Physician Bursary Program
Policy Manual

December 2022

Newfoundland Labrador
Department of Health and Community Services
Program Description
This program is designed to attract undergraduate medical students and medical residents to commence practice in designated areas of need in Newfoundland and Labrador upon obtaining full licensure in this province. The Department of Health and Community Services (hereinafter referred to as “the Department”) will provide bursaries to eligible students and medical residents to assist with academic and living expenses during training. The Provincial Physician Bursary Program will consist of two incentives: the Undergraduate Medical Student Bursary Program and the Medical Resident Bursary Program.

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

Bursary: Amounts paid to students who are working towards their degree or medical residents who are completing their clinical training to assist with academic and living expenses during training.

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.

Incentive: Financial assistance provided by Government or a Regional Health Authority (RHA) to a recipient, in return for the recipient’s commitment to fulfill a service obligation.

Interest: A fee paid by the recipient who defaults on their service agreement:

- If a recipient defaults 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 is 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.

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.

Prime Rate: The rate posted by the Bank of Canada as the prime rate shall be the base interest rate for calculating repayment.

Recipient: A bursary recipient is an undergraduate medical student or medical resident applicant who is eligible for a bursary and who is required to enter into a service agreement with the province or a RHA.

Regional Health Authority (RHA): Corporations established under the Regional Health Authorities Act SNL 2006 cR-7.01 responsible for providing the delivery and administration of health and community services in the health regions in Newfoundland and Labrador. There are four (4) RHAs: Eastern Health, Central Health, Western Health and Labrador-Grenfell Health.

Service Agreement: An agreement entered into by a recipient and the Department of Health and Community Services or a RHA, setting out the terms and conditions of the service obligation. A bursary is provided to a recipient with a service agreement of up to thirty-six (36) months in full-time practice depending on the incentive received.

Undergraduate Medical Student Bursary Program

The Undergraduate Medical Student Bursary Program provides bursaries to full-time students enrolled in the fourth academic year of the Undergraduate Medical Education Program at Memorial University in exchange for a twelve (12)-month provincial service agreement.

Recipient Parameters

This program is limited to full-time students enrolled in the fourth academic year of the Undergraduate Medical Education Program at Memorial University in exchange for a provincial service agreement. Students enrolled in medical schools in other educational institutions are not eligible for these bursaries.

In addition, the recipient:

a) Agrees to establish a practice in Newfoundland and Labrador upon obtaining full licensure;

b) Agrees to practice for a minimum of twelve (12) months in a full-time position in Newfoundland and Labrador upon obtaining full licensure;

c) Agrees to obtain associate or active privileges in Newfoundland and Labrador upon obtaining full licensure; and
d) Agrees to provide the full range of services appropriate to the specialty, reflective of the needs of the RHA. Services may include, but are not limited to, emergency room coverage, day clinics, evening clinics, travelling clinics, institutional services and/or inpatient services.

Eligible Communities
Upon obtaining full licensure, bursary recipients are required to provide full-time practice in any community of their choosing in Newfoundland and Labrador for the duration of their service agreement.

Amount and Disbursement
Twenty one (21) undergraduate medical student bursaries are available annually for students in the fourth academic year. The amount of each bursary is seventy-five hundred dollars ($7,500) per student, which will be awarded on a first-come, first-serve basis up to a maximum of twenty one (21) undergraduate medical student bursaries per fiscal year.

Procedure
Application and Approval
1. Medical students shall submit a completed Undergraduate Medical Student Bursary Application Form to the Physician Services Division. This form must be submitted while the student is enrolled in the third academic year of the Undergraduate Medical Education Program at Memorial University. The deadline for the application is March 31st of the third academic year, with payment being made at the start of the fourth academic year. Applications are available on the Department of Health and Community Services website. Application forms should be submitted via email to MedServicesPrograms@gov.nl.ca.

2. Medical Services will review all applications. A maximum of twenty one (21) applicants will receive an undergraduate medical student bursary on a first-come, first-serve basis.

3. Medical Services will send a letter of approval and a service agreement to each successful applicant. Applicants must sign the service agreement in order to receive an undergraduate medical student bursary.

4. Applicants must sign and return the service agreement to Medical Services within 15 business days of receiving the agreement.

5. Medical Services will obtain departmental approval of the service agreement, and provide a final signed copy to the student.

Payment to Recipient
After the service agreement is signed by all applicable parties, Medical Services notifies Eastern Health as the paymaster for the Undergraduate Medical Student Bursary Program to issue payment to the applicant with any appropriate deductions. Payment of bursary funds will be made via direct deposit.

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.
Recipients will contact Medical Services within thirty (30) calendar days of 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.

If a recipient accepts an incentive under the Medical Resident Bursary Program, RHAs will monitor service obligations and notify Medical Services of default or completion of the service obligation.

Medical Resident Bursary Program

The Medical Resident Bursary Program provides bursaries to medical residents who agree to provide service in a specific community in Newfoundland and Labrador upon obtaining full licensure.

It is difficult for RHAs to anticipate their future physician needs beyond a few years; therefore, medical resident bursaries are only offered in the last two (2) years of residency. In addition, medical residents are more likely to make informed career/location decisions closer to residency completion. Recipients are eligible for only one medical resident bursary. The service requirement for one medical resident bursary is thirty-six (36) months.

Recipient Parameters

Bursaries are available to medical residents who meet the following criteria:

- 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 Canadian jurisdiction completing the final two years of their post-graduate medical education in Newfoundland and Labrador; or
- Are a Canadian 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) Has not previously received a community-specific medical resident bursary from a RHA in Newfoundland and Labrador or from the Government of Newfoundland and Labrador to practice medicine in Newfoundland and Labrador;

b) Is a family medicine or specialist medical resident who agrees to establish a practice in Newfoundland and Labrador upon obtaining full licensure;

c) Agrees to practice for thirty-six (36) months in a full-time position at a specific location upon obtaining full licensure;

d) Agrees to obtain associate or active privileges with a RHA in the area of medical practice upon obtaining full licensure; and
e) Agrees to provide the full range of services appropriate to the specialty, reflective of the needs of the RHA. Services may include, but are not limited to, emergency room coverage, day clinics, evening clinics, travelling clinics, institutional services and/or inpatient services. Recipients may also be required to participate in 24/7 coverage at an approved facility or emergency room in the recipient’s community of practice upon obtaining full licensure or, when such a facility does not exist in an adjacent community, within a thirty (30) minute driving distance.

Preference will be given to graduates from Memorial University’s Medical Doctorate degree program and who are medical residents completing residency training in rural communities in Newfoundland and Labrador.

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. Four funding levels have been assigned to communities, from Level 0 (Labrador) to Level 3 (major towns and cities), based on level of rural location and remoteness. If additional communities are identified, they shall be assigned to Level 2 unless otherwise agreed by Medical Services. In order for a community to qualify, there must be an existing service need as identified by the RHA. Emphasis will be placed on filling vacant positions in the most difficult-to-fill communities.

Amount and Disbursement
The following table shows the medical resident bursary amounts by community level. Residents are only eligible for one medical resident bursary during residency training.

<table>
<thead>
<tr>
<th>Recipient</th>
<th>Amount</th>
<th>Community Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialist Resident (either of last 2 years)</td>
<td>$90,000</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>$70,000</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>$60,000</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>$50,000</td>
<td>3</td>
</tr>
<tr>
<td>Family Medicine Resident (either of last 2 years)</td>
<td>$90,000</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>$70,000</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>$60,000</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>$50,000</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>$25,000</td>
<td>3a</td>
</tr>
</tbody>
</table>

Residents may request to “top up” to a higher amount if they are practicing in a historically difficult-to-fill position within a community at a lower level in accordance with the definition of a difficult-to-fill position as stated in Section 3: Definitions. Top-up requests must be submitted by the RHA to Medical Services when the application is submitted.
Procedure
Application and Approval

1. At the beginning of each fiscal year, RHAs will meet with Medical Services to determine the allocation of bursaries to be available for that year. The allocation of bursaries will change annually based on RHA need and the availability of physicians to fill vacancies.

2. Medical Services will finalize the list of eligible bursaries each fiscal year and advise the RHAs of the same. RHAs may request an allocation change throughout the year as needed, with approval from Medical Services.

3. Once a RHA determines a potential medical resident to award the medical resident bursary, the RHA will work with that individual to complete the Medical Resident Bursary Application Form. Applications can be obtained by contacting Medical Services or visiting the Department of Health and Community Services website.

4. The RHA submits the completed Medical Resident Bursary Application Form to the Physician Services Division on behalf of the medical resident. The deadline for RHAs to submit requests for medical resident bursaries to Medical Services is January 31 of the academic year of application. A medical resident who did not receive a medical resident bursary in the second last year of residency may be eligible to receive a medical resident bursary in the last year of residency.

5. Medical Services will review all applications, and will provide notification to the recipient and the RHA.

6. The RHA 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 and letter of intent, and approved by Medical Services at the time of application approval. If an applicant fails to sign the service agreement, they will not be eligible to receive a medical resident bursary.

7. Applicants must sign and return the service agreement to the RHA by March 31 of the academic year of application.

8. The RHA will sign the service agreement, keep the original documents, and forward a copy of the documents to the recipient and Medical Services.

Payment to Recipient

Once Medical Services receives the signed service agreement, they will notify Eastern Health as the paymaster for the Medical Resident Bursary Program to issue payment to the applicant with appropriate deductions. 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.
RHAs will contact Medical 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. RHAs will monitor completion of service obligations and notify Medical Services of default or completion of the service obligation.

Taxation and Pension
Bursaries paid to recipients may be subject to income taxation. The recipient is responsible for taxes assessed by the Canada Revenue Agency in relation to payments made under this program. The recipient should consider consulting a tax professional on the effects and ramifications associated with the receipt of bursaries. All bursaries are non-pensionable.

Canada Revenue Agency defines a bursary as “…amounts paid or benefits given to students to enable them to pursue their education. Scholarships and bursaries usually apply to education at a post-secondary level or beyond, such as at a university, college, technical institute or other educational institution.” Bursaries up to a threshold dollar value are usually tax free; the remainder of the bursary above that threshold is taxed.

Medical residents, while still in a training program, are employees of the RHAs, and receive employment income (i.e. salary). A financial incentive provided to medical residents at the start of employment is considered employment income and is fully taxable.

Maximum Funding Allocations per Recipient
Medical school students who meet recipient parameters may receive a maximum of one (1) undergraduate medical student bursary. Medical residents who meet recipient parameters may also receive one (1) community-specific medical resident bursary. The maximum amount of available bursaries combined per recipient is ninety-seven thousand five hundred dollars ($97,500), which includes one undergraduate medical student bursary and one medical resident bursary.

<table>
<thead>
<tr>
<th>4th Year Medical Student Bursary</th>
<th>$7,500</th>
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<tbody>
<tr>
<td>Maximum Medical Resident Bursary</td>
<td>$90,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$97,500</strong></td>
</tr>
</tbody>
</table>

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. Below are some of the key conditions that may be included in a physician bursary service agreement.

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 Provincial Physician 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 the RHA and/or Medical 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. The RHA 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 the RHA in consultation with Medical Services, and will only be considered under extenuating circumstances. The RHA will monitor leave amounts. Requests to postpone must provide the reason for postponement. Eligible reasons may include serious personal illness, maternity/paternity leave, serious family illness, death of a family member, or request for additional training. The RHA, in consultation with Medical 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, within the same RHA or another RHA, 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; and 2) interest. The interest rate will be the prime rate posted by the Bank of Canada as of the first day of the month of leaving the position with the higher incentive plus two percentage points. Interest is calculated on the date of leaving the position with the higher incentive and will compound on the outstanding balance as of the end of each month. This can only occur with agreement of the RHA, as defined in Section 8.6 below, for which the recipient has an existing service obligation.

6. Notwithstanding Section 8.5 above, another RHA may serve on the RHA named in the service agreement a Request to Transfer Medical Resident Bursary and Service Agreement for the recipient. The RHA as named in the original service agreement will respond to this request in writing within thirty (30) calendar days of receipt of this request indicating whether approval is granted to allow the recipient to transfer the service agreement to the second RHA, and the terms and conditions of the transfer, if approved, including the transfer date and number of service obligation months completed.

7. In accordance with the recipient’s service agreement, a recipient may be required to pay reasonable costs, including but not limited to costs associated with advertising, relocation expenses, recruiting firm fees, site visits by candidates, and other such costs incurred by the Provincial Government and/or RHAs as a result of the recipient’s default necessitating recruitment of a replacement physician. These costs would be calculated for the period of time until a replacement physician is found, but in any event not exceeding the duration of the service agreement, to a maximum of fifteen thousand dollars ($15,000).

8. In the case of default, the RHA or Medical Services will provide repayment details in writing to the recipient describing the prorated amount owing, interest and the repayment procedure.

9. Recipient contact information may be shared with physician recruitment personnel at the RHAs during medical school and medical residency completion to facilitate placement upon being eligible to obtain licensure in Newfoundland and Labrador.

Special Circumstances for Difficult-to-Fill Positions
Proposed bursary amounts may not attract qualified, available candidates to some areas. In these cases, it may be necessary to increase the incentive amount to secure a permanent physician. 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.

A physician position is considered difficult-to-fill if it includes one or more of the following elements:

- 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 the RHA and Medical Services

Responsibilities
Recipient Responsibilities
The recipient is responsible for the following:

1. Reviewing and complying with the terms and conditions of the incentive and service agreement.

2. For the Undergraduate Medical Student Bursary Program, the recipient agrees to notify Medical Services in writing if they are unable to fulfill the service agreement at least three (3) months prior to the termination date of the service agreement and arrange for repayment of the bursary in accordance with the service agreement.

3. For the Medical Resident Bursary Program, the recipient agrees to notify the RHA in writing if they are unable to fulfill the service agreement at least three (3) months prior to the termination date of the service agreement and arrange for repayment of the bursary in accordance with the service agreement.

4. Notifying the RHA and Medical Services of any change in contact information such as name, permanent or temporary address, and phone number provided at the time of signing the service agreement.

Regional Health Authority Responsibilities
The RHA is responsible for the following:

1. Submitting annual requests for allocations for medical resident bursaries to Medical Services by January 31 of any given year in order for allocations to be approved for the next fiscal year.

2. Working with potential applicants to complete the Medical Resident Bursary Application Form.

3. Sending completed Medical Resident Bursary Application Forms to Medical Services for approval.

4. Establishing a written service agreement with the recipients of medical resident bursaries.

5. Sending copies of signed service agreements to recipients of medical resident bursaries and Medical Services.

6. Tracking the fulfillment of service agreements of recipients under the Undergraduate Medical Student Bursary Program if the recipient also receives an incentive under the Medical Resident Bursary Program.

7. Tracking the fulfillment of service agreements of recipients under the Medical Resident Bursary Program.
8. Maintaining ongoing communication with recipients under the *Medical Resident Bursary Program* throughout residency and service agreement completion.

9. Notifying Medical Services once a recipient has defaulted.

10. Enforcing collection of defaulted amounts for recipients under the *Medical Resident Bursary Program*, and transferring the collected amounts to Eastern Health as the paymaster.

11. Notifying the Medical Services of collected amounts of defaulted bursaries.

12. Communicating any changes in recipient contact information to Medical Services.

13. Issuing direct deposit to recipients under the *Undergraduate Medical Student Bursary Program* and the *Medical Resident Bursary Program* with appropriate deductions at the request of Medical Services (applicable to Eastern Health only).

14. Preparing the appropriate T4 or T4A for recipients annually under the *Undergraduate Medical Student Bursary Program* and the *Medical Resident Bursary Program* (applicable to Eastern Health only).

**Medical Services Division Responsibilities**

The Medical Services Division responsibilities include the following:

1. Reviewing all applications and providing notification of approval to the RHA.

2. Sharing the information regarding recipients of the undergraduate medical student bursaries to the regional recruiters in the RHAs.

3. Establishing a written service agreement with recipients of undergraduate medical student bursaries.

4. Sending copies of signed service agreements to recipients of undergraduate medical student bursaries.

5. Requesting Eastern Health to issue direct deposit for recipients under the *Undergraduate Medical Student Bursary Program* and the *Medical Resident Bursary Program* including appropriate deductions.

6. Tracking the fulfillment of service agreements for recipients under the *Undergraduate Medical Student Bursary Program* and the *Medical Resident Bursary Program*.

7. Maintaining a financial database of bursary recipients, service agreement details (i.e. amounts, location, and service obligation), defaults and collections.

8. Enforcing collection of defaulted amounts with recipients under the *Undergraduate Medical Student Bursary Program*, and transferring the collected amounts to the Provincial Government Department of Finance.

9. Maintaining all policies, terms and documentation including updating approved changes to the *Provincial Physician Bursary Program*.

10. Medical Services will monitor the financial status of the *Provincial Physician Bursary Program*. 
### Annex A: Community Levels

**General Practitioner / Family Medicine – Community Levels**

#### Level 0
Labrador (all communities)

#### Level 1
- **Baie Verte**
- **Flowers Cove**
- **Hermitage**
- **Norris Point**
- **St. Alban’s**
- **Buchans**
- **Fogo**
- **Jackson’s Arm**
- **Port Saunders**
- **Trepassy**
- **Burgeo**
- **Hampden**
- **La Scie**
- **Ramea**
- **Woody Point**
- **Cow Head**
- **Harbour Breton**
- **Mose Ambrose**
- **Roddickton**

#### Level 2
- **Bay L’Argent**
- **Brookfield**
- **Centreville**
- **Glovertown**
- **Old Perlican**
- **St. Anthony**
- **Terrenceville**
- **Western Bay**
- **Bell Island**
- **Burin**
- **Codroy Valley**
- **Grand Bank**
- **Marystown**
- **Placentia**
- **St. George’s**
- **Trinity**
- **Whitbourne**
- **Bonavista**
- **Cape St. George**
- **Ferryland**
- **Hare Bay**
- **Musgrave Harbour**
- **Port aux Basques**
- **Stephenville Crossing**
- **Twillingate**
- **Jefferies**
- **Botwood**
- **Carmanville**
- **Gambo**
- **Lewisport**
- **Musgravetown**
- **Springdale**
- **St. Lawrence**
- **Virgin Arm**

#### Level 3
- **Carbonear**
- **Grand Falls-Windsor**
- **Clarenville**
- **Stephenville**
- **Gander**

#### Level 3a
St. John’s

**Specialists – Community Levels**

#### Level 0
Labrador (all communities)

#### Level 1
- **Burin**
- **St. Anthony**

#### Level 2
- **Carbonear**
- **Grand Falls-Windsor**
- **Clarenville**
- **Corner Brook**
- **Stephenville**
- **Gander**

#### Level 3
St. John’s