



## OSSTF BENEFITS MEMORANDUM

To: Bargaining Unit Presidents  
From: Donna Morrison, Executive Director  
Date: January 22, 2018  
Re: **T4A Tax Slips**

The OSSTF Benefits plan provides Basic Life Insurance and AD&D (Accidental Death and Dismemberment) benefits based on 2 times annual earnings. The funding for these benefits is from the negotiated FTE funding for active members and there is no required member contribution. Therefore, the Life & AD&D premium is a taxable benefit and members will be receiving T4A tax slips from OTIP for these taxable benefits by the end of February.

These taxable benefit amounts are calculated based on the cost of Life and AD&D premiums paid for the 2017 calendar year (January to December). Prior to transition into the OSSTF ELHT, these amounts would have been reported to members on their T4 from their employer.

**Note:**

For Ontario residents only, the funded Life and AD&D premium are taxable benefits, however for Quebec residents, funded health and dental amounts will also be reported on the T4A tax slips.

If you have any questions please contact Donna Morrison, Executive Director at [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca).