Orientation for New Residents and Fellows at the University of Toronto

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You can follow and interact with PGME U of T on Twitter, Facebook and YouTube.
For information on events, our latest news and research on postgraduate medical education find us at: www.pgme.utoronto.ca, and:

Follow us:
@UofTPGME https://twitter.com/UofTPGME

Join PGME on Facebook:
University of Toronto
Postgraduate Medical Education

UofTPGME: https://www.youtube.com/user/UofTPGME

The University of Toronto PGME Channel on YouTube includes our “Meet the Program Directors” series where program directors speak about the unique qualities of their programs and what they are looking for in a trainee. Trainees share experiences from U of T.
Be sure to check out our welcome video!

The PGME Fellowship Forum is an active online community with over 1000 members. Fellows can post questions, express concerns, share their knowledge and experiences or even arrange get-togethers. Take a look at what others have to say about their time spent training in Toronto.
You can find us on Facebook by using the search engine under: “University of Toronto PGME Fellowship Forum”

Moving sale: furniture, bicycle...

...where can I find a 2 bedroom furnished apartment...?

...looking for play-dates for children aged 7 and 4...

Anyone interested in a trip to Niagara Falls next month?
The Postgraduate Medical Education Office is located at:
500 University Avenue
6th Floor, Suite 602
Toronto, Ontario
M5G 1V7
Phone: 416-978-6976
Fax: 416-978-7144
General inquiries: postgrad.med@utoronto.ca

Introduction
The PGME Office has developed this booklet to meet new trainees’ need for accessible, comprehensive orientation information. We welcome your feedback – please send your comments and suggestions to the PGME Office at postgrad.med@utoronto.ca.

Visit our website at www.pgme.utoronto.ca
1. Registration

Registration Process Overview

Those who will be starting residency or clinical fellowship training at the University of Toronto on July 1, 2015 will receive a system (POWER) email notification for the on-line registration by mid-March 2015 and additional documents required for registration.

For trainees that hold a valid work permit, in order to complete your registration with the PGME office, you will need to present your work permit and passport in person and register for University Health Insurance Plan (UHIP) coverage. You will also need to submit a completed immunization record form, as well as confirmation of your registration by the College of Physicians and Surgeons of Ontario (CPSO) and the Canadian Medical Protective Association (CMPA).

Letter of Appointment (LOA)

Trainees who are pre-registered for the 2015-2016 session will receive a system e-mail notification for LOA sign-off. You will be required to confirm and electronically sign your letter of appointment. You will then be able to review and complete the additional documents required for the on-line registration system (POWER).

The Registration Section of our office will generate the Letter of Appointment and send it to you by email. The e-LOA should not be used to apply for your work permit. The e-LOA is issued every academic year and is one of the requirements for medical educational licensure by the College of Physicians and Surgeons of Ontario (CPSO). You must submit your e-LOA form electronically so the PGME Office can forward your acceptance of the appointment to the CPSO.
CPSO Requirement for Source Verification of Medical Degree with physiciansapply.ca

For the purpose of registration with the CPSO, graduates of medical schools outside Canada or USA appointed to residency or clinical fellowship must have their medical degree source verified by physiciansapply.ca and shared with the CPSO. Because the source verification process is lengthy, you must register with physiciansapply.ca immediately. The College only requires verification of medical degree. The decision to have other documents verified is up to you. If source verification of your medical degree is not completed before your training appointment begins, the CPSO will not hold up issuance of your certificate provided it can be confirmed that:

1. The medical degree source verification process is underway (Status: Sent for Source Verification), and

2. The CPSO has received a copy of your medical school transcript as a temporary alternative directly from your medical school.

All other CPSO credentialing requirements must also have been completed.

CMPA (Canadian Medical Protective Association)

All postgraduate medical trainees whose work involves patient contact must obtain Canadian Medical Protective Association (CMPA) membership for the duration of their registration at the University of Toronto. The CMPA is a non-profit medical mutual defence organization that protects the professional integrity of doctors by providing services including legal defence, indemnification, risk management, educational programs and general advice. CMPA coverage is a mandatory registration requirement for all trainees with a CPSO license. Detailed information, including a downloadable application form, is available through the CMPA’s website at: www.cmpa-acpm.ca

Getting a Social Insurance Number (SIN)

Toronto City Hall Service Canada Centre accepts Social Insurance Number (SIN) applications. It is located at:

City Hall, Floor 1,
100 Queen St. West,
Toronto, Ontario

Toll free number: 1-800-206-7218

Hours of Service:
Monday to Friday:
8:30 am to 4:15 pm

Additional information about the SIN can be accessed through the Service Canada website at: http://www.servicecanada.ca/eng/sc/sin/index.shtml

Getting a Social Insurance Number (SIN) is mandatory if your training is funded by a Canadian source.

CMPA Membership cannot begin until the CPSO has issued your Certificate of Registration, but it is still possible to apply ahead of time and thereby speed the processing of your membership.
Immunization

The immunization form must be completed and signed by a clinic, health centre, or health care professional (other than the trainee). Returning trainees need only submit their annual TB test results.

What are the immunization requirements for residents and clinical fellows?

- 2-step Mantoux skin test (and chest x-ray, if positive Mantoux)
- Lab evidence of immunity to Hepatitis B (anti-HBs, and HBsAg if non-immune or no prior immunization)
- 2 dose vaccination for Measles, Mumps and Rubella, or evidence of immunity/titre results
- VZV titre results or 2 varicella vaccine dates
- Diphtheria, Tetanus, Acellular Pertussis and Polio vaccination are strongly recommended (Diphtheria and tetanus boosters must be repeated every 10 years)
- A valid respirator mask-fit test (Trainees have 90 days from their start date to complete the mask-fit testing and report to the PGME office.)

For further details about immunization and accessing the immunization form, please review the immunization information at http://www.pgme.utoronto.ca/content/immunization-requirements

On-line Registration

Registration is not complete until all of the applicable requirements have been met. Your on-line registration record will display all the outstanding requirements to be fulfilled. You can access your registration record through the website at http://power.utoronto.ca by using the Personal Identification Number (PIN) and password in the registration package that the PGME Office will send to you.

Once you have accessed your registration record, you will be prompted from one screen to the next to complete the information. Warning messages about registration requirements must be cleared first in order to reach the payment section. You may then pay your registration fee by Visa, MasterCard, or by payroll deduction (for THPPA paid trainees only). Payment by cheque or Interac must be made in person at the PGME Office. Payment is the last step in registering. The registration fee for the 2015-16 academic year will be $700.00 (pro-rated) and is non-refundable. Elective trainees do not pay the registration fee.

Upon completion of on-line registration, you will be able to print a Confirmation of Registration document from the website. This item is proof of your registration with the PGME Office and is necessary for your credentialing at the teaching hospital(s) in Toronto where your training will take place. To activate your University of Toronto ID (UTORid), you will require a Secret Activation Key (SAK). The UTORid activation website is: http://www.utorid.utoronto.ca

With the exception of Research Fellows, all PGME trainees must submit a completed immunization record form in order to register.
University of Toronto Library Card

To obtain a University of Toronto library card with Photo ID, you must go to the TCard Office, Robarts Library, 130 St. George Street, 2nd floor, with your Confirmation of Registration document.

Hours of operation vary during the year. For information about library hours—and more—visit the website at: http://onesearch.library.utoronto.ca/

Educational Objectives

With the approval of the Faculty of Medicine in 2010, the PGME Office introduced a template for educational objectives for clinical fellows. The form was designed to standardize educational goals for fellowships within the CanMEDS framework and promote a more consistent approach to education for clinical fellows.

The Vice Dean, Postgraduate Medical Education, signs the statement of educational objectives on the understanding that the fellowship supervisor will provide a copy of the objectives to the clinical fellow prior to the start of the fellowship. Successful completion of the educational objectives is a requirement for the issuance of a PGME certificate of completion of fellowship training.

The educational objectives template for clinical fellowship training can be found on the PGME website at: http://www.pgme.utoronto.ca/content/statement-objectives-clinical-fellowship-training

Pre-Entry Assessment Program (PEAP)

Most International Medical Graduates (IMGs) applying for a Postgraduate Education certificate of registration for residency or clinical fellowship are subject to the Pre-Entry Assessment Program (PEAP). Duration of PEAP is usually four to twelve weeks, and the PEAP certificate expires immediately upon completion of PEAP.

The PEAP report is prepared by the Program Director and sent to the Postgraduate Medical Education office for review and signing by the Postgraduate Dean. The PGME office will forward the report to the CPSO for processing. The trainee must then cease practice and wait for the CPSO to review the PEAP report.

If PEAP is completed successfully, and the report is in good order, the CPSO will issue a Postgraduate Education certificate for clinical fellowship or residency. Issuance of this certificate will normally occur on the next business day after the CPSO receives the acceptable PEAP report.

If PEAP is not completed successfully, the PEAP certificate immediately expires and cannot be re-issued. Enrolment in a subsequent PEAP in the same discipline or sub-discipline is not permitted.

For more information, including blank PEAP assessment forms, please visit: www.pgme.utoronto.ca/content/pre-entry-assessment-program-peap
In-Training Evaluation Reports (ITERs)

In-Training Evaluation Reports (ITERs) are evaluations of postgraduate medical trainee performance during clinical rotations and are generally conducted at the end of each rotation by their faculty supervisor. ITERs are mandated for all residents enrolled in accredited residency programs and are based on the goals and objectives of the program. These reports are also completed for clinical fellows, based on the goals and objectives of the fellowship program.

At the University of Toronto, ITERs are completed using our web-based evaluation system: the POstgraduate Web Evaluation and Registration (POWER) system. The ITER generally consists of a number of questions with rating scales and qualitative comments, as well as a global question that rates overall performance.

Supervisors are expected to review the ITER assessments in person with each resident/fellow and to provide direction that will help the trainee improve. The completed ITER documents the trainee’s successful completion of the goals and objectives of the training program.

Completion of Training Certificate

The Postgraduate Medical Education (PGME) Office issues a certificate to clinical fellows, to confirm successful completion of the goals and objectives of the fellowship.

The certificate conforms to the University of Toronto’s visual identity framework and features high-end production finishes and advanced security measures such as a pre-embossed seal, holographic crest and unique numbering. The certificate has been designed to reflect and reinforce the educational significance of clinical fellowship training at the University of Toronto.

The certificate includes the signatures of the Department/Division Chair, the Program Director/Supervisor and the Vice Dean PGME.

The clinical fellowship certificate is not issued for elective training or for clinical fellowships less than six months in duration.

Following the successful implementation in 2011 of the completion of training certificate for clinical fellows, the PGME Office has introduced similar certificates for residency trainees.

Additional details and downloadable forms related to the completion of training certificate are accessible through the PGME Office website at: http://www.pgme.utoronto.ca/content/pgme-completion-training-certificates
Fellowship Education Advisory Committee (FEAC)

The Fellowship Education Advisory Committee (FEAC) was established in 2009 to advise the Vice Dean PGME on the oversight of clinical fellowship training and the management of fellowship issues. Creation of the committee was a key recommendation of the Fellowship Working Group in its report, Raising the Bar (September 2009).

Once every two years, the FEAC administers a survey of clinical fellows registered at the University of Toronto. The findings of this survey have driven a number of initiatives for clinical fellows, such as remuneration guidelines, the template statement of educational objectives for clinical fellowships, a Facebook-based forum for fellows, the University of Toronto certificate of completion of training, and the orientation handbook that is before you now.

The FEAC posts meeting agendas and minutes, as well as annual reports and reference materials, on the FEAC website at:
http://www.pgme.utoronto.ca/content/fellowship-education-advisory-committee

The FEAC welcomes input from clinical fellows, program administrators and faculty. If you feel there are issues regarding clinical fellows which could be an area of interest for the committee, please contact John Kerr of PGME at john.kerr@utoronto.ca.

2. Health Care Coverage

University Health Insurance Plan (UHIP)

What UHIP is...

The University Health Insurance Plan (UHIP) provides basic coverage for most medically necessary services and supplies covered by the Ontario Health Insurance Plan (OHIP).

Why UHIP is necessary...

- As a medical trainee registered with the University of Toronto, you must have insurance to pay for health care services and medical treatments; this is a mandatory registration requirement for the Postgraduate Medical Education Office that must be completed prior to commencing training.

- There is a three-month waiting period for OHIP for medical trainees and any accompanying family members that begins on the day of arrival in Ontario. UHIP is required to bridge this gap in coverage.

Who meets eligibility requirements for UHIP?

- An employee:

  An employee with a valid work permit issued by Citizenship and Immigration Canada, working in a participating Ontario University or affiliated college

- A dependant:

  > The legal, common-law or same-sex spouse who is living with the eligible employee, where the conjugal relationship has existed for at least 12 months

  > The natural or legally-adopted child, stepchild, or child for whom the eligible employee has been appointed legal guardian, whose primary residence is with the employee, is unmarried, dependent on the employee for support, and under age 22 (under age 25 if studying full-time at an accredited educational institution, or any age if mentally or physically disabled, as defined by UHIP)

More information concerning the University Health Insurance Plan (UHIP) is available at:
http://uhip.ca/

If your work permit is valid for 6 months or longer, you will have to purchase UHIP for only 3 months. If your work permit is valid for less than 6 months, you will be required to purchase UHIP coverage for the entire duration of your training.
What if I already have health insurance coverage from my home country?

- Although you may already have a travel health insurance policy that will cover you in Canada, you are still required to purchase UHIP unless your provider is one of the pre-approved plans listed on the UHIP website at: http://uhip.ca/all-about-uhip.aspx#seven

How to apply for UHIP coverage...

- In order to apply for University Health Insurance Plan (UHIP) coverage, eligible medical trainees must visit the Postgraduate Medical Education Office to fill out the required documentation.

Pre-approved Plans:
- Canadian International Development Agency Health Care Plan
- Canadian Bureau for International Education Health Care Plan
- Canadian Commonwealth Scholarship and Fellowship Plan
- International Council for Canadian Studies Plan
- National Insurance Office for Social Insurance Abroad (Norway)
- World University Service of Canada Plan
- Embassy of Kuwait
- Interim Federal Health Care Plan
- Health Economic Administration, HELFO Abroad
- Guard Me, for the academic year 2014-2015
- Libyan Scholarship Program
- Saudi Cultural Bureau

If your insurance plan is not listed under the pre-approved plans, you may apply for exemption. Please check the UHIP website for details at: http://uhip.ca/all-about-uhip.aspx#seven

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<td>Plan</td>
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<tr>
<td>Canadian Bureau for International Education Health</td>
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<tr>
<td>Care Plan</td>
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<tr>
<td>Canadian Commonwealth Scholarship and Fellowship</td>
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<tr>
<td>Plan</td>
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<tr>
<td>International Council for Canadian Studies Plan</td>
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<tr>
<td>National Insurance Office for Social Insurance Abroad</td>
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<td>(Norway)</td>
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<tr>
<td>World University Service of Canada Plan</td>
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<tr>
<td>Embassy of Kuwait</td>
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<td>Interim Federal Health Care Plan</td>
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<td>Guard Me, for the academic year 2014-2015</td>
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<td>Libyan Scholarship Program</td>
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<td>Saudi Cultural Bureau</td>
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UHIP Premiums – September 1, 2014 - August 31, 2015

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<tr>
<th>Duration of Coverage Needed (Months)</th>
<th>Trainee</th>
<th>One Dependent*</th>
<th>Two or More Dependents*</th>
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<tr>
<td>3</td>
<td>$162.00</td>
<td>$162.00</td>
<td>$324.00</td>
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* Only spouses and children are eligible dependents for UHIP coverage.
1 The trainee and their accompanying dependents will become eligible for Ontario Health Insurance Plan coverage three months after their arrival in Ontario.

UHIP Premiums – September 1, 2014 - August 31, 2015

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<thead>
<tr>
<th>Duration of Coverage Needed (Months)</th>
<th>Trainee</th>
<th>Trainee + One Dependent*</th>
<th>Trainee + Two or More Dependents*</th>
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<tr>
<td>1</td>
<td>$54.00</td>
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<td>2</td>
<td>$108.00</td>
<td>$216.00</td>
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<td>$810.00</td>
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<td>6</td>
<td>$324.00</td>
<td>$648.00</td>
<td>$972.00</td>
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* Only spouses and children are eligible dependents for UHIP coverage.

For a full table of University Health Insurance Plan (UHIP) premiums, please visit the following website link:
http://uhip.ca/all-about-uhip.aspx#six
Ontario Health Insurance Plan (OHIP)

What OHIP coverage is...

- The Ontario Health Insurance Plan (OHIP) provides basic coverage for most medically necessary services and supplies, granting Ontario residents access to free emergency and preventative medical care.

How it’s different from the University Health Insurance Plan (UHIP)...

- OHIP is a Provincially-funded plan – there are no premiums.
- OHIP is accepted universally by health care providers across Ontario for all health care services covered under the policy.

Who meets eligibility requirements...

- You may be eligible for OHIP if you hold a work permit valid for at least six months that allows you to work in Canada, and you also have a formal agreement in place to work full-time for an employer situated in Ontario which sets out the employer’s name, your occupation, and states that you will be working for no less than six consecutive months;
- The spouse, same sex partner, or dependent child (under 22 years old, but no age restriction if dependent due to a mental or physical disability) of an OHIP-eligible foreign worker.

Accessing Primary Health Care in Toronto

Non-emergent primary care in Toronto is accessed through family physicians’ offices for adults and children and through primary care pediatricians’ offices for children. Finding a family physician in Toronto can be challenging, particularly if you do not have Ontario Health Insurance Plan (OHIP) coverage. PGME’s Office of Resident Wellness therefore recommends the following steps:

BEFORE YOU ARRIVE

Please see your primary physician prior to your departure to Toronto and ensure:

- Your immunizations, including those required for practice, are up-to-date.
- Your children’s immunizations, including those required for school, are up-to-date.
- You have at least a 3 month supply of medications that you require for any chronic condition.

Take the time before you arrive in Toronto to understand how you can access the health care system, and to learn about the many health care options in Ontario, at [http://www.health.gov.on.ca/en/common/system](http://www.health.gov.on.ca/en/common/system)

ONCE YOU ARRIVE

1. For postgraduate trainees with OHIP:

   **a** Health Care Connect is a Ministry of Health and Long-Term Care (MOHLTC) program which helps Ontarians without a family health care provider find one in their community. You must have a valid OHIP card and not presently have a Family Physician.

   To register for the Health Care Connect program or to find out more information on how they can assist you and your family with finding a physician, call 1-800-445-1822 or visit [http://health.gov.on.ca/en/ms/healthcareconnect/public/default.aspx](http://health.gov.on.ca/en/ms/healthcareconnect/public/default.aspx)

   **We strongly recommend that if you have OHIP, you do this PRIOR to starting your training.**
b Some Family Medicine Units at teaching hospitals affiliated with the University of Toronto are able to accept postgraduate medical trainees as patients. Contact the Family Medicine Unit at the hospital site where you are training as a clinical fellow, or one close to where you are living in Toronto, to ask if they are able to accept you and/or your family. If they are not accepting patients, it is likely that they have a list of family physicians in their community who are accepting, so ask for this list.

c Occasionally, the Office of Resident Wellness gets the name of a practice or physician accepting new patients. These opportunities fill quickly and don’t come along that often, but you can try contacting us at pgwellness@utoronto.ca and we will pass on any names that become available.

d Some of your best referral sources are your colleagues and friends. Ask if they have family physicians and if they are accepting.

e If you need medical care that is non-emergent/non-urgent and do not yet have a family physician, you can find links to walk-in medical clinics which are covered by OHIP. You can find one close to you at: http://www.health.gov.on.ca/en/public/programs/hco/options/walkin.aspx

How to apply for coverage...

- Information on how and where to register for OHIP coverage will be provided to you at the Postgraduate Medical Education Office; see below.

The closest address to the PGME Office at which you can register for the Ontario Health Insurance Plan (OHIP) is:

**Service Ontario**

777 Bay Street, Suite M212
Toronto, Ontario M5G 2C8
Phone: 1-800-267-8097

This office is located in the lower concourse level of the Shops at College Park.

**Hours:** Monday, Tuesday Wednesday and Friday: 8 am - 5 pm; Thursday: 8 am - 7 pm

**Contact Information for OHIP:**

INFOline: 1-866-532-3161

You can also consult the UHIP FAQ section of the PGME website for further information about both UHIP and OHIP: [http://www.pgme.utoronto.ca/content/university-health-insurance-plan-uhip-faqs](http://www.pgme.utoronto.ca/content/university-health-insurance-plan-uhip-faqs)

### Documents Needed To Register for Health Insurance Plans

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<th>OHIP</th>
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<td><strong>Medical Trainee</strong></td>
<td>• Passport&lt;br&gt;• Work permit</td>
<td>• Passport&lt;br&gt;• Work permit&lt;br&gt;• Proof-of-residency in Ontario (contract/lease agreement for home or apartment)</td>
</tr>
<tr>
<td><strong>Family Member(s)</strong></td>
<td>• Passport stamped with arrival date and/or;&lt;br&gt;• A work permit, study permit or visitor record</td>
<td>• Passport with admission stamp cross-referenced to the medical trainee’s work permit or;&lt;br&gt;• An open/closed work permit or;&lt;br&gt;• The medical trainee’s work permit indicating accompanying family members</td>
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Health Services Covered

- UHIP provides coverage for basic health care services such as hospital, physician, laboratory, ambulance and other services generally covered by the Ontario Health Insurance Plan.

- UHIP pays up to $1,000,000 (Canadian) per policy year (September to August) for each covered person for the cost of eligible health services and medical treatments.

For a complete list of services that UHIP does and does not cover, please refer to the downloadable UHIP booklet from the website: http://uhip.ca/your-coverage.aspx#eight

OHIP covers a wide range of health services; however, it does not pay for services that are not medically necessary such as cosmetic surgery. For a complete account of OHIP-covered health services, please refer to the following website: http://www.health.gov.on.ca/en/public/publications/ohip/services.aspx

In Ontario, many citizens and permanent residents have supplementary health insurance in addition to their provincial plan (OHIP). Supplementary health insurance provides additional coverage for services that are not covered under OHIP or UHIP (e.g. prescription drugs, dental care).

UHIP Preferred Providers Network

The University Health Insurance Plan (UHIP) policy is accepted by a variety of health care providers throughout Ontario up front to valid policyholders. However, it is crucial that the policy holder inquire beforehand when obtaining health care services.

To find out whether an institution or organization will accept your UHIP coverage upfront (rather than requiring you to pay for the service upfront and seek reimbursement from UHIP afterwards) please refer to The Preferred Provider Network section of the UHIP website at: http://www.uhip.ca/ppn.aspx

Sun Life Financial UHIP Billing Invoice

Please note that you will be required to register for the service and must use the following Sun Life Financial UHIP Bill in Invoice Policy Number: 50150

Extended Health Care Insurance

The University Health Insurance Plan and the Ontario Health Insurance Plan only provide coverage for medically necessary health services; consequently, extended health care plans are needed to cover non-medically necessary health services.

Please refer to the “Health Services Covered” section above for more details about non-medically necessary services.

- If you are not eligible for extended health insurance benefits through your employment contract, you can contact one of the many institutions offering private extended health insurance plans.

A variety of institutions offer extended health insurance plans, some of which are listed along with their website addresses in the textbox below:

Extended Health Insurance Plans

- Sun Life Financial Company of Canada
  http://www.sunlife.ca/Plan/Health/Health+insurance+summary?vgnLocale=en_CA

- Manulife Financial Company of Canada
  http://www.coverme.com/?MKT=MFC

- Blue Cross

- Green Shields Canada
  http://www.greenshield.ca/
Travel Medical Insurance

If you travel outside Ontario but within Canada, UHIP provides coverage for medical expenses up to the same level of coverage provided in Ontario.
If you travel outside of Canada UHIP will pay only for medically necessary emergency expenses, the same as OHIP.
- UHIP benefits will also change anytime OHIP benefits change.

For an overview of UHIP coverage provided outside of Canada, please refer to the following website: [http://uhip.ca/your-coverage.aspx#five](http://uhip.ca/your-coverage.aspx#five)
- OHIP will pay only for insured, emergency out-of-country health services that are rendered to an insured person, including very limited amounts for physician services and hospital/health facility services.


It is recommended that you purchase supplemental Travel Medical Insurance if you are planning a trip outside of Canada.

A variety of institutions offer travel insurance options, a few have been listed with their website links in the textbox at right.

Travel Medical Insurance Plans

- **Manulife Financial**
  [http://www.coverme.com/?MKT=MFC](http://www.coverme.com/?MKT=MFC)
- **Green Shield Canada**
  [http://www.greenshield.ca](http://www.greenshield.ca)
- **Sun Life Financial**
- **Travel Guard Insurance**
- **Blue Cross Canada**
- **CIBC**

Wellness

The Office of Resident Wellness was established in 2006 to help support the well-being of the University of Toronto’s Post Graduate Medical Education trainees and to offer assistance to those encountering difficulties during training.

Postgraduate medical training can present a variety of challenges to the personal and professional well-being of residents and fellows, including: emotional and physical exhaustion, heightened anxiety, feelings of inefficacy, and social disconnection.

One of the roles of the Office of Resident Wellness is to help trainees develop the skills needed to maintain their own wellness as a trainee and as a practicing physician.

The Office of Resident Wellness is committed to supporting all postgraduate medical learners in need, whether residency trainees or clinical fellows.

For information about how the Office of Resident Wellness helps residents and fellows, please see our Resident Wellness Resources booklet at the following web link:

[http://www.pgme.utoronto.ca/content/resident-wellness](http://www.pgme.utoronto.ca/content/resident-wellness)
Registration Timeline

**Postgraduate Medical Education Registration**

- **3-4 months prior to training start date**
  - A Visa Trainee Assistant from the PGME Office will contact you once you receive your appointment and supporting documents from the Departmental Program Director.

**College of Physicians and Surgeons of Ontario Application**

- **6 months prior to training start date**
  - First-time applicants to the College of Physicians and Surgeons of Ontario (CPPO) who are graduates of a medical school outside Canada or USA should begin arranging for source verification of the medical degree by physicistsapply.ca immediately upon securing an appointment to residency or clinical fellowship.

**Work permit application: Citizenship and Immigration Canada**

- **6 months prior to training start date**
  - Submit your work permit application to Citizenship and Immigration Canada (CIC). The CIC Visa Office will require you to undergo a medical examination by a Canadian Government designated panel physician. It can take 6 weeks or more for CIC to process the medical report.

**Canadian Medical Protective Association Application**

- **5 months prior to training start date**
  - A Visa Trainee Assistant will email you a “Letter of Employment” with a letter of eligibility from the CPSO that will allow you to apply for your work permit.

**Arrive in Toronto**

- **1 month prior to training start date**
  - Present your letter of final approval from the CIC Visa Office to a Canada Customs Officer at the port of entry when you first arrive in Canada. The actual work permit will be issued to you, for you to keep in your passport.

**Apply for Canadian Medical Protective Association (CMPA) membership to speed up processing of your membership.**

- **2 months prior to training start date**
  - Check the status of your CPSO application frequently. The Online Application Status system does not provide automatic reminders.

- **3 months prior to training start date**
  - For most applicants, upon arrival in Canada, the submission of your work permit and criminal record check are the final requirements for issuance of a certificate of registration. Review carefully the CPSO Guide on Acceptable Criminal Record Checks. Visit the Toronto Police Service website at www.torontopolice.on.ca, for information on obtaining a clearance letter.

**Visa Office**

- **3 days after arrival**
  - Call CMPA and update them with your CPSO certificate of registration, Canadian Address and Canadian Bank account. Obtain a copy of your CMPA Membership Update.

**Visit the University of Toronto PGME Office to start your registration and purchase University Health Insurance Plan (UHIP) health care coverage.**

- **4 months prior to training start date**
  - You can expect to receive an email notice from the CPSO advising you to apply for an appropriate certificate of registration. Applicants previously registered by the CPSO will receive a customized application package by email. If you have not received the CPSO notice 4 months before your expected start date, contact the CPSO. Research fellows do not need to apply to the CPSO.

**Register with the Canadian Medical Protective Association (CMPA)**

- **2 months after arrival**
  - Apply for Canadian Medical Protective Association (CMPA) membership to speed up processing of your membership.

**Training starts**

- **Training start date**
  - The CPSO will issue your certificate of registration, which can be verified on their website at: www.cpso.on.ca under Public Register Info > All Doctors Search. You can find your profile by doing a name search. If your name does not appear with an “Active Member” status, you have not yet been registered. The effective date of the certificate, issued under the Postgraduate Education class, will match the appointment start date, unless its issuance was delayed due to outstanding requirements. The CPSO cannot back-date a certificate of registration.

- **1 month after arrival**
  - If you have submitted an online request for criminal record check, visit the Toronto Police Headquarters at 40 College Street to pick up the valid clearance letter for the CPSO.

- **3 days after arrival**
  - Visit the Toronto Police Service website at www.torontopolice.on.ca, for information on obtaining a clearance letter.

- **1 month prior to training start date**
  - If you have not received the CPSO notice 4 months before your expected start date, contact the CPSO. Research fellows do not need to apply to the CPSO.

- **2 months after arrival**
  - Log onto POWER from the PGME website to finalize your registration (and pay the annual PGME registration fee).

- **3 days after arrival**
  - Provide the PGME Office with your CPSO certificate of registration and a copy of your CMPA Membership Update.

- **1 month prior to training start date**
  - Print out your “Confirmation of Registration” from POWER in order to register and begin training at the training hospital/institute.

- **1 month after arrival**
  - The CPSO will issue your certificate of registration, which can be verified on their website at: www.cpso.on.ca under Public Register Info > All Doctors Search. You can find your profile by doing a name search. If your name does not appear with an “Active Member” status, you have not yet been registered. The effective date of the certificate, issued under the Postgraduate Education class, will match the appointment start date, unless its issuance was delayed due to outstanding requirements. The CPSO cannot back-date a certificate of registration.

- **3 days after arrival**
  - If you have submitted an online request for criminal record check, visit the Toronto Police Headquarters at 40 College Street to pick up the valid clearance letter for the CPSO.

- **1 month prior to training start date**
  - If you have not received the CPSO notice 4 months before your expected start date, contact the CPSO. Research fellows do not need to apply to the CPSO.
## 4. Cost of Living

### Estimated cost of living for a single adult in Toronto, for the first year of a clinical fellowship

The following table (compiled December, 2014) is an estimate of basic living expenses for a single adult (international clinical fellow, first year) in Toronto:

<table>
<thead>
<tr>
<th>First Year Expense</th>
<th>Amount</th>
<th>Rationale/Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canadian Embassy Work Permit Application Fees</td>
<td>$ 225</td>
<td>Temporary Resident Visa, Work Permit</td>
</tr>
<tr>
<td>PGME Visa Processing Fee</td>
<td>150</td>
<td>One-time fee, unless fellowship renewal requested at a later date</td>
</tr>
<tr>
<td>One-Way Flight to Canada</td>
<td>1,350</td>
<td>Dubai—Toronto; Source: British Airways</td>
</tr>
<tr>
<td>CPSO Fees</td>
<td>476</td>
<td>Non-Refundable Application Fee = $162 Membership Fee = $314</td>
</tr>
<tr>
<td>CPSO Requirement</td>
<td>405</td>
<td>CPSO requirement. Account Fee = $260, Medical Document Fee = $145 for each medical credential document submitted for source verification</td>
</tr>
<tr>
<td>Source Verification of Medical Degree (Physicians)</td>
<td>20</td>
<td>CPSO Requirement</td>
</tr>
<tr>
<td>CMPA Annual Premium</td>
<td>2,316</td>
<td>Clinical Fellow monthly rate = $177</td>
</tr>
<tr>
<td>UHIP</td>
<td>162</td>
<td>Single 3-month rate until OHIP coverage</td>
</tr>
<tr>
<td>PGME Registration Fee</td>
<td>700</td>
<td>Annual fee (pro-rated)</td>
</tr>
<tr>
<td>Conference, symposia, other educational activities</td>
<td>1,500</td>
<td>Estimated cost of fellowship-related educational activities outside of PGME enrolment</td>
</tr>
<tr>
<td>TTC Metropass - Annual</td>
<td>1,605</td>
<td>Monthly rate = $133.75</td>
</tr>
<tr>
<td>Rent - 1 Bedroom Apartment</td>
<td>15,600</td>
<td>Monthly rate = $3,100 average Source: Re/Max U of T Centre for International Experience (CIE)</td>
</tr>
<tr>
<td>Telephone + Internet (Including Long Distance)</td>
<td>1,536</td>
<td>$45 Phone (basic), $40 Internet (basic), $38 Cable (basic); Monthly: Source: Rogers</td>
</tr>
<tr>
<td>Food</td>
<td>5,500</td>
<td>Source: U of T Centre for International Experience (CIE)</td>
</tr>
<tr>
<td>Clothing</td>
<td>2,500</td>
<td>Source: U of T CIE</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>4,000</td>
<td>Source: U of T CIE (Includes laundry, entertainment, supplies)</td>
</tr>
<tr>
<td><strong>TOTAL ANNUAL EXPENSES</strong></td>
<td>$ 38,075</td>
<td>2</td>
</tr>
</tbody>
</table>

1 Minimum amount; expense may vary depending on number of documents (e.g. translations) required.
2 Fellows receiving remuneration from Canadian sources should consult Canada Revenue Agency regarding the taxable status of their remuneration. [http://www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

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### Estimated cost of living for a single adult and three accompanying family members in Toronto, for the first year of a clinical fellowship

The following table (compiled December, 2014) is an estimate of basic living expenses for a single adult (international clinical fellow, first year) in Toronto with an accompanying spouse and two children:

<table>
<thead>
<tr>
<th>First Year Expense</th>
<th>Amount</th>
<th>Rationale/Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canadian Embassy Work Permit Application Fees</td>
<td>$ 550</td>
<td>Temporary Resident Visa, Work Permit, plus accompanying family members ($150 x 3)</td>
</tr>
<tr>
<td>PGME Visa Processing Fee</td>
<td>150</td>
<td>One-time fee, unless fellowship renewal requested at a later date</td>
</tr>
<tr>
<td>One-Way Flight to Canada</td>
<td>4,430</td>
<td>Average $4,430 one-way, Dubai—Toronto; Source: British Airways</td>
</tr>
<tr>
<td>CPSO Fees</td>
<td>476</td>
<td>Non-Refundable Application Fee = $162 Membership Fee = $314</td>
</tr>
<tr>
<td>CPSO Requirement</td>
<td>405</td>
<td>CPSO requirement. Account Fee = $260, Medical Document Fee = $145 for each medical credential document submitted for source verification</td>
</tr>
<tr>
<td>CMPA Annual Premium</td>
<td>2,316</td>
<td>Clinical Fellow monthly rate = $193</td>
</tr>
<tr>
<td>UHIP</td>
<td>486</td>
<td>Family 3-month rate until OHIP coverage</td>
</tr>
<tr>
<td>PGME Registration Fee</td>
<td>700</td>
<td>Annual fee (pro-rated)</td>
</tr>
<tr>
<td>Conference, symposia, other educational activities</td>
<td>1,500</td>
<td>Estimated cost of fellowship-related educational activities outside of PGME enrolment</td>
</tr>
<tr>
<td>TTC Metropass - Annual</td>
<td>2,390</td>
<td>Monthly rate = $133.75, Weekly pass = $39.25 (20 weeks)</td>
</tr>
<tr>
<td>Rent - 2 Bedroom Apartment</td>
<td>19,800</td>
<td>Monthly rate = $1,650 average, Source: Re/Max</td>
</tr>
<tr>
<td>Child Care</td>
<td>13,800</td>
<td>Monthly rate = $1,150 average (1 child); Source: City of Toronto</td>
</tr>
<tr>
<td>Telephone + Internet (Including Long Distance)</td>
<td>1,956</td>
<td>$80 Phone (basic), $45 Internet (basic), $38 Cable (basic); Monthly: Source: Rogers</td>
</tr>
<tr>
<td>Food</td>
<td>7,200</td>
<td>Monthly rate = $600 average, Source: City of Toronto</td>
</tr>
<tr>
<td>Clothing</td>
<td>4,000</td>
<td>One-time outlay for winter clothing</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>5,500</td>
<td>Includes laundry, entertainment, household items</td>
</tr>
<tr>
<td><strong>TOTAL ANNUAL EXPENSES</strong></td>
<td>$ 65,604</td>
<td>3</td>
</tr>
</tbody>
</table>

1 Minimum amount; expense may vary depending on number of documents (e.g. translations) required.
2 Please note that estimated expense may vary depending on the age of the children.
3 Fellows receiving remuneration from Canadian sources should consult Canada Revenue Agency regarding the taxable status of their remuneration. [http://www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

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### Banking

When you arrive in Toronto, you will need to open a checking account and obtain a Canadian funds credit card. Many bank alternatives are available to you in the immediate vicinity of the Postgraduate Medical Education Office:

- **BMO Bank of Montreal**
  - 438 University Avenue
  - Tel: 416-596-8814
  - [www.bmo.com](http://www.bmo.com)

- **CIBC**
  - 460 University Avenue
  - Tel: 416-980-2260
  - [www.cibc.com](http://www.cibc.com)

- **RBC Royal Bank of Canada**
  - 443 University Avenue
  - Tel: 416-974-2159
  - [www.rbcroyalbank.com](http://www.rbcroyalbank.com)

- **Scotia Bank**
  - 522 University Avenue
  - Tel: 416-866-3300
  - [www.scotiabank.com](http://www.scotiabank.com)

- **TD Canada Trust**
  - 465 University Avenue
  - Tel: 416-982-8710
  - [www.tdcanadatrust.com](http://www.tdcanadatrust.com)
6. Accommodation

Accommodation in Toronto

These websites may be of interest to you; however we do not endorse or take responsibility for the content on any of these sites.

- **www.studentfamilyhousing.utoronto.ca**
  The University of Toronto Student Family Housing.

- **www.canpages.ca/real-estate**
  Search up-to-date listings and information on apartments for rent, house rentals, home rentals, rooms for rent across Canada.

- **www.gottarent.com**
  Helps renters locate available properties in cities across Canada. It is not a property management company and only showcases listings for landlords that subscribe to the service.

- **www.SabbaticalHomes.com**
  An internet-based directory for academic home exchanges, home rentals and house sitting opportunities. This comprehensive site contains hundreds of academic web links.

- **http://leochwoika.com**
  Leo Chwoika, BBA, is a Real Estate Agent working for Royal Le Page Urban Realty in downtown Toronto who can assist prospective residents/fellows in locating and renting (or buying) an apartment in Toronto. He provides this service cost-free for his clients.

- **http://toronto.en.craigslist.ca/**
  Craigslist Toronto provides local classifieds and forums for housing for sale and rent.

- **www.viewit.ca**
  Lets you review on-line accommodation advertisements with multiple photos of the rental units.

- **www.rentcanada.com**

- **www.homestead.ca**
  Specializes in providing affordable apartments in private, multi-residential communities in major cities across Ontario.

- **www.chestnutresidence.utoronto.ca**
  The University's Chestnut Residence (89 Chestnut Street, Toronto) offers short-term rental opportunities, but these are conditional on the demands of full-time student accommodation, so may vary throughout the academic year.

- **www.kijiji.ca/h-gta-greater-toronto-area/1700272**
  Kijiji provides local classifieds for affordable apartments, furniture, and other goods.
7. Transportation

Toronto Transit Commission (TTC)

The Toronto Transit Commission (TTC) operates buses, streetcars and subways through the City of Toronto, with connections to public transportation in neighbouring municipalities.

For information on bus and subway routes throughout the Greater Toronto Area:

- Telephone: 416-393-4636 (416-393-info)
- Visit the website at www.ttc.ca
- Pick up a TTC Ride Guide at any subway stop when you arrive

For prices and fare information:

http://www.ttc.ca/Fares_and_passes/index.jsp

Driving in Ontario

International students are considered residents of Ontario for licensing purposes. If you have a valid license from another country or an international driver’s permit, you may use this for up to 60 days, after which you must obtain an Ontario license. If you are bringing a car into Ontario, you must obtain Ontario license plates for it within 30 days of your arrival. You will also need appropriate insurance valid in Ontario. This can be expensive.

For further information concerning new drivers, licensing and/or insurance, please contact the Ontario Ministry of Transportation after you arrive in Toronto.

www.mto.gov.on.ca
Cycling in Toronto

Cycling is a popular mode of transportation and form of recreation in Toronto. The City of Toronto’s 1999 Cycling Survey found that approximately 60% of Toronto households own a bicycle and that, during the peak summer months, cyclists in Toronto made more than three million trips per week.

The Toronto Cycling Map will help you to plan your route to work, school, shopping, or to exploring the city. The map can be viewed online at: www.toronto.ca/cycling/map/index.htm

The map can also be picked up free of charge at Toronto City Hall, Civic Centres, Community Centres (Parks, Forestry & Recreation counters), Toronto Libraries and local bike businesses.

Ride the City is an online bike route planning tool that uses the Toronto Bikeway Network and user feedback to suggest bike routes. The City of Toronto website provides a link to this private online service at: www.ridethecity.com/toronto

Google Maps for Toronto also offers a bike route mapping function and displays bike routes through Toronto.

Bike Share Toronto offers a network of bikes throughout the downtown core. Docking terminals allow users to pick up and drop off bikes from location to location, 24 hours a day, seven days a week. The system includes 1,000 bikes and 1,500 docking points at 80 locations in Toronto's downtown core. To learn more about the program, visit the Toronto Bike Share website at: http://www.bikesharetoronto.com

Additional information about cycling in Toronto, including the Bikeway Network and the new Toronto Cycling App can be found through the City of Toronto’s website at: http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=b343970aa08c1410VgnVCM10000071d60f89RCRD

8. Child Care and Schooling

Child Care

If you have young children (newborn to 5 years of age) who are accompanying you to Canada and are in search of childcare, the City of Toronto has over 900 licensed child care centres - through 21 licensed home child care agencies working with over 2,000 approved home care providers at your disposal. To help guide your search for quality childcare, you may access their Child Care Locator, along with helpful resources on their website at:

http://www.toronto.ca/children/childcare.htm

For more information relating to childcare please see the link to University of Toronto’s Family Care Office’s website at:

http://www.familycare.utoronto.ca/

Children served by licensed child care range in age from infant to school age.

- **Infant**: 0 – 18 months
- **Toddler**: 18 months – 2.5 years
- **Preschool**: 2.5 years – 5 years
- **School age**: 6 years – 10 years

Other Resources

http://www.familydaycare.com

Family Day Care Services, a charitable organization founded in 1851, is dedicated to the care and education of children. Today, Family Day offers licensed home and centre-based child care to over 4,000 children (infants to 12 years of age) in the Greater Toronto Area.

http://childcaretoronto.org

The Toronto Coalition for Better Child Care (TCBCC) is a broadly based organization working to establish a comprehensive, high quality, universally accessible, non-profit, publicly funded child care system.
School for Children
If you are being accompanied by school-aged children to Canada, you will need to register them in school.
Every child residing in Toronto is allowed to attend school in the Toronto District School Board and can register anytime throughout the school year.
To find an elementary, intermediate, or secondary school nearest to you, please visit:
Toronto District School Board:
www.tdsb.on.ca/FindYour/School.aspx

If you require more information on the registration process or the Canadian school system in general, please contact the University of Toronto’s Family Care Office http://www.familycare.utoronto.ca/

The Toronto Catholic District School Board serves more than 93,000 students in its 200 Catholic schools as a significant part of publicly-funded Catholic education in Ontario.
www.tcdsb.org/Pages/default.aspx

More than 8,500 students are enrolled in the 39 French-language schools of the Conseil scolaire Viamonde, where the importance of French language and culture is emphasized.
http://csviamonde.ca/Pages/default.aspx

The Conseil scolaire de district catholique Centre-Sud serves over 13,500 students in its 49 schools in Ontario, offering the students elementary and secondary education in a francophone Catholic environment.
http://www.csdccs.edu.on.ca/

Elementary students:
If your child is aged 4 to 13 you can register them directly at their neighbourhood school. You will be required to present the following items upon registration:
• Proof of age (such as a birth certificate or passport)
• Proof of home address (such as purchase or lease agreement or a utility bill showing name and address)
• Proof of entry into Canada (such as a study permit)
• Immunization (documentation showing a list of the vaccinations your child has received)
• Proof of custody (where applicable)
Please note the following for children entering kindergarten:
• To attend Junior Kindergarten in September, children must turn 4 by December 31 of that year
• To attend Senior Kindergarten in September, children must be turning 5 by December 31 of that year.
For more information about Kindergarten please visit TDSB’s website at:
http://www.tdsb.on.ca/EarlyYears/Kindergarten.aspx
Secondary (High School) Students:

To assist secondary students new to Canada, the Toronto District School Board has two Newcomer Reception Centres.

At the Centre, students will have an assessment of their English proficiency and math skills, before proceeding to their local secondary school.

To your visit at the Centre, please bring:

- Immigration papers
- Two documents showing proof of address (rental agreement, bank statement, phone bill, driver’s license, or government document with your address)
- School documents
- Immunization records (if you have them)

If you live west of Yonge Street, please make an appointment at:

**The Bickford Centre** (located near the Christie subway station)
777 Bloor Street West
**Telephone:** 416-393-1444

If you live east of Yonge Street, please make an appointment at:

**Greenwood Reception Centre** (located near the Greenwood subway station)
24 Mountjoy Avenue
416-393-0750

For more information on school registration:

Visit the International Programs and Admissions office at:
5050 Yonge Street
**Telephone:** 416-395-8109 or 416-395-9618 or
**Email:** admissions@tdsb.on.ca

Additional information for students new to Canada can be found on the Toronto District School Board’s website at the following:
http://www.tdsb.on.ca/Newcomers/Students.aspx

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**Study Permits**

In most cases, minor children (i.e. under the age of 18) accompanying a foreign worker in Canada on a valid Work Permit require an open study permit to attend primary or secondary school. Children attending pre-school or kindergarten do not require a study permit to attend school. An application for a study permit for each accompanying child and payment of appropriate fee(s) must be submitted with the accompanying parent’s work permit application; a letter of acceptance from an educational institution in Canada is not required in this instance.

For further information, please visit Citizenship and Immigration Canada’s website at [http://www.cic.gc.ca/english/study/minors-documents.asp](http://www.cic.gc.ca/english/study/minors-documents.asp)
English as a Second Language (ESL)

Toronto will be your home away from home! Do you want to improve your English skills? The following programs offer newcomers to Canada with different levels of English instruction, advice and insight into Canadian culture and life.

- University of Toronto, School of Continuing Studies
  [http://english.learn.utoronto.ca/](http://english.learn.utoronto.ca/)
  The University of Toronto English Language Program helps those seeking to improve their English language abilities. Part-time courses are offered during evenings and weekends.

- Toronto Public Library - ESL & Newcomer Programs
  [http://www.torontopubliclibrary.ca/programs-and-classes/categories/newcomer-esl-programs.jsp](http://www.torontopubliclibrary.ca/programs-and-classes/categories/newcomer-esl-programs.jsp)
  The Toronto Public Library offers free programs to help newcomers learn English and meet new friends. It also provides information on employment, housing, language learning, schools and other topics.

- Settlement.Org
  Helps locate organizations in your community that provide many different kinds of ESL programs. They are created for people with different levels of English, and also offer private ESL programs.

- University of Toronto, Centre for International Experience (CIE)
  [http://www.cie.utoronto.ca/Programs/English-Communication-Program.htm](http://www.cie.utoronto.ca/Programs/English-Communication-Program.htm)
  CIE offers the English Communication Program (ECP), a non-credit program that gives students the opportunity to further develop their communication skills in English, gain insight into Canadian culture and life at the University of Toronto, and share cross-cultural experiences.

- Toronto District School Board (TDSB)
  [http://www.tdsb.on.ca/AdultLearners/LearnEnglish/ESLPrograms.aspx](http://www.tdsb.on.ca/AdultLearners/LearnEnglish/ESLPrograms.aspx)
  Offers free ESL classes in locations across Toronto for those seeking help to enhance their communication skills. Topics include conversation, citizenship, language proficiency, and family classes.

9. About Toronto

Diversity of race, religion and lifestyle help define and set Toronto apart from other world cities. Toronto is home to virtually all of the world’s cultural groups and is a city where more than 100 languages and dialects are spoken.

You may find the following links useful if you are new in Toronto:

- [www.settlement.org](http://www.settlement.org)
- [www.toronto.com](http://www.toronto.com)
- [www.seetorontonow.com](http://www.seetorontonow.com)

Toronto enjoys many diverse arts and cultural traditions and attractions. Festivals occur throughout the year and can focus on a particular art form or the arts of a particular ethno-cultural community. Many of Ontario’s cultural and arts festivals take place during the summer and offer free outdoor performances. Some famous festivals in the city include the Toronto International Film Festival, the Toronto Jazz Festival, the Pride Parade and the Scotiabank Caribbean Carnival. The Toronto Harbourfront Centre hosts an eclectic array of local and international talents, as well as diverse festivals in the arts and food.

Cultural venues such as museums, theatre, art galleries, historic sites and other local attractions offer a lot of variety. Many galleries and museums have one day a week when entrance is free or at a lower cost. Many of the festivals, including Canada Day on the July 1st weekend, are accompanied by public celebrations including parades, fireworks and musical entertainment.
Toronto Climate

Toronto has a semi-continental climate, with warm, humid summers and cold winters. Toronto’s climate is one of the mildest in Canada owing to its location next to Lake Ontario. The city experiences four distinct seasons, with considerable variance in day to day temperature, particularly during the colder weather season.

To view the current weather in Toronto, visit:
www.weatheroffice.ec.gc.ca/city/pages/on-143_metric_e.html

Places of worship

From the website of Settlement.Org:

- **The Multi-Faith Centre**—at the University of Toronto accommodates a variety of spiritual and faith-based practices. www.multifaith.utoronto.ca

- **The Bahá’í World**—Web site provides an introduction to the Bahá’í Faith as well as links to international resources. www.bahai.org

- **B’nai Brith Canada**—Web site includes links to B’nai Brith projects and related organizations www.bnaibrith.ca

- **Buddhism in Canada**—A directory of Buddhist Centres across Canada. buddhist.ca/buddhism_religion_canada_links.html

- **Canadian Council of Churches**—The Council is an ecumenical group which brings together members of more than eighteen Christian denominations in Canada. The site provides links to these various Christian denominations. www.councilofchurches.ca/en

- **Canadian Council of Muslim Women**—A national non-profit organization established to assist Muslim women in participating effectively in Canadian Society and to promote mutual understanding between Canadian Muslim women and women of other faiths. www.ccmw.com

- **Hindu Jain Sikh Buddhist Temples in Canada**—Includes address and contact information for Ontario temples in Ottawa-Carleton, Toronto, Halton-Peel and South Western Ontario. www.hindulinks.org/Temples_Yatra_and_Organizations/Temples_and_Ashrams/Canada/index.html
• Jewish Toronto—a comprehensive site maintained by the United Jewish Appeal Federation (UJA) of Toronto. Listings include a community events calendar, information on community services and links to many services and organizations in and around the city.
http://jewishtoronto.com/

• Masjid Addresses in Ontario—Use this site to find a Masjid or Mosque in Ontario

• The Archdiocese of Toronto—The Archdiocese of Toronto has a history dating back to 1841. Their website includes information on parishes, community involvement and events.
www.archtoronto.ca

• The Sikhism Home Page—This site includes an overview of Sikhism as well as historical information on Sikh communities in Canada.
www.sikhs.org

• Vishnu Mandir—This temple, located near Toronto, is one of the most important places of worship for Hindus in Canada. Their website provides location and scheduling information as well as details about temple activities and events.
www.vishnumandir.com

• Young Muslims Canada—Web site includes an online library. General resources on Islam are provided as well as resources that are more specific to the needs of young Canadian Muslims.
http://web.youngmuslims.ca

10. PGME Orientation in Google Maps

Below is a map of all the locations previously highlighted in this book:

A. 500 University Ave.
   PGME offices

B. 100 Queen St. W.
   Social Insurance Number (SIN)

C. 777 Bay St.
   Register for Ontario Health Insurance Plan (OHIP)

D. 130 St. George St.
   Robarts Library
   for University of Toronto
   Library card

E. 40 College Street
   Toronto Police Service
11. Toronto Calendar of Events

January
• Winterlicious

February
• Black History Month
• Canadian International Autoshow
• Toronto Sportsmen’s Show
• National Home Show

March
• World MasterCard Fashion Week
• Canada Blooms: The Toronto Flower & Garden Show
• March (Mid-Winter) Break – for Elementary and High schools
• St. Patrick’s Day Parade

April
• Toronto Art Expo
• Toronto International Film Festival (TIFF) Kids International Film Festival
• Earth Day
• Major League Baseball (MLB) season begins
• Hot Docs International Documentary Film Festival
• One of a Kind Spring Show & Sale

May
• GoodLife Fitness Toronto Marathon
• Doors Open Toronto

June
• Luminato
• TD Toronto Jazz Festival
• Pride Parade
• North by Northeast Music and Film Festival

July
• Toronto Fringe Festival
• Honda Indy Toronto
• Summerlicious
• Beer Fest
• TD Centre Annual Summer Concert Series
• Scotiabank Toronto Caribbean Carnival

August
• Scotiabank Toronto Caribbean Carnival (continues)
• Pilaros Taste of the Danforth
• Scotiabank Buskerfest
• Rogers Cup Tennis

Images © Tourism Toronto
September
- Canadian Airshow
- Canada’s Walk of Fame Festival
- Toronto International Film Festival (TIFF)

October
- NHL Hockey Season Starts
- Nuit Blanche
- Toronto Fashion Week
- Scotiabank Toronto Waterfront Marathon
- Toronto Zombie Walk

November
- Royal Agricultural Winter Fair
- Toronto Santa Claus Parade
- Toronto Christmas Market
- Cavalcade of Lights
- One of a Kind Christmas Show & Sale

December
- Toronto Christmas Market (continues)
- Cavalcade of Lights (continues)
- One of a Kind Christmas Show & Sale (continues)
- Kensington Market Winter Solstice

More events and information at:
http://www.seetorontonow.com/annual-events/

Notes

Entrance to 500 University - PGME Offices
Produce markets throughout the city

Sailing on Lake Ontario

Images © Tourism Toronto
Soldiers’ Tower  
St. George Campus

Dragon Boat races