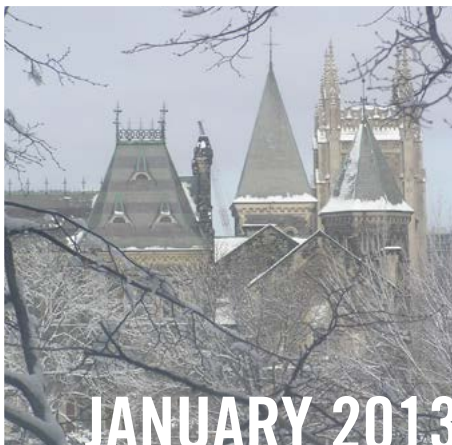
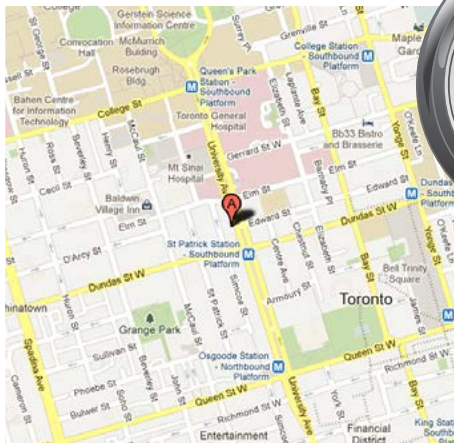
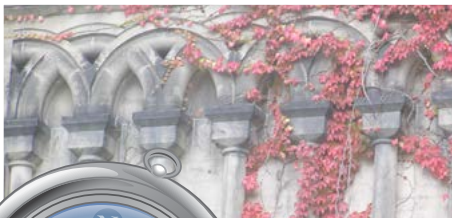




Orientation

for New Residents and Fellows
at the University of Toronto



Orientation

for New Residents and Fellows at the University of Toronto



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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.



Are you new to Toronto? Looking to make new friends or have questions about transportation, neighborhoods or health insurance? Or are you nearing the end of your fellowship and are trying to sublet your apartment? If so, you may be interested in joining the University of Toronto PGME Fellowship Forum on Facebook.

The PGME Fellowship Forum was created with the intention of providing fellows with a central locale for information and support. Fellows can post questions, express concerns, share their knowledge and experiences or even arrange get-togethers. Feel free to 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”

Enjoy!

Postgraduate Medical Education Office



1. Registration

Registration Process Overview

A registration package including registration instructions and your PIN and password for the on-line registration system (POWER) will be forwarded to you. The package will also include your Letter of Appointment (LOA) and your immunization record form.

The PGME Office ordinarily issues the registration package to trainees at least three months prior to the start of training.

In order to complete your registration with our office, you will need to provide us with a copy of your Work Permit 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)

The Registration Section of our office will generate a Letter of Appointment (LOA) and send it to you. The LOA should **not** be used to apply for your work permit. The LOA is issued every academic year and is one of the requirements for licensure by the CPSO. You must sign and approve your LOA form so the PGME office can forward your acceptance of the appointment to the CPSO.

College of Physicians and Surgeons of Ontario (CPSO)

The College of Physicians and Surgeons of Ontario (CPSO) is the body that regulates the practice of medicine in the province of Ontario. The CPSO issues the certificate of registration authorizing postgraduate education (an educational-type medical license) on an annual basis. For more information and a downloadable application, please go to www.cpso.on.ca. You can also contact the CPSO by phone at **416-967-2617** or **1-800-268-7096** (toll-free).



College of Physicians and Surgeons of Ontario

Registration with CPSO is not required for research fellows as there is no direct patient contact under this training designation.

Physician Credentials Registry of Canada (PCRC)

The Physician Credentials Registry of Canada (PCRC), a division of the Medical Council of Canada (MCC), was established to provide a centralized repository for physicians' core medical credentials.

The application process for licensure by the College of Physicians and Surgeons of Ontario (CPSO) requires graduates of medical schools outside of Canada and the U.S. to complete source verification of their medical degree by the PCRC. In its application form, the CPSO lists the following three steps for applicants:

- Step 1:** Register with PCRC at www.pcrc.org
- Step 2:** Complete the procedures for PCRC to carry out source-verification of your medical degree.
- Step 3:** Authorize PCRC to share with the College.

PCRC source-verification takes several months to complete. If source-verification has not been completed by the start date of your training appointment, the CPSO will not delay your licensure provided they can confirm that PCRC source-verification is underway and provided they have received your medical school transcript. All other CPSO requirements must also have been completed.

The PCRC website includes additional background information at <http://www.pcrc.org/en/about.shtml>

and frequently asked questions at: <http://www.pcrc.org/en/faq.shtml>

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 form, is available through the CMPA's website at: www.cmpa-acpm.ca.

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.

Getting a Social Insurance Number (SIN)

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

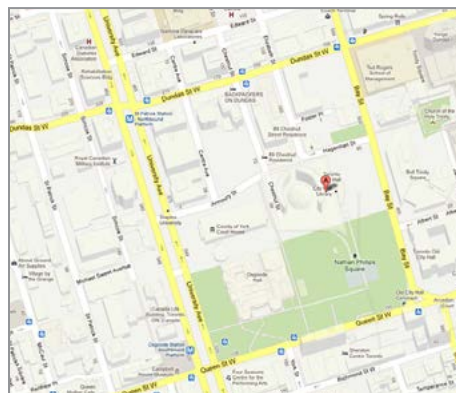
City Hall, Floor 1,
100 Queen St. West,
Toronto, Ontario



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.

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.

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

What are the immunization requirements for residents and clinical fellows?

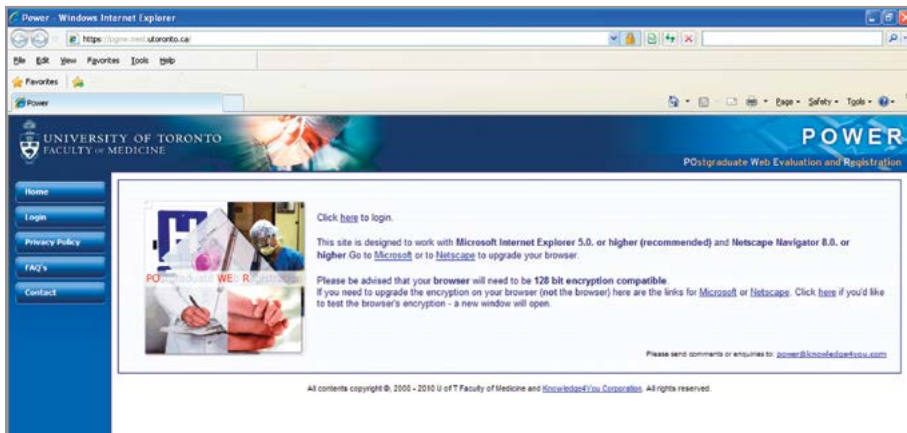
- 2-step Mantoux skin test (and chest x-ray, if positive Mantoux)
- Lab evidence of immunity to Hepatitis B (anti-HBs, and HBsAg if non-immune or no prior immunization)
- 2 dose vaccination for Measles, Mumps, and 1 dose Rubella, or evidence of immunity/titre results
- VZV titre results or 2 varicella vaccine dates
- Diphtheria, Tetanus and Polio immunizations/boosters are strongly recommended 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://www.pgme.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 2013-14 academic year will be \$600.00 and is non-refundable. Elective trainees do not pay the registration fee.

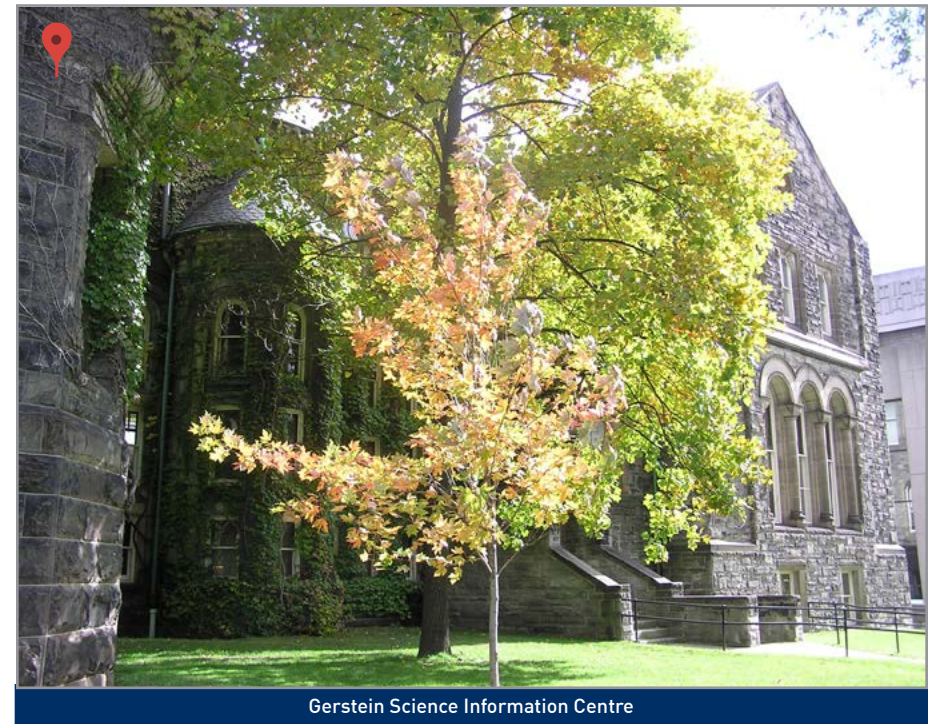


Upon completion of on-line registration, you will be able to print a Confirmation of Registration document from the website. This item is proof of your registration with the PGME Office and is necessary for your credentialing at the teaching hospital(s) in Toronto where your training will take place. 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>

University of Toronto Library Card

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

Hours of operation are:
Monday, Wednesday, Thursday, and Friday
9am-5pm and Tuesday 9am-7pm



Gerstein Science Information Centre

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>



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 can be found on the PGME website at:

<http://www.pgme.utoronto.ca/content/statement-objectives-clinical-fellowship-training>

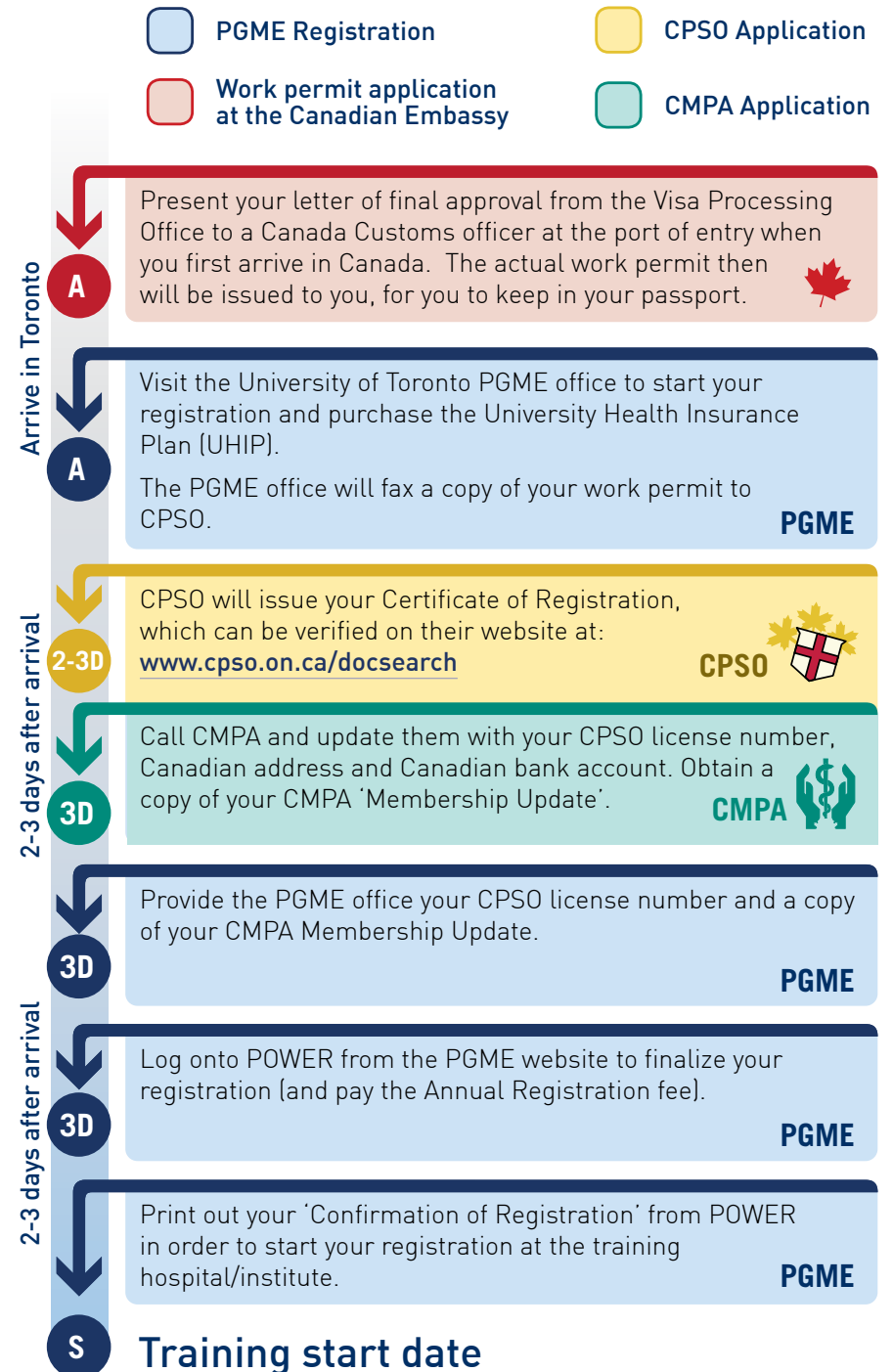
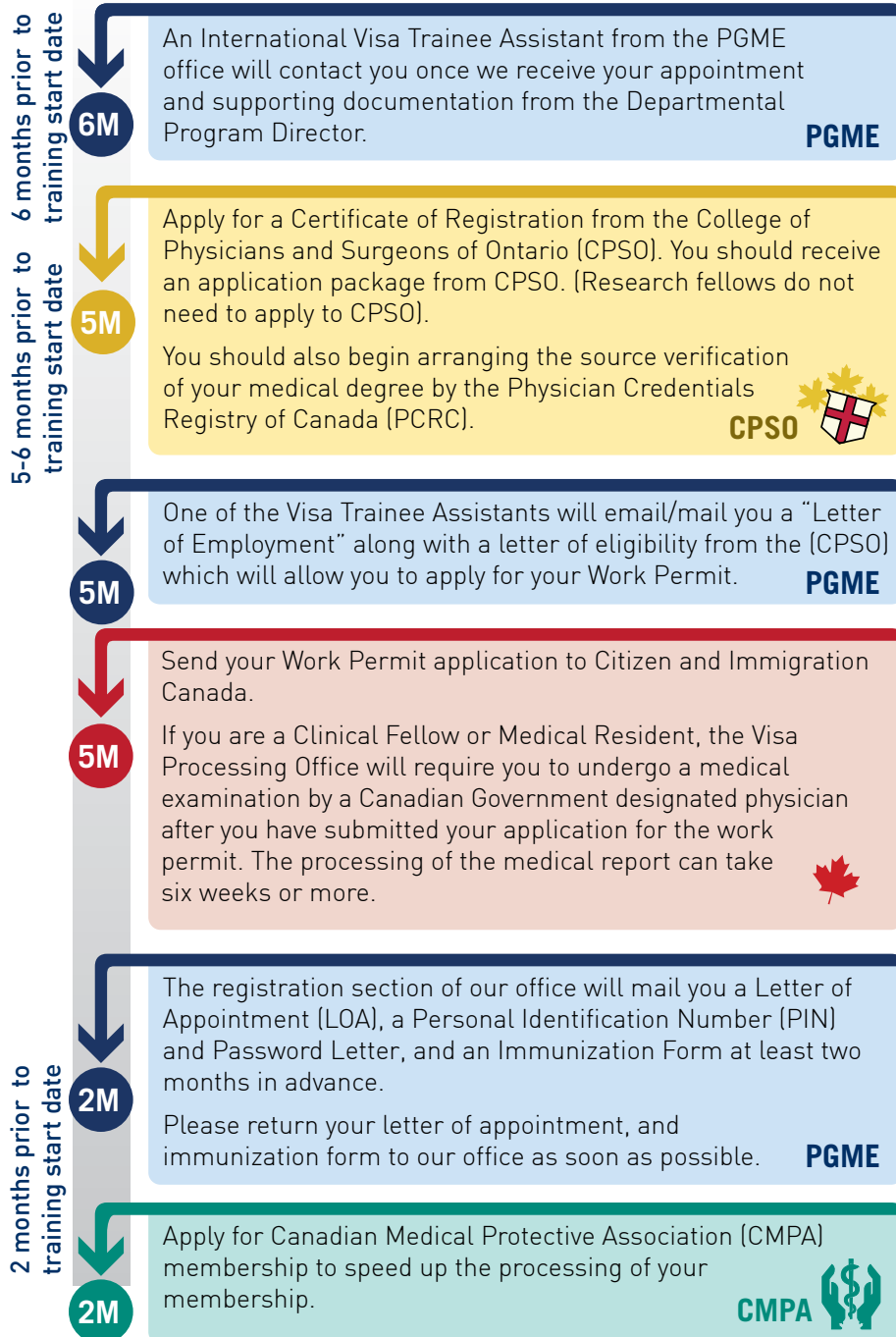
In-Training Evaluation Reports (ITERS)

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.

Registration Timeline



- PGME Registration
- CPSO Application
- Work permit application at the Canadian Embassy
- CMPA Application

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 the Ontario Health Insurance Plan for medical trainees and any accompanying family members that begins on the day of arrival in Ontario – the University Health Insurance Plan is required to bridge this gap in coverage

More information concerning the University Health Insurance Plan (UHIP) is available at: www.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.

Who meets eligibility requirements for UHIP?

- An employee with a valid work permit issued by Citizenship and Immigration Canada, working in a participating Ontario university or affiliated college;
- An individual to whom the member is legally married or with whom the member declares on the Application Form that he/she has been living in a relationship resembling marriage for at least 12 months

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 on the list granting exemptions.

For the most current list of 'Plans granting a UHIP Exemption', see: <http://www.uhip.ca/exempted.aspx> or the table below.

If you are a member of one of the plans below, you do not have to join UHIP. You will have to provide the PGME office with proof of coverage

- 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
- Saudi Arabian Cultural Bureau - GWL
- Libyan Plan

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.

The Postgraduate Medical Education Office is located at:

500 University Avenue
6th Floor, Suite 602
Toronto, Ontario
M5G 1V7

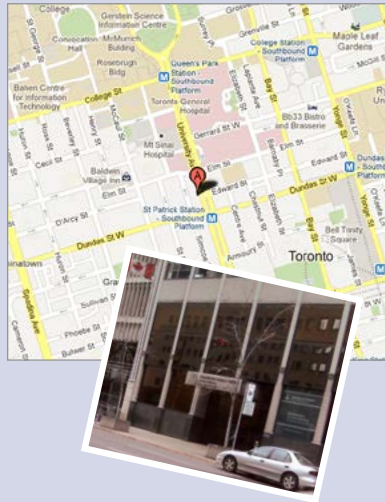
Contact Information for UHIP

Postgraduate Medical Education Office

Phone: (416) 978-3650
Email: nathan.harrison@utoronto.ca

Sun Life Assurance Company of Canada

Phone: 1-866-500-UHIP (8447)
Email: askus@sunlife.com
Website: www.uhip.ca



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

You **MUST** register for the Ontario Health Insurance Plan within the first three months of your arrival in Ontario if you meet eligibility requirements.

Even if you are eligible for OHIP coverage, you **must** still purchase three months of UHIP coverage for yourself and your family members to cover the three-month OHIP waiting period.



UHIP Premiums – September 2012 to August 2013			
Trainee's Work Permit Valid for 6 Months or Longer			
Duration of Coverage Needed (Months)	Trainee	One Dependent*	Two or More Dependents*
3 ¹	\$171.00	\$171.00	\$342.00

* 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 2012 to August 2013			
Trainee's Work Permit Valid for Less than 6 Months			
Duration of Coverage Needed (Months)	Trainee	Trainee + One Dependent *	Trainee + Two or More Dependents *
1	\$57.00	\$114.00	\$171.00
2	\$114.00	\$228.00	\$342.00
3	\$171.00	\$342.00	\$513.00
4	\$228.00	\$456.00	\$684.00
5	\$285.00	\$570.00	\$855.00
6	\$342.00	\$684.00	\$1026.00

* 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:

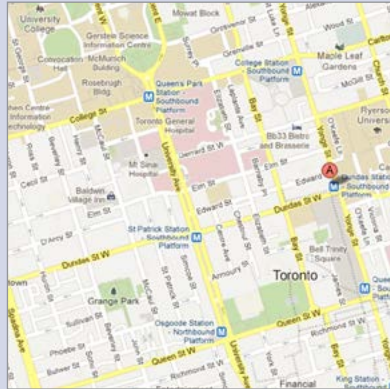
http://www.uhip.ca/_uploads/en_PremiumTable.htm

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.

Contact Information for OHIP: **INFOLine: 1-866-532-3161**

Website: <http://health.gov.on.ca/en/public/programs/ohip/>

You can also consult the UHIP FAQ section of our website for further information about both UHIP and OHIP:

<http://www.pgme.utoronto.ca/content/university-health-insurance-plan-uhip-faqs>

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) a year for each covered person incurring eligible health services and medical treatments.

For a complete list of services that UHIP **covers**, please refer to the following website: <http://www.uhip.ca/covered.aspx>

Conversely, for a full list of services **not covered** by UHIP, please refer to the following website: <http://www.uhip.ca/notcovered.aspx>

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>

Some Services NOT Covered by UHIP:

- drugs**, whether prescribed or not (unless administered during a hospital stay), unless specifically included under “Expenses UHIP pays for”
- dental care services**, unless specifically included under “Expenses UHIP pays for”
- routine **eye examinations** for persons between the ages of 20 and 64
- group examinations, **immunizations**, or inoculations unless covered by OHIP

Documents Needed To Register for Health Insurance Plans

Insurance Plan	UHIP	OHIP
Medical Trainee	<ul style="list-style-type: none"> Passport Work permit 	<ul style="list-style-type: none"> Passport Work permit Proof-of-residency in Ontario (contract/ lease agreement for home or apartment)
Family Member(s)	<ul style="list-style-type: none"> Passport stamped with arrival date and/or; A work permit, study permit or visitor record 	<ul style="list-style-type: none"> Passport with admission stamp cross-referenced to the medical trainee’s work permit or; An open/closed work permit or; The medical trainee’s work permit indicating accompanying family members

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 to the 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

<http://www.useblue.com/index.en.html>

Green Shields Canada

<http://www.greenshield.ca/>

Travel Medical Insurance

If you travel outside 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://www.uhip.ca/travel.aspx>

- 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.

For a complete overview of the extent of OHIP travel coverage, please refer to the following website:

<http://www.health.gov.on.ca/en/public/publications/ohip/travel.aspx>

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>

Green Shield Canada

<http://www.greenshield.ca/>

Sun Life Financial

http://www.sunlife.ca/Plan/Health/Health+insurance+summary?vgnLocale=en_CA

Travel Guard Insurance

http://www.travelguard.ca/quick-quote_2011_333283.html

Blue Cross Canada

<http://www.useblue.com/index.en.html>

CIBC

<https://www.cibc.com/ca/insurance/travel/index.html>

3. Accommodation

Accommodation in Toronto

These websites may point to other Internet sites that may be of interest to you; however we do not endorse or take responsibility for the content on such other sites.

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

International medical residents and fellows are required to obtain a work permit (and not a study permit). Because you are not considered a student, you will not have access to University of Toronto's Student Housing services. However, you may find some of the information on the Student Housing website useful, such as the Resources section.

<http://housing.utoronto.ca>

- 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://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.movingdocs.com
A housing resource designed to help moving medical students, residents and fellows
- www.rentcanada.com
- www.homestead.ca
Specializes in providing affordable apartments in private, multi-residential communities in major cities across Ontario.
- www.89chestnut.com
If you are interested in short-term accommodation here while you look for something longer-term, you may want to consider 89 Chestnut Residence. Throughout the year, this University of Toronto residence has one floor available to faculty, staff, interns, visiting professors and guest speakers.



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 January, 2013) is an estimate of basic living expenses for a single adult (international clinical fellow, first year) in Toronto:

First Year Expense	Amount	Rationale/Source
Canadian Embassy Work Permit Application Fees	\$ 300	Temporary Resident Visa , Work Permit
PGME Visa Processing Fee	150	One-time fee, unless fellowship renewal requested at a later date
Return Flight to Canada	2,400	London-Toronto-London; Source British Airways
CPSO Application Fee	479	Application Fee = \$158, Membership Fee = \$306, Criminal Record Check = \$15
Physician Credentials Registry of Canada (PCRC) ¹	380	CPSO requirement. Account Fee = \$270, Medical Document Fee = \$110 for each of first four documents (each subsequent document = \$60)
CMPA Annual Premium	1,116	Clinical Fellow monthly rate = \$93
UHIP	171	Single 3-month rate until OHIP coverage
PGME Registration Fee	600	Annual fee
Conferences, symposia, other education activities	1,500	Estimated cost of fellowship-related educational activities outside of PGME enrolment
TTC Metropass - Annual	1,542	Monthly rate = \$128.50
Rent - 1 Bedroom Apartment	14,400	Monthly rate = \$1,200 average, Source: Re/Max (Rental pricing may vary)
Telephone + Internet (including Long Distance)	1,464	\$45 Phone (basic), \$39 Internet (basic), \$38 Cable (basic); Monthly; Source: Rogers
Food	5,500	Source: U of T Centre for International Experience (CIE)
Clothing	2,500	Source: U of T CIE (One-time outlay for winter clothing)
Miscellaneous Expenses	4,000	Source: U of T CIE (Includes laundry, entertainment, household items)
TOTAL ANNUAL EXPENSES	\$ 36,502	²

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>

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 January, 2013) 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:

First Year Expense	Amount	Rationale/Source
Canadian Embassy Work Permit Application Fees	\$ 750	Temporary Resident Visa , Work Permit, plus accompanying family members (\$150 x 3)
PGME Visa Processing Fee	150	One-time fee, unless fellowship renewal requested at a later date
One-Way Flight to Canada	4,359	Average \$4,359/one-way, London – Toronto; Source: British Airways
CPSO Application Fee	479	Application Fee = \$158, Membership Fee = \$306, Criminal Record Check = \$15
Physician Credentials Registry of Canada (PCRC) ²	380	CPSO requirement. Account Fee = \$270, Medical Document Fee = \$110 for each of first four documents (each subsequent document = \$60)
CMPA Annual Premium	1,116	Clinical Fellow monthly rate = \$93
UHIP	705	Family 3-month rate until OHIP coverage
PGME Registration Fee	600	Annual fee (pro-rated)
Conferences, symposia, other educational activities	1,500	Estimated cost of fellowship-related educational activities outside of PGME enrolment
TTC Metropass - Annual	2,312	Monthly rate = \$128.50, Weekly pass = \$38.50 (20 weeks)
Rent - 2 Bedroom Apartment	19,800	Monthly rate = \$1,650 average, Source: Re/Max
Child Care ¹	13,000	Monthly rate = \$1,150 average (1 child); Source: City of Toronto
Telephone + Internet (including Long Distance)	1,884	\$80 Phone (basic), \$39 Internet (basic), \$38 Cable (basic); Monthly; Source: Rogers
Food ¹	7,200	Monthly rate = \$600 average, Source: City of Toronto
Clothing ¹	4,000	One-time outlay for winter clothing
Miscellaneous Expenses ¹	5,500	Includes laundry, entertainment, household items
TOTAL ANNUAL EXPENSES	\$ 63,735	³

¹ Please note that estimated expense may vary depending on the age of the children.

² Minimum amount; expense may vary depending on number of documents (e.g. translations) required.

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>

5. 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 www.bmo.com
Tel: 416-596-8814
- **CIBC**
460 University Avenue www.cibc.com
Tel: 416-980-2260
- **RBC**
Royal Bank of Canada
443 University Avenue www.rbcroyalbank.com
Tel: 416-974-2159
- **Scotia Bank**
522 University Avenue www.scotiabank.com
Tel: 416-866-3300
- **TD Canada Trust**
465 University Avenue www.tdcanadatrust.com
Tel: 416-982-8710



6. 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 www3.ttc.ca
- Pick up a TTC Ride Guide at any subway stop when you arrive

For prices and fare information:

http://www3.ttc.ca/Fares_and_passes/index.jsp



Toronto subway



Streetcar on Front Street

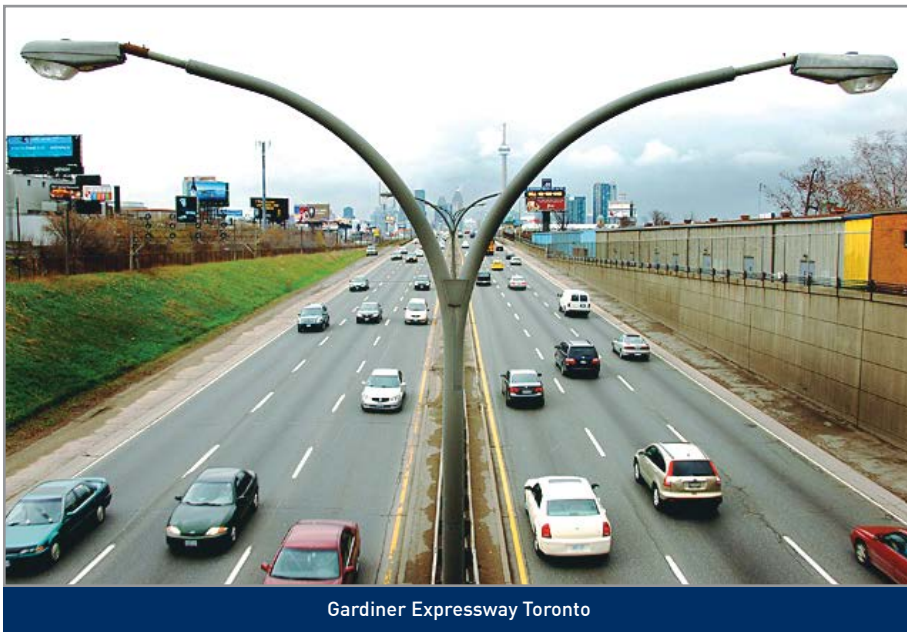
Driving in Ontario

International students are considered residents of Ontario for licensing purposes. If you have a valid license from another country or an international driver's license, 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.

Telephone: **1-800-268-4686**

www.mto.gov.on.ca



Gardiner Expressway Toronto

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 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.

In May 2010, the **BIXI** public bicycle system was implemented in Toronto. This bike sharing system provides immediate access to public bicycles for city residents and visitors. BIXI bicycles are meant to be used for one-way trips of less than 30 minutes. BIXI bikes are picked up from one station and dropped off at another station close to a desired destination. BIXI bicycles are available for use 24-hours-a-day, 7-days-a-week. Regular users purchase either a one-month membership or an annual membership. Registered members receive a BIXI-key which can be used to take out a bicycle at any station in the network. Alternatively, customers can purchase a 24-hour or 72-hour pass by using a credit card at any of the 80 BIXI stations in Toronto. There are no additional trip fees if the bicycle is returned to a BIXI station within 30 minutes.

7. 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. To find either an elementary, intermediate, or secondary school nearest to you, please visit the

Toronto District School Board:

www.tdsb.on.ca/MOSS/asp_apps/find_your_school/landing.asp

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.**

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.

www.csviamonde.ca/csviamonde/

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/>

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 www.cic.gc.ca

<http://www.cic.gc.ca/english/study/minors-documents.asp>

8. 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
- www.toronto.com
- www.seetorontonow.com

The University of Toronto has succeeded in building a safe place for the widest breadth of communities, experiences and ideas. By some measures, the University is now more diverse even than Toronto itself. Continuing to advance this achievement remains the daily work of the University. In March 2007, for example, the University opened its Multifaith Centre for Spiritual Study and Practice.

Toronto culture

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 Newspapers

Some of the major Toronto newspapers are:

- **Globe and Mail**
www.theglobeandmail.com
- **National Post**
www.nationalpost.com
- **Toronto Star**
www.thestar.com
- **Toronto Sun**
www.torontosun.com

Toronto is also home to free arts and culture publications such as:

- NOW Magazine (Arts, Entertainment, Social Comment, free weekly newspaper, published every Thursday)
www.nowtoronto.com/
- The Grid
www.thegridto.com/
- Exclaim!
exclaim.ca/

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.

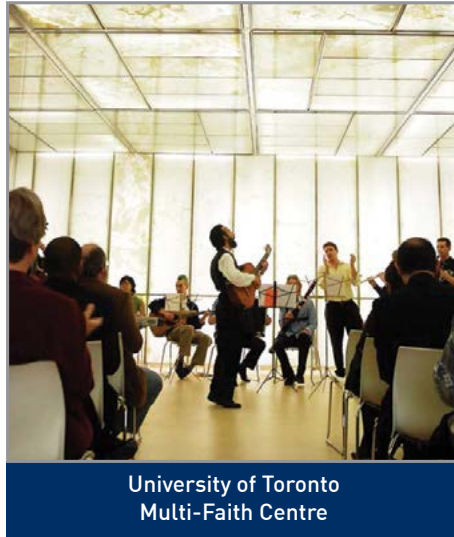
To view the current weather in Toronto, visit:

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 Baha'i World**—Web site provides an introduction to the Baha'i 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



Places of worship

- **Canadian Islamic Congress**—Part of the Congress' mandate is to “encourage Canadian Muslims to participate in the national, social, cultural and education aspects of Canadian public life”. The site provides links to Muslim organizations and resources in Canada.
<http://www.cicnow.com/cic2010>
- **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
- **International Association for Religious Freedom (IARF)**—This non-profit organization has United Nations consultative status and was founded in 1900. It includes members of many of the world's major faiths and indigenous peoples on four continents.
www.iarf.net
- **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.
jewishtoronto.com/index.aspx
- **Masjid Addresses in Ontario**—Use this site to find an Islamic Masjid or Mosque in Ontario
http://bangladesh2000.com/bdcom/islam/dir/masjid_directory_ontario.html
- **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


Places of worship

- **Vishnu Mandir**—This temple, located near Toronto, is one of the most important places of worship for Hindus in Canada. Their Web site 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>

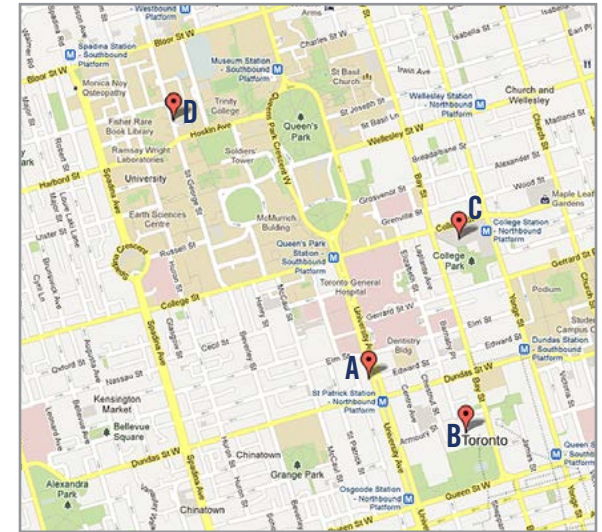


Kew Beach Toronto

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



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