



TIMELINE

**HEALTH
CARE
COVERAGE**

**REGISTRATION
PROCESS**



ABOUT TORONTO

**COST OF
LIVING**

Orientation

for New Residents and Fellows at the University of Toronto



CONTACT PGME



**TRAINING
CERTIFICATES**



TRANSIT

**CHILD
CARE**



APRIL 2016

Orientation

for New Residents and Fellows at the University of Toronto

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Social Media

Connect online!



PGME Fellowship Forum
Created by clinical fellows for clinical fellows

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”



Social Media

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>



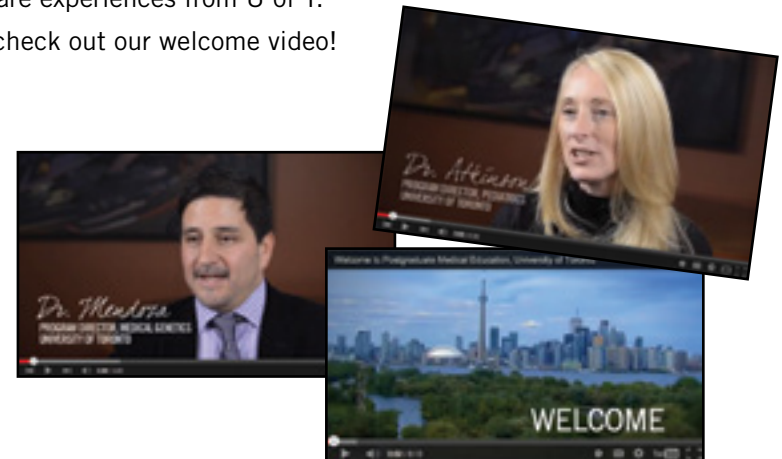
Join PGME on Facebook:
University of Toronto
Postgraduate Medical Education



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!

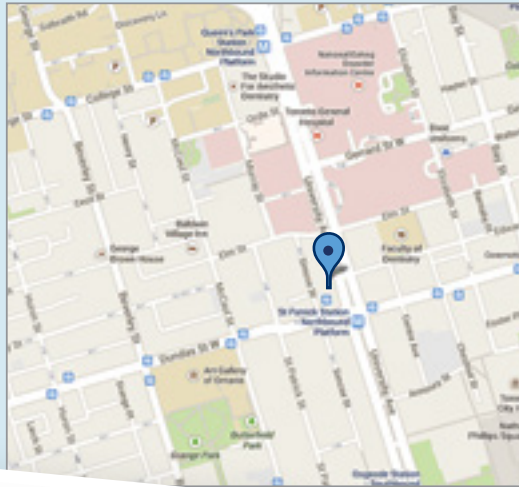


The Postgraduate Medical Education Office is located at:

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

Phone: 416-978-6976
Fax: 416-978-7144

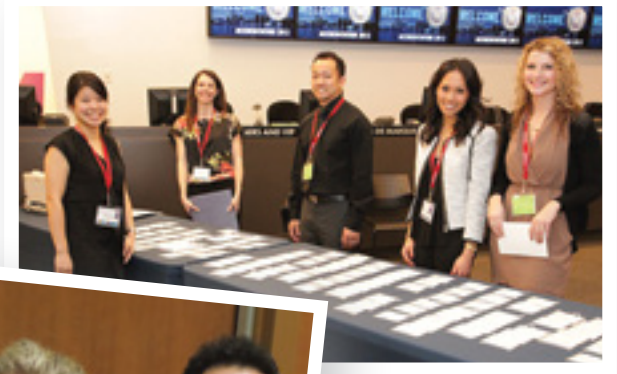
General inquiries:
postgrad.med@utoronto.ca



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, 2016 will receive an email notification for online registration through the Postgraduate Web Evaluation and Registration (POWER) system by mid-March 2016 and additional documents required for registration.

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

New international trainees with a work permit must present their work permit and passport in person and register for University Health Insurance Plan (UHIP) at the PGME Office, in order to complete the registration process. New trainees will also need to submit a completed immunization record form, as well as confirmation of their 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 2016-2017 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 PGME sends an electronic Letter of Appointment (e-LOA) to trainees for digital signature in advance of the academic year. The e-LOA must be signed and returned electronically to PGME as an annual requirement for medical educational licensure by the College of Physicians and Surgeons of Ontario (CPSO). Please note that PGME forwards your signed e-LOA directly to the CPSO. International trainees should not use the e-LOA to apply for a work permit.

College of Physicians and Surgeons of Ontario (CPSO)

www.cpsso.on.ca



Telephone: 416-967-2617

Toll-free: 1-800-268-7096, Extension 617 (within Canada only)

Email: inquiries@cpsso.on.ca

The College of Physicians and Surgeons of Ontario (CPSO) is the body that regulates the practice of medicine in the province of Ontario.

Submit your completed application package to the CPSO by mail or courier and begin arranging for all supporting source documents at least four months in advance of your appointment start date. Supportive credentialing documents are valid for six months. Applications received too far in advance of the appointment start date will require updating.

Within a week of receiving your application, the CPSO will email you log-in instructions to access the CPSO's Online Application Status Check. The Online Application Status Check provides the current status of your application, including documentation that has been received to date and any documentation that is still outstanding. Following the initial assessment, the CPSO will continue to update the status of your application online and you may be asked for additional supporting documents. You must check the status of your CPSO application frequently.

Applications are assessed in the order they are received. Wait time between receipt of an application and completion of initial assessment by the CPSO is usually anywhere from three to five weeks, but can be longer during the peak period (March to July).

In December 2015, Council approved the **Blood Borne Viruses** policy. This policy requires physicians who are beginning to perform or assist in performing exposure prone procedures in Ontario (including new registrants) to be tested for HCV, HIV, and HBV—if they have not been confirmed immune to HBV—before they commence these procedures. Providing a declaration of testing will be part of new registrants' initial application to the CPSO.

Every certificate of registration authorizing postgraduate education issued by the CPSO carries an expiry date, usually based on the academic year-end. If the training appointment is extended, it is the trainee's responsibility to ensure all requirements for renewal of registration are met. It is an offence under the Regulated Health Professions Act for a person to practise medicine, or engage in postgraduate training in Ontario until such time as an appropriate certificate of registration has been issued or renewed.

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 authorize sharing with the CPSO through physiciansapply.ca profile. 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 the applicant. If source verification of medical degree is not completed before the training appointment begins, the CPSO will not hold up issuance of the 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 not-for-profit, mutual defence association that is governed by a council of physicians representing members from across Canada. The CMPA provides advice and assistance when medical-legal difficulties arise, and resources to help manage risk and contribute to safe medical care. Detailed information, including the online application form for membership, is accessible 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 to speed up 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

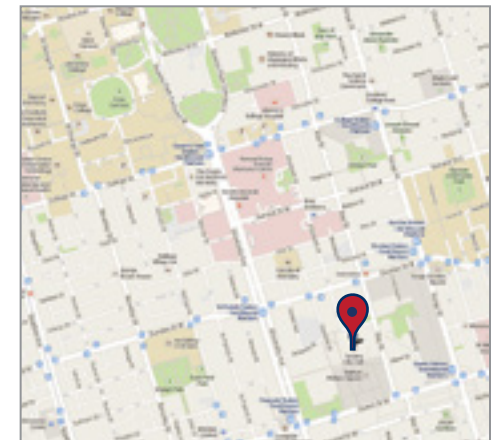
Hours of Service:

Monday to Friday:
8:30 am to 4:00 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?

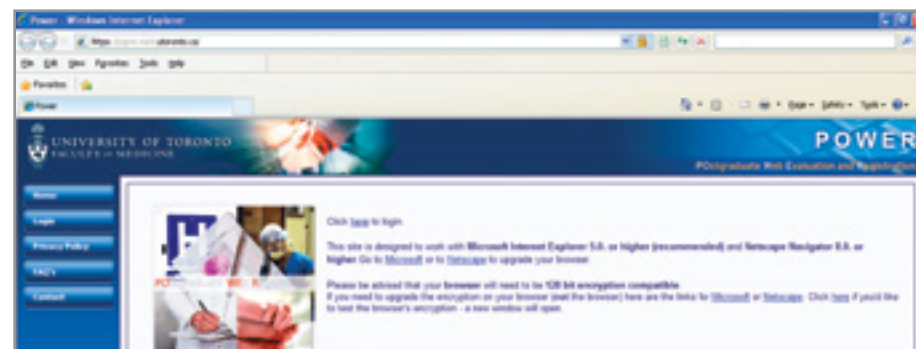
- 2-step Mantoux skin test (and chest x-ray, if positive Mantoux)
- Lab evidence of immunity to Hepatitis B (anti-HBs, and HBsAg if non-immune or no prior immunization)
- 2 dose vaccination for Measles, Mumps and Rubella, or evidence of immunity/titre results
- VZV titre results or 2 varicella vaccine 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>

Trainees who have a communicable disease/carrier of an infectious agent must report to the Postgraduate Medical Education Office for consideration by the Expert Panel on Infection Control. The report must be submitted by emailing postgrad.med@utoronto.ca

On-line Registration

Your University of Toronto PGME registration will be complete only when you have met all of the applicable requirements. You will be able to access your registration record through the registration website at <http://power.utoronto.ca>. To receive your Personal Identification Number (PIN) and password for the website, you will need to select the 'Forgot your pin and/or password?' link found on the Login page. The registration requirements that you must complete will appear in your on-line registration record as "alerts" listed at the bottom of the screen. On-line screen prompts will guide you through the registration requirements.



At the request of our training sites, all new residents, fellows and elective trainees must complete a Vulnerable Sector Screening (VSS) as a PGME registration requirement. The VSS performs a higher level check than the criminal record check required by the College of Physicians and Surgeons of Ontario (CPSO). The CPSO will accept a copy of the VSS report to meet its criminal record check requirement, provided certain conditions are met. You will receive detailed information and instructions ahead of time from PGME. New international trainees who have a work permit and did not have a Canadian address in the year preceding their registration do NOT have to complete the VSS requirement when they first register, but must complete an on-line "attestation" through the registration website.

Our hospitals require all trainees to complete 7 mandatory Hospital Health and Safety Policy e-Learning Modules prior to the start of training at their sites. Further details are available in your on-line registration record.

You will be able to pay the annual **University of Toronto PGME registration fee** only after you have met all of the other requirements for registration. You can pay this fee on-line by Visa, MasterCard or American Express, or (if the Ontario Ministry of Health & Long-Term Care is funding your residency

training) by payroll deduction, as administered the Toronto Hospitals Postgraduate Payroll Association (THPPA). The non-refundable registration fee for 2016-17 is \$700 per annum. This fee is pro-rated on a monthly basis for those who will end their training during the academic session. Elective trainees do not pay the registration fee.

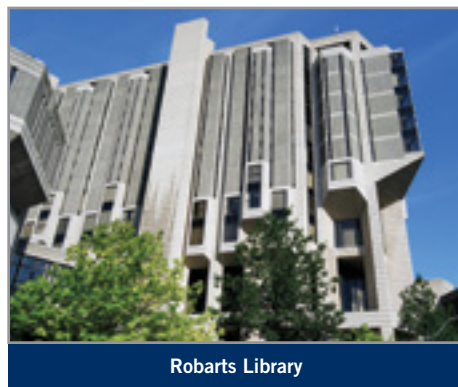
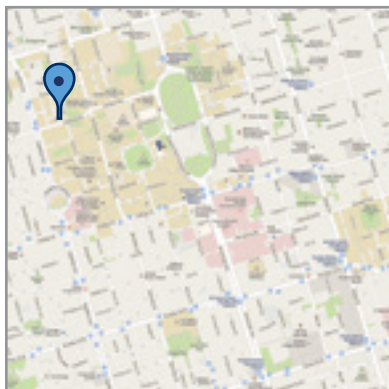
Once you have completed your registration on-line, you will be able to print a **Confirmation of Registration** document from the website. This document will be helpful to you in obtaining your hospital credentials at the teaching hospital(s) in Toronto where your residency/fellowship will occur.

To activate your **University of Toronto ID (UTORid)**, you will need a Secret Activation Key (SAK). The SAK will appear at the top of your POWER registration record. The UTORid activation website is:
<https://www.utorid.utoronto.ca/cgi-bin/utorid/activate.pl>

University of Toronto Library Card

To obtain a University of Toronto library card with Photo ID, you must go to the **TCard Office** in 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: <https://onesearch.library.utoronto.ca>



Robarts Library

Educational Objectives

With the approval of the Faculty of Medicine in 2010, the PGME Office introduced a template for educational objectives for clinical fellowships. 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 Post MD 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/educational-objectives-template-clinical-fellowships>

Pre-Entry Assessment Program (PEAP)

The Pre-Entry Assessment Program (PEAP) is mandatory for international medical graduates (IMGs) entering residency training outside the CaRMS match process, for IMGs entering clinical fellowship training, or for IMGs entering elective residency training (but only if the IMG's home residency program is outside Canada and the US.)

The PEAP is an assessment process that evaluates IMGs to determine whether they can function at the appointed level of training. It is normally between four to twelve weeks in duration (two weeks for elective appointments). The assessor/supervisor must ensure that the candidate is mentally competent to practice medicine; is able to practice with decency, integrity and honesty in accordance with the law; has sufficient knowledge, skill and judgement to engage in postgraduate medical training as authorized by the educational license; can communicate effectively; and displays an appropriate professional attitude.

Unless the program director indicates otherwise, the PEAP for clinical fellows will not add to the original fellowship appointment. In other words, the PEAP candidate is able to count educational activity during the PEAP towards the fulfillment of the educational goals and objectives of the clinical fellowship.

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 P^Ostgraduate 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 educational 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, unique numbering, and a proprietary font. 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 Post MD Education.

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 introduced similar a certificate 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)

More than 1,200 clinical fellows register annually at the University of Toronto. Over 47% of all clinical fellows in Canada, and 68% of all clinical fellows in Ontario, are registered at U of T.

The Fellowship Education Advisory Committee (FEAC) was established in 2009 to advise the Vice Dean Post MD Education on the oversight of clinical fellowship training and the management of fellowship issues.

The FEAC regularly surveys clinical fellows registered at the University of Toronto. These surveys have driven a number of initiatives for clinical fellows, including: remuneration guidelines, a template statement of educational objectives for clinical fellowships, a Facebook-based forum for clinical fellows, the University of Toronto certificate of completion of training, and the orientation handbook you are now reading.

The committee makes the minutes of its meetings, as well as annual reports and reference materials, publicly accessible through 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 there are topics you would like the committee to consider, please contact John Kerr of PGME (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).

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

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.

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:

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)

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 2015-2016
- 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>

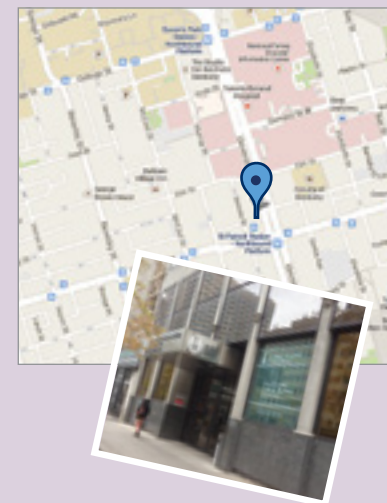
The Postgraduate Medical Education Office is located at:

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

Contact Information for UHIP:

**Postgraduate Medical Education Office
Phone: (416) 978-5161
Email: angelina.sulay@utoronto.ca**

**The UHIP insurer:
Sun Life Assurance Company of Canada
Phone: 1-866-500-UHIP (8447)
Website: <http://uhip.ca>**



UHIP Premiums – September 1, 2015 - August 31, 2016

Trainee's Work Permit Valid for 6 Months or Longer

Duration of Coverage Needed (Months)	Trainee	One Dependent*	Two or More Dependents*
3 ¹	\$153.00	\$153.00	\$306.00

* 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 1, 2015 - August 31, 2016

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	\$ 51.00	\$102.00	\$153.00
2	\$102.00	\$204.00	\$306.00
3	\$153.00	\$306.00	\$459.00
4	\$204.00	\$408.00	\$612.00
5	\$255.00	\$510.00	\$765.00
6	\$306.00	\$612.00	\$918.00

* 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://uhip.ca/all-about-uhip.aspx>

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.



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>

ONCE YOU ARRIVE

- For postgraduate trainees with OHIP:

- 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://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner>

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>



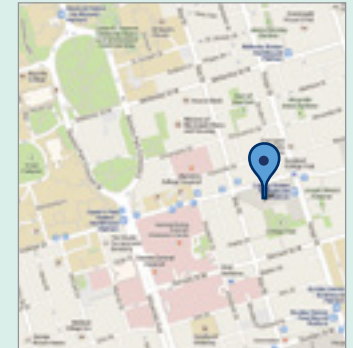
How to apply for coverage...

- 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, Lower Level
Toronto, Ontario M5G 2C8
Phone: 1-800-267-8097
Health Card Inquiry: 1-888-376-5197



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

Hours: Monday - Friday: 8:30 am - 5:00 pm
Closed on public holidays

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 the PGME website for further information about both UHIP and OHIP: <http://www.pgme.utoronto.ca/content/university-health-insurance-plan-uhip-faqs>

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 (rental or 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

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>

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

Not all health care providers in Ontario accept UHIP. Knowing which health care providers accept UHIP is important and can save you from unnecessary expense. Sun Life has worked closely with many health care providers in Ontario to create a Preferred Provider Network. This network is made up of health care providers that will recognize the UHIP plan as valid health insurance coverage.

If you choose to be treated at, or are admitted to, a hospital that is not part of the Preferred Provider Network, it is possible that you will have to pay expenses in addition to what UHIP reimburses.

Sun Life has created an online search tool that enables UHIP holders to find the preferred health care provider nearest them. UHIP holders register online for this service by entering their email address and UHIP Policy Number (050150) at <https://www.internationalhealthcarenetwork.com/en/login.aspx>

UHIP offers a mobile-friendly website for your convenience –

<http://uhip.ca/mobile/>



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.

Extended Health Insurance Plans

Sun Life Financial Company of Canada
https://www.sunlife.ca/ca/Insurance/Health+insurance?vgnLocale=en_CA

Manulife Financial Company of Canada
<http://www.coverme.com>

Blue Cross
<http://www.on.bluecross.ca>

Green Shield Canada
<http://www.greenshield.ca>

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

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>

- 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>

Green Shield Canada
<http://www.greenshield.ca>

Sun Life Financial
https://www.sunlife.ca/ca/Insurance/Health+insurance?vgnLocale=en_CA

Travel Guard Insurance
<http://www.travelguard.ca>

Blue Cross Canada
<http://www.bluecross.ca>

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

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.

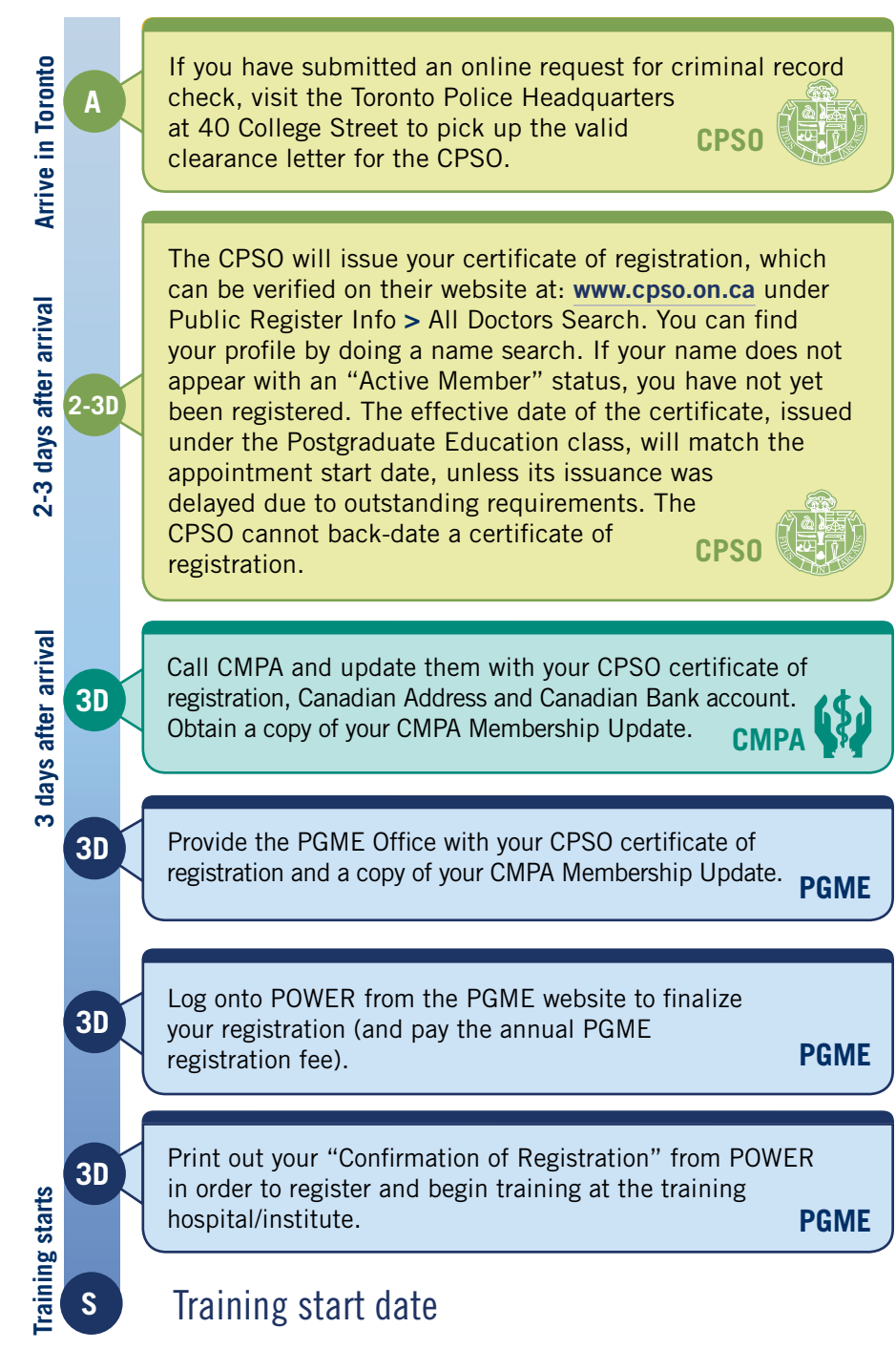
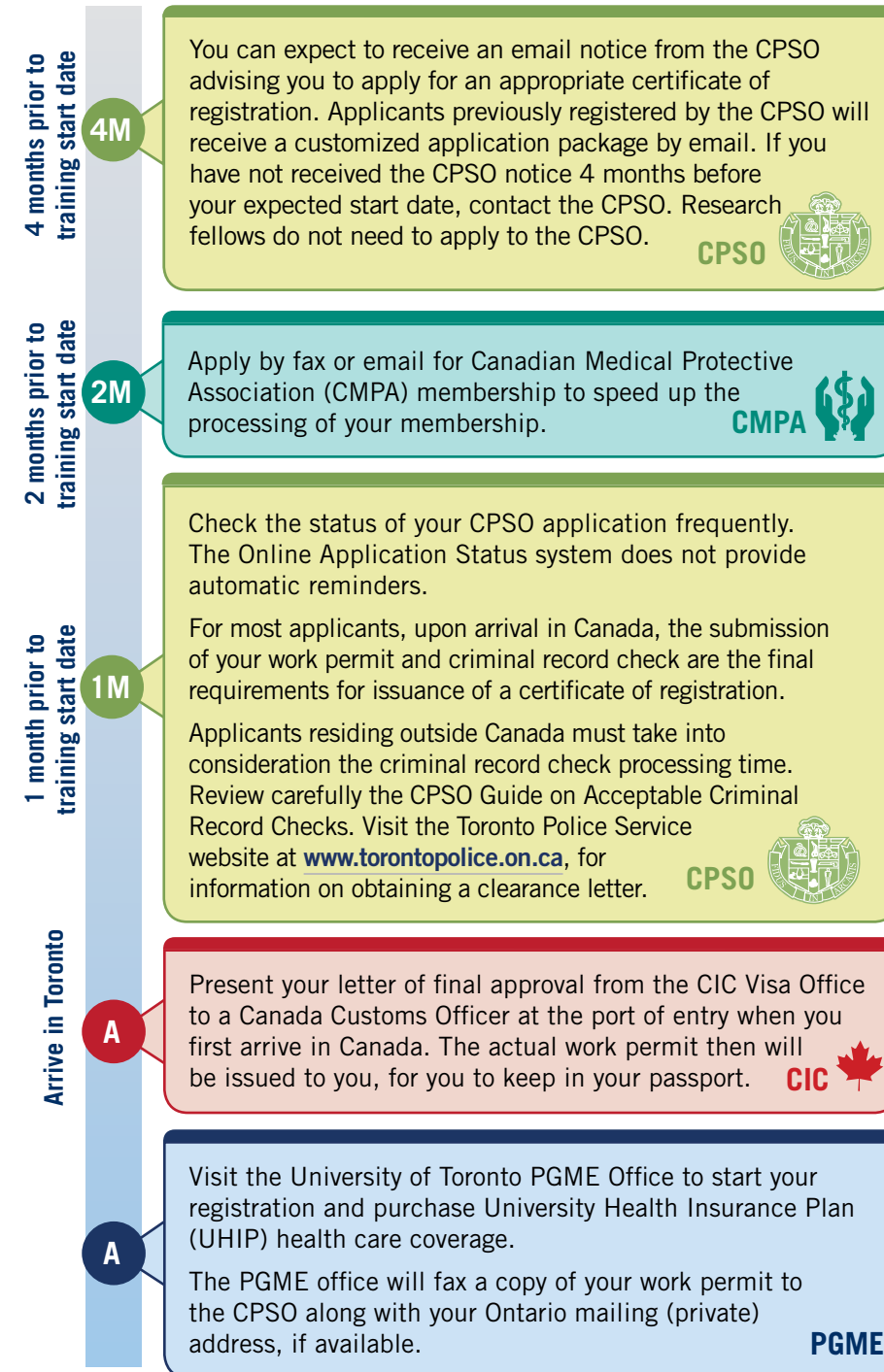
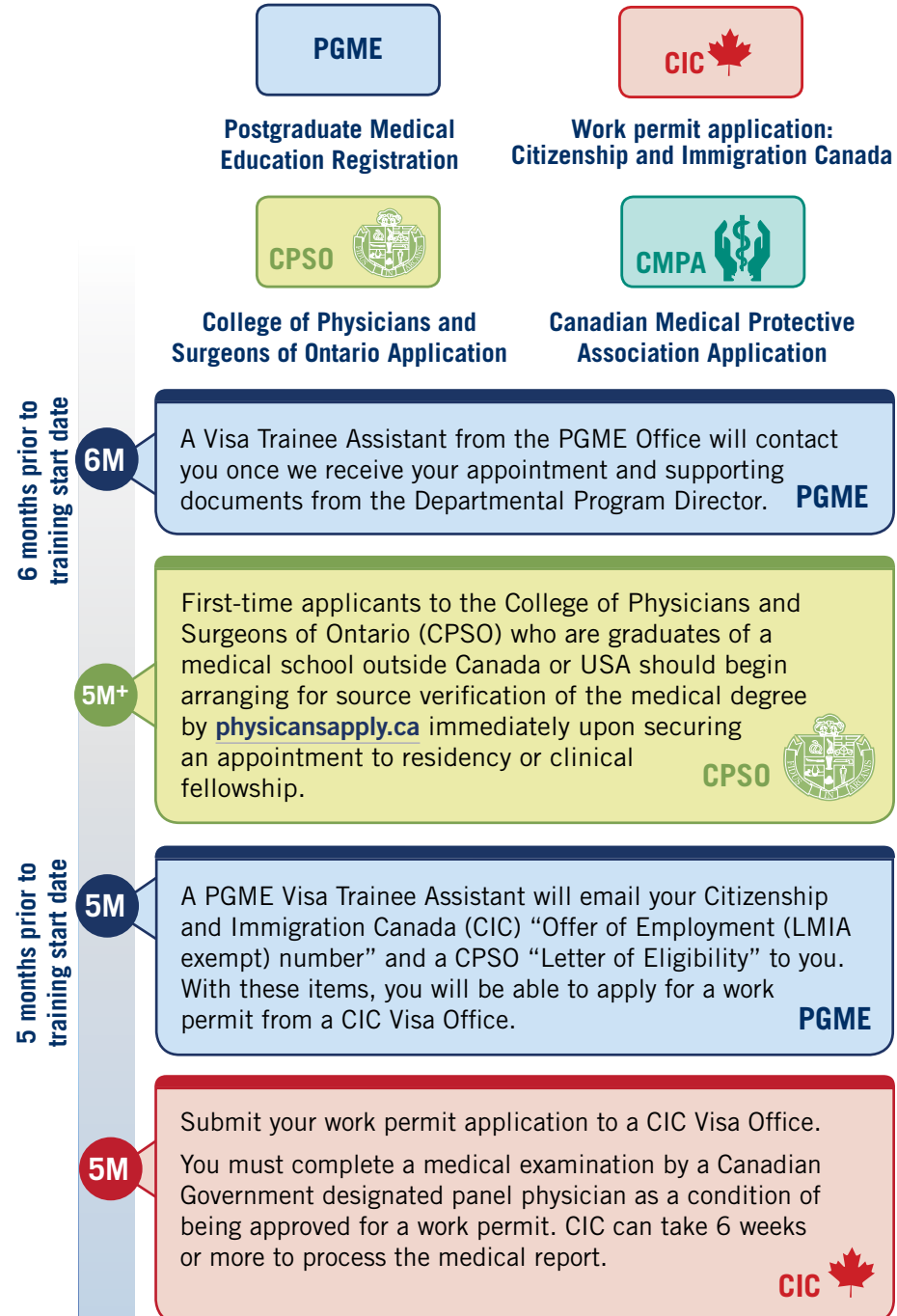
The Office of Resident Wellness is committed to supporting all postgraduate medical learners in need, whether residency trainees or clinical fellows.

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>



Registration Timeline



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 February 2016) 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	\$ 255	Temporary Resident Visa, Work Permit
PGME Visa Processing Fee	150	One-time fee, unless fellowship renewal requested at a later date
One-Way Flight to Canada	1,550	Dubai—Toronto; Source British Airways
CPSO Fees	483	Non-Refundable Application Fee = \$164 Membership Fee = \$319
CPIC Requirement Criminal Record Check	20	CPSO Requirement Online application with Toronto Police Force
Source Verification of Medical Degree (Physiciansapply) ¹	435	CPSO requirement. Account Fee = \$278, Medical Document Fee = \$157 for each medical credential document submitted for source verification
CMPA Annual Premium	2,304	Clinical Fellow monthly rate = \$192
UHIP	153	Single 3-month rate until OHIP coverage
PGME Registration Fee	700	Annual fee (pro-rated)
Conferences, symposia, other education activities	1,500	Estimated cost of fellowship-related educational activities outside of PGME enrolment
TTC Metropass - Annual	1,698	Monthly rate = \$141.50
Rent - 1 Bedroom Apartment	15,600	Monthly rate = \$1,300 average Source: Re/Max U of T Centre for International Experience (CIE)
Telephone + Internet (including Long Distance)	1,596	\$46 Phone (basic), \$33 Internet (basic), \$54 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
Miscellaneous Expenses	4,000	Source: U of T CIE (Includes laundry, entertainment, supplies)
TOTAL ANNUAL EXPENSES	\$ 38,444 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 February 2016) 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	\$ 555	Temporary Resident Visa, Work Permit, plus accompanying family members (\$100 x 3)
PGME Visa Processing Fee	150	One-time fee, unless fellowship renewal requested at a later date
One-Way Flight to Canada	5,600	Average \$5,560/one-way, Dubai—Toronto; Source: British Airways
CPSO Fees	483	Non-Refundable Application Fee = \$164 Membership Fee = \$319
CPIC Requirement Criminal Record Check	20	CPSO Requirement Online application with Toronto Police Force
Source Verification of Medical Degree (Physiciansapply) ¹	435	CPSO requirement. Account Fee = \$260, Medical Document Fee = \$145 for each medical credential document submitted for source verification
CMPA Annual Premium	2,304	Clinical Fellow monthly rate = \$193
UHIP	459	Family 3-month rate until OHIP coverage
PGME Registration Fee	700	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	2543	Monthly rate = \$141.50, Weekly pass = \$42.25 (20 weeks)
Rent - 2 Bedroom Apartment	19,800	Monthly rate = \$1,650 average, Source: Re/Max
Child Care ²	14,088	Monthly rate = \$1,174 average (1 child); Source: City of Toronto
Telephone + Internet (including Long Distance)	2,016	\$46 Phone (basic), \$68 Internet (upgrade over basic), \$54 Cable (basic); Monthly; Source: Rogers
Food ²	7,200	Monthly rate = \$600 average, Source: City of Toronto
Clothing ²	4,000	One-time outlay for winter clothing
Miscellaneous Expenses ²	5,500	Includes laundry, entertainment, household items
TOTAL ANNUAL EXPENSES	\$ 67,353 ³	

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>

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

Search up-to-date listings and information on apartments for rent, house rentals, home rentals 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.medshousing.com

MedsHousing.com is a global listing service dedicated to the housing needs of the academic medical trainee. Search the listings for elective, residency and fellowship housing. Haven't found what you're looking for or need a roommate? Post a want ad at www.medshousing.com

- 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.

- www.keithwong.ca

Keith Wong, Sales Representative, Century 21 Winpax Realty Inc., Brokerage, can help postgraduate medical residents/fellows find a place to live or stay in Toronto. He can be reached directly by phone at 416-953-5155 or by email at KeithWong.BuySellRealEstate@gmail.com

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 Housing Services. However, you may find some of the information on the Housing Services website useful. <http://housing.utoronto.ca>

- <http://leochwoika.com>

Leo Chwoika, BBA, is a Real Estate Agent working for Royal LePage 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

A canada-wide listing of rental properties and property-management firms

- www.homestead.ca

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

- 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



Toronto subway



Toronto streetcar

Driving in Ontario

International students/trainees are considered temporary 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. 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



Front Street



Toronto waterfront

Cycling in Toronto

Toronto has a network of designated cycling routes for cycling to neighbourhoods and destinations across the City. The cycling network includes many types of infrastructure, such as Cycle Tracks, bicycle lanes, shared roadway routes and multi-use pathways. Toronto's cycling routes are for both commuter and recreational cycling.

The Toronto Cycling Map will help you to plan your route to work, school, shopping, or to explore the city. The map is produced by the City of Toronto, and shows on and off-street bikeways, suggested routes and connections, bicycle locker, rental and shop locations, and other important information about cycling. Printed maps are available free-of-charge at Civic Centres, libraries, community centres and bicycle specialty shops. The map is accessible online via the City of Toronto website at: <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=42b3970aa08c1410VgnVCM10000071d60f89RCRD>



Cycling on Toronto's waterfront trail

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.

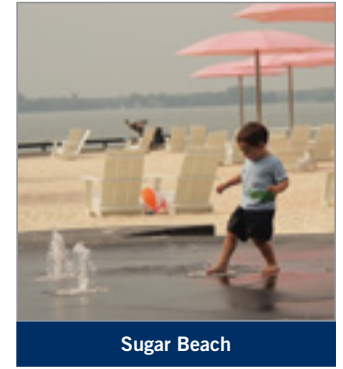
Bike Share Toronto offers a network of bikes throughout the downtown core. Docking terminals allow users to pick up and drop off bikes from location to location, 24 hours a day, seven days a week. To learn more about the program, visit the Toronto Bike Share website at: <http://www.bikesharetoronto.com>

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 19 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>



Sugar Beach

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.

<https://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>

Le 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.

<https://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 address (two pieces of identification that show your address, such as purchase or lease agreement or a utility bill)
- Proof of entry into Canada (such as a study permit)
- Proof of 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>



High School (Secondary) Students:

To register for high school, all students between the ages of 14-20 should begin by visiting a Toronto District School Board (TDSB) Newcomer Reception Centre. At the Reception Centre, new students will have their English language and mathematics skills assessed. This assessment will help schools offer them the supports needed as they begin studying in Canada.

All new secondary students must make an appointment with the Reception Centre by telephone (see phone numbers below). Students and their families must bring the following to their appointment:

- Appropriate legal documentation
- Two pieces of proof of current Toronto address (rental agreement, telephone bill, bank statement, driver's license, or government document with current Toronto address)
- School documents from the student's previous school, if available
- Proof of immunization, if available

There are two **Newcomer Reception Centres**. New students should access the location that is most convenient by calling to make an appointment:

West End Reception Centre

777 Bloor Street West, 4th floor
Toronto, ON (south side of Bloor St. at Christie subway station)
416-393-0542

Map and directions to West End Reception Centre:

<http://www.tdsb.on.ca/Portals/0/Elementary/ESL/West%20End%20Reception%20Centre.pdf>

Georges Vanier Reception Centre

3000 Don Mills Road East
Toronto, ON (Don Mills Road East, south of Finch)
416-395-9440

Map and directions to Georges Vanier Reception Centre:

<http://www.tdsb.on.ca/Portals/0/Elementary/ESL/Georges%20Vanier%20Reception%20Centre.pdf>

For additional details, please visit the TDSB website at <http://www.tdsb.on.ca/newcomers/students.aspx>

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>



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/>

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>

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
<http://www.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.studentlife.utoronto.ca/cie/ecp>

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>

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:

- <http://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.

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.



Caribbean Carnival Parade

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. <http://www.studentlife.utoronto.ca/mf>
- **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. www.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
- **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



University of Toronto
Multi-Faith Centre

- **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
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
- **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: 

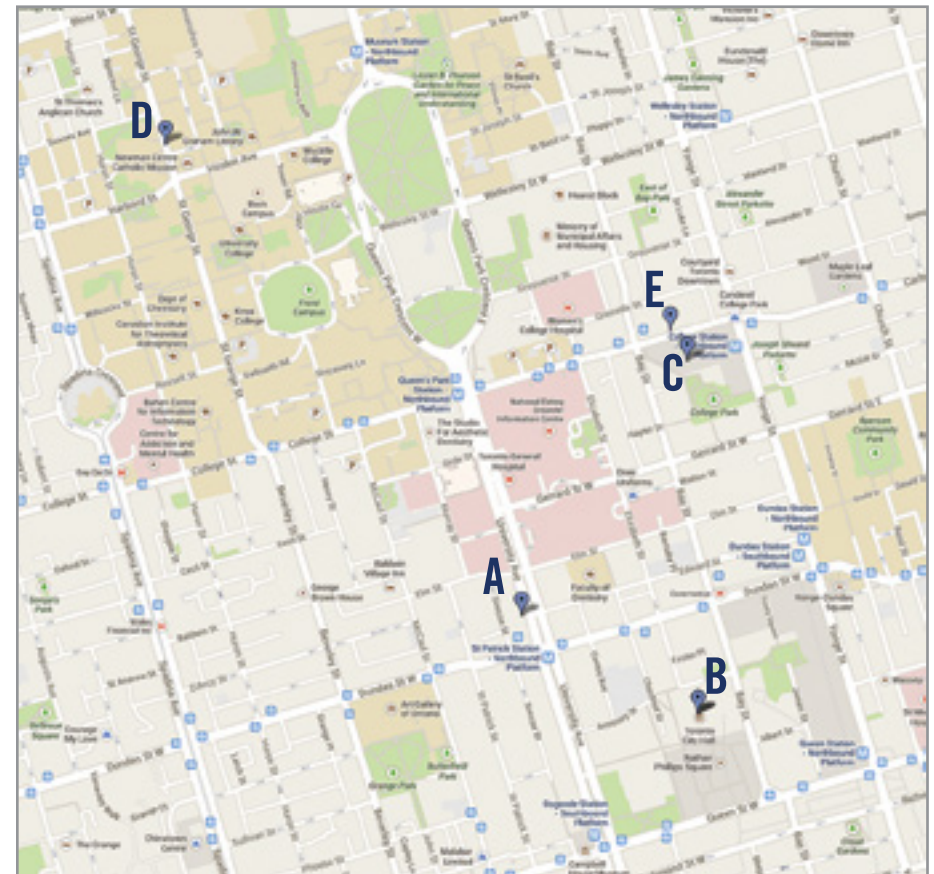
A. 500 University Ave.
PGME offices

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

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

E. 40 College Street
Toronto Police Service

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



11. Toronto Calendar of Events

January

- Winterlicious
- Toronto International Design Festival



Winterlicious

February

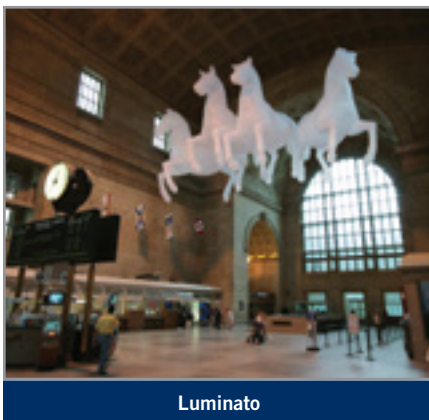
- Black History Month
- Canadian International Autoshow
- Reading week - for Post-Secondary schools
- Toronto Sportsmen's Show



Scotiabank Toronto Waterfront Marathon

March

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



Luminato

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
- Canadian Music Week

June

- Luminato
- TD Toronto Jazz Festival
- Pride Parade
- North by Northeast Music and Film Festival
- Fête de la Musique Toronto
- Toronto International Dragon Boat Festival



Caribbean Carnival

July

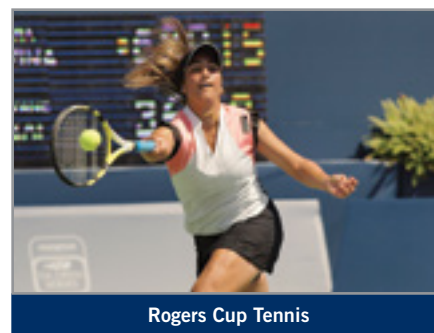
- Toronto Fringe Festival
- Honda Indy Toronto
- Summerlicious
- Beer Fest
- TD Centre Annual Summer Concert Series
- Toronto Caribbean Carnival



Pilaros Taste of the Danforth

August

- Toronto Caribbean Carnival (continues)
- Pilaros Taste of the Danforth
- Toronto International Buskerfest
- Rogers Cup Tennis



Rogers Cup Tennis

September

- Canadian Airshow
- Canada's Walk of Fame Festival
- Toronto International Film Festival (TIFF)
- The Terry Fox Run
- Word on the Street Toronto Book & Magazine Festival



Toronto International Film Festival

October

- National Hockey League (NHL) season starts
- National Basketball Association (NBA) season starts
- Nuit Blanche
- Toronto Fashion Week
- Scotiabank Toronto Waterfront Marathon
- Toronto Zombie Walk
- Toronto After Dark Film Festival



Royal Agricultural Winter Fair

November/December

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



Santa Claus Parade

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

Notes

Entrance to
 500 University
 - PGME Offices



Notes

St. Lawrence Market



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Notes

Sugar Beach



Images © Tourism Toronto

Notes



*Produce markets
throughout the city*

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Notes



Sailing on Lake Ontario

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Notes



Soldiers' Tower

St. George Campus

Designed by Teddy Cameron

Notes



Dragon Boat races

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