

Medical Resident Bursary Policy Manual



Department of Health and Community Services

April 2025

Definitions

Default: Failure to complete the service obligation, in part or in whole, or failure to comply with any term or condition of the service agreement.

Full-Time Practice: A minimum of forty (40) hours per week spent in patient care exclusive of on-call services for a minimum of forty-four (44) weeks per year on the terms and conditions applicable to such a position.

Funding: Financial assistance provided under the Physician Signing Bonus Program to a Recipient in return for the Recipient's commitment to fulfill a service obligation.

Leave: For salaried physicians, leave is any entitlement as outlined in the 2017-2023 Memorandum of Agreement. For fee-for-service (FFS) physicians, leave means any time away from practice.

Medical Resident: A post-graduate medical trainee within the Professional Association of Residents of Newfoundland and Labrador (PARNL) bargaining unit, or equivalent organization in other Canadian jurisdictions, and includes any individual in an employment relationship with the training institutions / health authority who is engaged in an educational program leading to eligibility for licensure as a physician in a Canadian jurisdiction.

Medical Services Division: A division within the Department of Health and Community Services responsible for physician policies, programs, and other matters.

Physician Type: Physician types are classified as the following:

- a) General Practitioner/Family Medicine: Physicians who receive certification from the College of Family Physicians of Canada (CFPC), or other recognized training by the College of Physicians and Surgeons of Newfoundland and Labrador.
- b) Specialist: Physicians whose training is recognized and certified by the Royal College of Physicians and Surgeons of Canada (RCPSC), or other recognized training by the College of Physicians and Surgeons of Newfoundland and Labrador.
- c) Sub-specialist: Specialists who have been recognized and have successfully completed a Certificate of Special Competence from the RCPSC, or other recognized training by the College of Physicians and Surgeons of Newfoundland and Labrador.

Recipient: A bursary recipient is an undergraduate medical student or medical resident applicant who is eligible for Funding under this program, has been selected for receipt of the Funding and who enters into a Service Agreement to receive the Funding.

Newfoundland and Labrador Health Services (NL Health Services): the operating name of the Provincial Health Authority, a corporation established under the **Provincial Health Authority Act** R.S.N.L. 2022 c. P-30.1 responsible for providing the delivery and administration of health and community services in Newfoundland and Labrador.

Service Agreement: An agreement entered into by a Recipient and the NL Health Services, setting out the terms and conditions of the Funding and of the service obligation.

Medical Resident Bursary Program

The *Medical Resident Bursary Program* provides bursaries to medical residents who agree to provide up to thirty-six (36) months of service in a specific community in Newfoundland and Labrador upon obtaining full licensure.

Eligibility Criteria

Recipients are eligible for one medical resident bursary and can apply in the last two (2) years of their residency program. The eligibility criteria for funding under the *Medical Resident Bursary Program* is as follows:

- Are medical school undergraduates from Memorial University completing the final two years of their post-graduate medical education in Newfoundland and Labrador or in another Canadian program; or
- Are medical school undergraduates from another jurisdiction completing the final two years of their post-graduate medical education in Newfoundland and Labrador; or
- Are a medical school graduate, having completed undergraduate medical school or postgraduate residency training at Memorial University and are completing subspecialty training accredited by the Royal College of Physicians and Surgeons of Canada.

In addition, the Recipient:

- a) Agrees to establish a practice in Newfoundland and Labrador upon obtaining full licensure;
- b) Agrees to practice for up to thirty-six (36) months in a full-time position at a specific location upon obtaining full licensure;
- c) Agrees to obtain associate or active privileges with NL Health Services in the area of medical practice upon obtaining full licensure; and
- d) Agrees to provide the full range of services appropriate to their specialty, reflective of the needs of NL Health Services.

Eligible Communities

Medical resident bursaries are available with a location-specific service agreement, and with amounts increasing for more rural and difficult-to-fill positions. Funding levels are assigned based on the rural location and remoteness of the community, from Level 0 (Labrador) to Level 3a (St. John's). Annex A lists the community levels. If additional communities are identified, they shall be assigned to a level by Medical Services. The following table shows the medical resident bursary amounts by community level.

Community Level	0	1	2	3	3a
Family Medicine Funding Amount	\$90,000	\$70,000	\$60,000	\$50,000	\$40,000
Specialist Funding Amount	\$90,000	\$70,000	\$60,000	\$50,000	N/A

Difficult-to-Fill Positions

A “top-up” fund is available to provide additional financial incentives for approved positions that have been vacant for significant periods of time and/or have high turnover. Positions that meet the criteria of “difficult-to-fill” are eligible to receive additional funding under this program. Top-ups may only be requested by NL Health Services at the point the Recipient’s application is submitted and should be accompanied by supporting documentation that demonstrates the criteria below.

Positions that meet at least one of the following difficult-to-fill criteria are eligible for a \$10,000 top-up, while positions that meet two or more of the following criteria are eligible for a \$20,000 top-up. Difficult-to-fill criteria are as follows:

- The position has been vacant for at least six (6) months and active recruitment, including advertising, has occurred for six months;
- The position has been vacated by more than three (3) full-time physicians in the previous thirty-six (36) months;
- The position has utilized at least three (3) full months of locum coverage in the previous twelve (12) months;
- The position has been filled by more than one (1) provisionally licensed physician in the past thirty-six (36) months;
- The position is part of a general practitioner or specialist cohort in a defined area / community that has experienced any of the above issues in any of the positions in that cohort within the previous two years; or,
- Other extenuating circumstances may be considered if deemed appropriate by NL Health Services and Medical Services

Application Procedure

Applicants are required to coordinate with the NL Health Services physician recruitment team to submit the Medical Resident Bursary Program Application Form to the Medical Services Division. NL Health Services physician recruiters can be contacted at physician.recruiter@nlhealthservices.ca.

Applications can be obtained by contacting the physician recruiters or visiting the Department of Health and Community Services [website](#).

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.

NL Health Services submits the completed Medical Resident Bursary Application Form to the Medical Services Division on behalf of the medical resident. Medical Services will review all applications and will provide notification to NL Health Services. NL Health services will send a letter of approval and a service agreement to each successful applicant. The service agreement must include an outline of practice requirements as submitted with the application.

If an applicant fails to sign the service agreement, they will not be eligible to receive a medical resident bursary. Applicants must sign and return the service agreement to NL Health Services in order to receive payment.

Payment to Recipient

Once Medical Services receives the signed service agreement, they will notify NL Health Services as the paymaster for the Medical Resident Bursary Program to issue payment to the Recipient. Bursary payments will be made as a lump sum up-front payment and will be deposited directly into the Recipient's banking account.

Establishment of Practice

Recipients will establish a medical practice as per the service agreement no later than six (6) months after being eligible to obtain full licensure in Newfoundland and Labrador. If the Recipient has not obtained full licensure after the six (6) month period, then that will constitute a default of the service agreement.

The Recipient will contact NL Health Services within thirty (30) calendar days of the practice being established to advise that practice has commenced and to provide updated contact information, if necessary. This communication will ensure that the service obligation period is accurately calculated. NL Health Services will monitor completion of service obligations and notify the Medical Services Division of default or completion of the service obligation.

Taxation

Funding paid to Recipients under the Medical Resident Bursary Program may be subject to income taxation. Recipients are responsible for taxes assessed by the Canada Revenue Agency in relation to payments made under these programs. Recipients have the responsibility and opportunity to seek, obtain, and consider advice from independent financial advisors and income tax professionals on the income tax treatment, income tax impact, and other financial implications associated with the receipt of Funding under these programs. Medical residents, while still in a training program, are employees of NL Health Services and receive employment income (i.e. salary). A financial incentive provided to medical residents at the start of employment is considered employment income and may be taxable.

Maximum Service Agreement Length

Recipients of incentives under both the Undergraduate Medical Student Bursary Program and the Medical Resident Bursary Program will complete their service agreements concurrently. A maximum of thirty-six (36) months will therefore be required. Any service obligation for undergraduate medical student bursaries will be considered fulfilled upon completion of twelve (12) months of a thirty-six (36)-month service agreement for medical resident bursaries.

Service Agreement Provisions, Default, and Repayment

Service agreements are legally binding contracts. Key conditions in such agreements will include, but are not limited to, the following enumerated items.

1. Failure to comply with the service agreement constitutes a default of the service agreement and said default includes the following:

- Having made a materially misleading or inaccurate statement in the bursary application;
 - Purporting to confirm statements in the application and/or in the service agreement as being true when they are not in fact true;
 - Failure to comply with any term or condition of the service agreement;
 - Failure to abide by the Medical Resident Bursary Program Policy;
 - Failure to obtain full licensure;
 - Failure to complete the service obligation; or
 - Termination of the service agreement by the Recipient.
2. Recipients must notify in writing NL Health Services of the decision to terminate the service agreement at least three months prior to the termination date and arrange for repayment of the bursary in accordance with the service agreement. NL Health Services will notify Medical Services of the default of medical resident bursaries including the arrangements for repayment.
 3. Leave taken in excess of eight (8) weeks per year will extend the service agreement by the same amount. Any request by the Recipient for postponement of the service agreement must be approved in writing by NL Health Services and will only be considered under extenuating circumstances. Requests to postpone must provide the reason for postponement. Eligible reasons may include serious personal illness, maternity/paternity leave, family illness, death of a family member, or requests for additional training. NL Health Services shall review each request for deferral and communicate the decision in writing to the Recipient.
 4. If the Recipient defaults on their service agreement, in accordance with the Collection Policy – Regional Health Authority Receivables, they will be required to repay 1) the prorated amount of the bursary based on the number of months of unfulfilled service obligation, and 2) interest. In all instances where the Recipient will be charged interest under the service 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 posted by the Bank of Canada plus two percentage points.
 5. Where the Recipient transfers to a community/facility or position that qualifies for a lower dollar value medical resident bursary, the Recipient will repay 1) the difference between the two medical resident bursaries.
 6. In the case of default, NL Health Services will provide repayment details in writing to the Recipient describing the prorated amount owing, interest and the repayment procedure.
 7. Recipient contact information may be shared with physician recruitment personnel from NL Health Services to facilitate placement upon being eligible to obtain licensure in Newfoundland and Labrador.

Annex A: Community Levels

General Practitioner / Family Medicine – Community Levels

Level 0

Labrador (all communities)

Level 1

Baie Verte	Buchans	Burgeo	Cow Head
Flowers Cove	Fogo	Hampden	Harbour Breton
Hermitage	Jackson's Arm	La Scie	Mose Ambrose
Norris Point	Port Saunders	Ramea	Roddickton
St. Alban's	Trepassey	Woody Point	

Level 2

Bay L'Argent	Bell Island	Bonavista	Botwood
Brookfield	Burin	Cape St. George	Carmanville
Centreville	Codroy Valley	Ferryland	Gambo
Glovertown	Grand Bank	Hare Bay	Lewisport
Lourdes	Marystown	Musgrave Harbour	Musgravetown
Old Perlican	Placentia	Port aux Basques	Springdale
St. Anthony	St. George's	Stephenville Crossing	St. Lawrence
Terrenceville	Trinity	Twillingate	Virgin Arm
Western Bay	Whitbourne	Jefferies	

Level 3

Carbonear	Clarenville	Stephenville	Gander
Grand Falls-Windsor	Corner Brook		

Level 3a

St. John's

Specialists – Community Levels

Level 0

Labrador (all communities)

Level 1

Burin	St. Anthony
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Level 2

Carbonear	Clarenville	Corner Brook	Gander
Grand Falls-Windsor	Stephenville		

Level 3

St. John's