Stephenville (4 permanent clinic's),
- Pasadena (6 clinic's within 50 km),
- Clarenville (4 full time clinic's),
- Happy Valley - Goose Bay (3 clinic's),
- Labrador City (3 clinics), and
- various Avalon Peninsula areas.

### **Tier 3 Communities**

Defined as having fewer than 2 full time dentists within a 50 km radius of the town. The dental bursary program was originally intended to help these communities (see Appendix B).

Tier 3 communities primarily have satellite clinics associated with a parent clinic in a Tier 1 or Tier 2 community. A dentist from the parent clinic staffs the satellite clinic based on a schedule that best provides service to the surrounding area.

These geographic areas may be at risk of losing dental services if a dentist leaves and current patients would have to travel long distances to access care. The dental bursary program helps offset the likelihood of this occurring.



**Service Obligation**

Successful applicants will work a minimum of 400 hours per year for every year they have received a bursary. The recipient will preferably work 1-2 days per week in the predetermined area of need.

## Appendix B

2026 Tier 3 communities (with dental clinics):

Baie Verte	Port Aux Basques
Bonavista	Roddickton
Burgeo	Springdale
Flowers Cove	St Albans
Fogo Island	Twillingate
Glovertown	New-Wes-Valley
Harbour Breton	Port Saunders
Norris Point	Southern Labrador (7 communities requiring 2 dentists part time on a locum basis)