



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 2017

Orientation

for New Residents and Fellows at the University of Toronto

Social Media	2
PGME Contact	4
Introduction	5
1. Registration	6
Process Overview	6
Letter of Appointment	6
College of Physicians and Surgeons of Ontario	7
CPSO Requirement for Source Verification of Medical Degree	8
Canadian Medical Protective Association (CMPA)	9
Getting a Social Insurance Number (SIN)	9
Immunization	10
On-line Registration	11
University of Toronto Library Card	12
Educational Objectives	13
Pre-Entry Assessment Program (PEAP)	13
2. Health Care Coverage	14
University Health Insurance Plan (UHIP)	14
Ontario Health Insurance Plan (OHIP)	17
Accessing Primary Health Care in Toronto	18
Health Services Covered	21
UHIP Preferred Provider Network	21
Extended Health Care Insurance	22
Travel Medical Insurance	23
iamsick.ca	24
Wellness	25
3. Cost of Living	26
4. Registration Timeline	28
5. During Training	31
In-Training Evaluation Reports (ITERS)	31
Research Ethics Module for Clinical Fellows	32
Fellowship Education Advisory Committee (FEAC)	33
Completion of Training Certificate	34
6. Banking	35
7. Accommodation	36
8. Transportation	38
Toronto Transit Commission (TTC)	38
Driving in Ontario	39
Cycling in Toronto	40
9. Child Care and Schooling	41
School for Children	42
Study Permits	45
English as a Second Language	46
10. About Toronto	47
Toronto Culture	47
Toronto Climate	48
Places of Worship	49
11. PGME Orientation in Google Maps	51
12. City of Toronto Events	52

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”

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

Moving sale:
furniture,
bicycle...

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

Anyone interested
in a trip to Niagara
Falls next month?



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: pg.postmd.utoronto.ca, and:



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



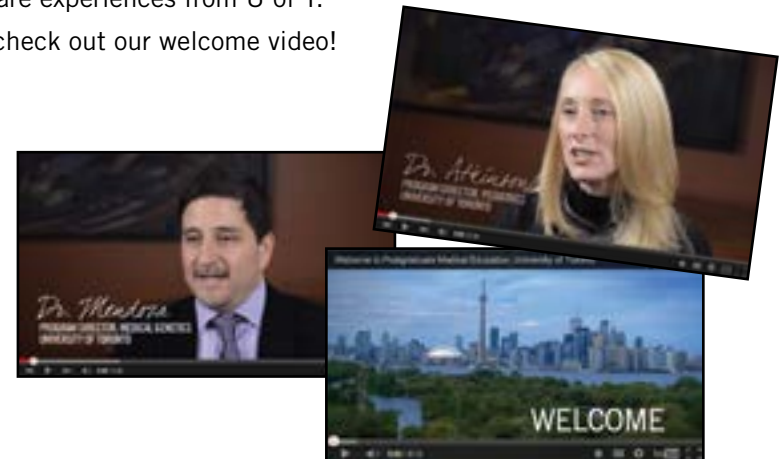
Join PGME on Facebook:
University of Toronto
Postgraduate Medical Education



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!

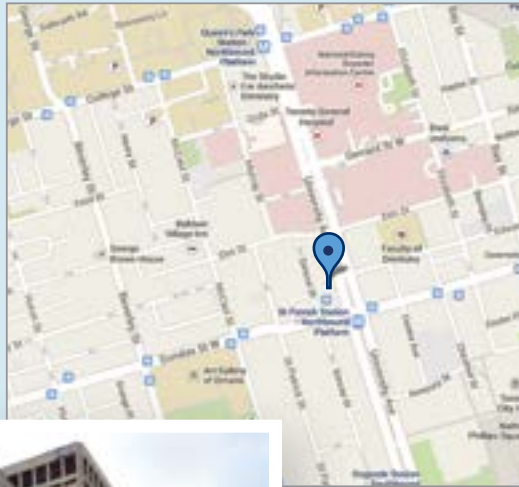


The Postgraduate Medical Education Office is located at:

500 University Avenue
6th Floor
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: pg.postmd.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, 2017 will receive an email notification for online registration through the Postgraduate Web Evaluation and Registration (POWER) system by mid-March 2017 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 2017-2018 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. Applications received too far in advance of the appointment start date will require updating. Supportive credentialing documents remain valid for six months from the date of issuance.

Within a week of receiving your application, the CPSO will email you the log-in instructions to access the CPSO Online: New Application Status. The online application profile provides you with the current status of your application, including any source documentation that has been received to date. Applications are assessed in the order they are received. Wait time between receipt of an application and completion of the initial assessment by the Applications and Credentials Department is usually three to five weeks. Following the initial assessment of your application, the CPSO will continue to review all supporting documents as they are received. Your online application profile will be updated accordingly. You must check the status of your CPSO application frequently. The online system does not send automatic reminders or updates.

In accordance with the CPSO Blood Borne Viruses policy, all physicians who are beginning to perform or assist in performing the exposure prone procedures in Ontario (including new registrants) are required to be tested for HCV, HIV, and HBV, if they have not been confirmed immune to HBV before commencing these procedures. Providing a declaration of testing is part of every application made to the CPSO.

The 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 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 the USA appointed to residency or clinical fellowship must have their medical degree source verified by physiciansapply.ca and authorize sharing with the CPSO through their 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 you expect that source verification process will not be finished in time to complete your application and have the certificate of registration issued for your scheduled start date, it is recommended that you arrange for the medical school transcript to be sent directly to the CPSO by your medical school as a temporary alternative. The CPSO will not hold up issuance of the certificate of registration provided that source verification of medical degree is at status Sent or Resent for Source Verification, and a copy of the medical school transcript is received by the CPSO 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

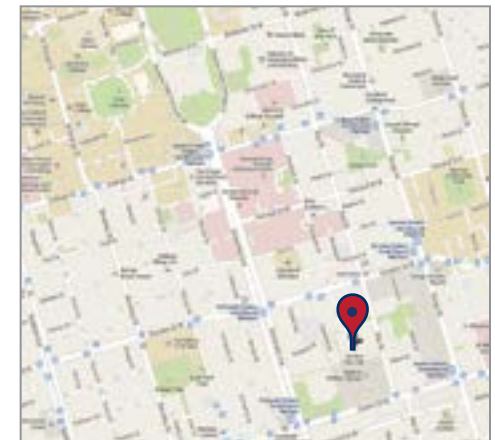
Hours of Service:

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://pg.postmd.utoronto.ca/current-trainees/before-starting-a-new-training-session/register-with-pgme-2/>

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 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 by the Toronto Hospitals'

Postgraduate Payroll Association (THPPA). The non-refundable registration fee for 2017-18 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.

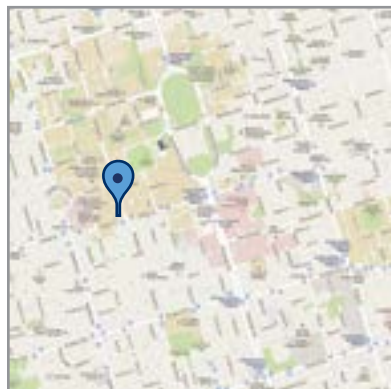
Once you have completed your registration on-line, you will be able to print a **Confirmation of Registration** document from the website. This document will be helpful to you in obtaining your hospital credentials at the teaching hospital(s) in Toronto where your residency/fellowship will occur.

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, please go to the **TCard Office** located in the Koffler Student Services Centre, 214 College Street, First 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>



Koffler Centre

Educational Objectives

Educational objectives for clinical fellowship are confirmed by the entry of these objectives on a standardized form that requires the approval of the Fellowship Director/Departmental Program Director/Chair (as appropriate) and the Vice Dean Post MD Education before the beginning of the clinical fellowship. The form identifies the educational goals within the context of the CanMEDS framework.

The Vice Dean Post MD Education signs the form on the understanding that the fellowship supervisor will provide a copy of the objectives to the clinical fellow before the start of the fellowship. The signed form is submitted to the College of Physicians and Surgeons of Ontario (CPSO) as a condition of the medical educational licensure of the clinical fellow. Successful completion of the objectives is necessary for the issuance of a PGME certificate of completion of fellowship training.

The educational objectives form can be found on the PGME website at:
<http://pg.postmd.utoronto.ca/faculty-staff/access-pg-administrative-resources/find-registration-document-templates>

Pre-Entry Assessment Program (PEAP)

Successful completion of the Pre-Entry Assessment Program (PEAP) is mandatory for international medical graduates (IMGs) starting residency or clinical fellowship training in Ontario and entering elective residency training (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 international resident elective appointments). The trainee's program director 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 training, can communicate effectively and displays an appropriate professional attitude.

Unless the program director indicates otherwise, the PEAP for clinical fellows does not add to the original fellowship appointment. The PEAP counts towards the fulfillment of the educational goals and objectives of the clinical fellowship.

For more information about the PEAP, including the blank PEAP assessment forms, please visit: <http://pg.postmd.utoronto.ca/about-pgme/policies-guidelines/pre-entry-assessment-program-peap>

2. Health Care Coverage

University Health Insurance Plan (UHIP)

What UHIP is...

The University Health Insurance Plan (UHIP) provides coverage for basic health care services such as hospital, physician, laboratory, ambulance and some other services generally 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 Immigration, Refugees and Citizenship 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 expedite the registration process, eligible medical trainees should complete the UHIP application form(s) appropriate to their current situation and bring a printed copy with them when visiting the Postgraduate Medical Education (PGME) Office in person to complete their registration. The form(s) can be downloaded through the PGME website at: <http://pg.postmd.utoronto.ca/current-trainees/before-starting-a-new-training-session/register-with-pgme-2/register-for-uhip>

Pre-approved Plans:

- Canadian International Development Agency Health Care Plan
- International Council for Canadian Studies Plan
- National Insurance Office for Social Insurance Abroad (Norway)
- World University Service of Canada Plan
- The State of Kuwait GHIP Replacement
- Interim Federal Health Care Plan
- Health Economic Administration, HELFO Abroad
- Arabian Cultural Bureau (SACB-HDP) Policy #06614A
- Ciência sem Fronteiras (Csf)
- Libyan Embassy and Scholarship Program - Canada Policy #G0068002

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>

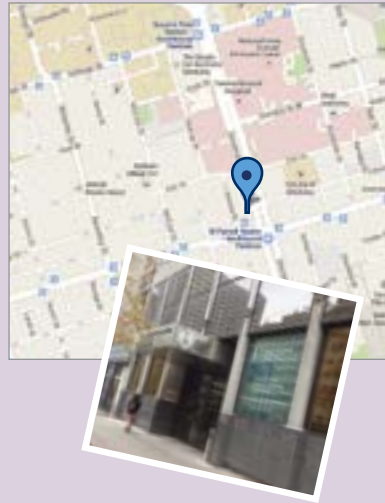
The Postgraduate Medical Education Office is located at:

500 University Avenue
6th Floor
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, 2016 - August 31, 2017

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, 2016 - August 31, 2017

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) covers a wide range of health services, however, it does not pay for services that are not medically necessary, such as cosmetic surgery. You can find a description of insured services through the OHIP website, at: www.health.gov.on.ca/en/public/programs/ohip

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

1. For postgraduate trainees with OHIP:

- a** Health Care Connect is a Ministry of Health and Long-Term Care (MOHLTC) program which helps Ontarians without a family health care provider find one in their community. You must have a valid OHIP card, an up-to-date mailing address, 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 Monday to Friday, 9 am to 5pm, or visit: <https://ontario.ca/locations/health>

- 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 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: <https://www.ontario.ca/locations/health>



How to apply for coverage...

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:

Service Ontario INFOLine: 1-866-532-3161

Website: <https://www.ontario.ca/page/health-cards>

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 (e.g. mortgage, rental or lease agreement for home or apartment)
Family Member(s)	<ul style="list-style-type: none"> • Passport stamped with arrival date • A work permit, study permit or visitor record (where applicable) 	<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 will pay up to \$1,000,000 (Canadian) per policy year (September to August) for each covered person for the cost of eligible, medically necessary 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 Provider 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.sunlife.ca/studenthealth/uhip>

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 above.

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

<https://on.bluecross.ca>

Green Shield Canada

<http://www.greenshield.ca>

Travel Medical Insurance

If you travel outside Ontario but within Canada, UHIP provides coverage for medical expenses up to the same level of coverage provided in Ontario.

If you travel outside of Canada UHIP will pay only for medically necessary emergency expenses, the same as OHIP.

- UHIP benefits will also change anytime OHIP benefits change.

For an overview of UHIP coverage provided outside of Canada, please refer to the following website: <http://uhip.ca/your-coverage.aspx>

- 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>

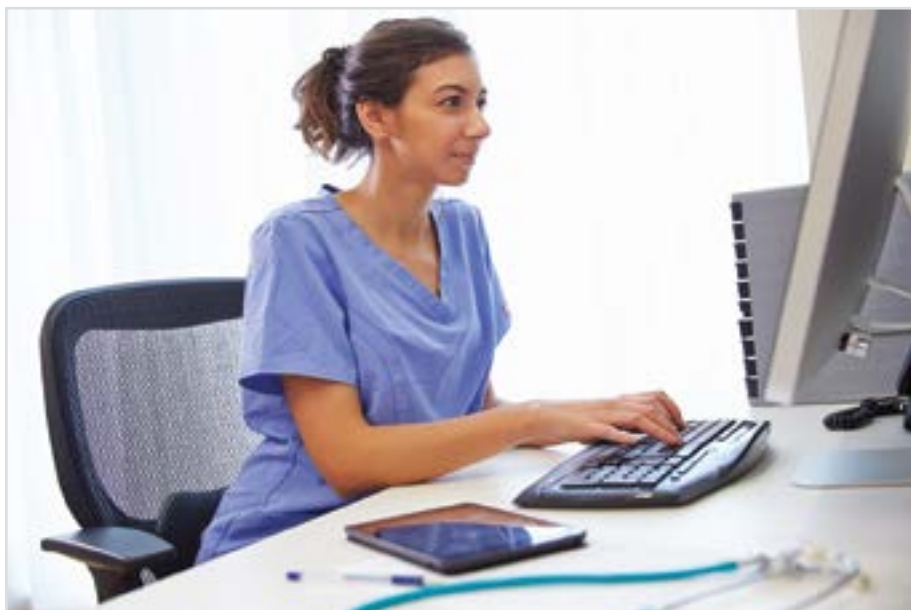
iamsick.ca

iamsick.ca strives to empower the many stakeholders of our healthcare system: from the wide spectrum of patients who deserve equitable access to services along their healthcare journey, to healthcare professionals looking for cost-saving tools, and even healthcare authorities and government agencies who see value in ensuring everyone can access accurate and near-real-time information about healthcare resource availability.
<https://www.iamsick.ca>



Through its free website, iOS/Android/BB10 apps, white-labelled versions (myhealth365 and [bookaflushot.ca](https://www.iamsick.ca/en/static/bookaflushot)), and EMR-integrated backend, iamsick.ca fills many needs for each of these stakeholders. As a patient, you can easily find nearby healthcare options (family doctors accepting new patients, pharmacy and clinic holiday hours, walk-in clinic wait-times, and even health providers who speak one of 80+ languages). Patients can also book appointments, see wait-times, and join virtual waiting rooms, which integrate with EMRs to enhance workflow efficiency while creating an accessible & integrated healthcare system.

<https://www.iamsick.ca/en/static/bookaflushot>



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://pg.postmd.utoronto.ca/current-trainees/while-youre-training/access-wellness-resources>



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 March 2017) 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	155	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	737	Non-refundable Application Fee = \$411.25, Membership Fee = \$325
CPIC Requirement Criminal Record Check	20	CPSO Requirement Online application with Toronto Police Force
Source Verification of Medical Degree (physiciansapply.ca) ¹	440	CPSO requirement. Account Fee = \$280, Medical Document Fee = \$160 for each medical credential document submitted for source verification.
CMPA Annual Premium	3,216	Clinical Fellow monthly rate = \$268
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	1,755	Monthly rate = \$146.25
Rent - 1 Bedroom Apartment	22,428	Monthly rate = \$1,869 average Toronto Central (per Toronto Real Estate Board, Q4 2016, http://www.trebhome.com/market_news/rental_reports)
Telephone + Internet (including Long Distance)	1,404	\$51 Phone (basic), \$33 Internet (basic), \$33 Cable (basic), monthly ; Source: Rogers
Food	5,500	Source: U of T 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	\$ 46,313	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>

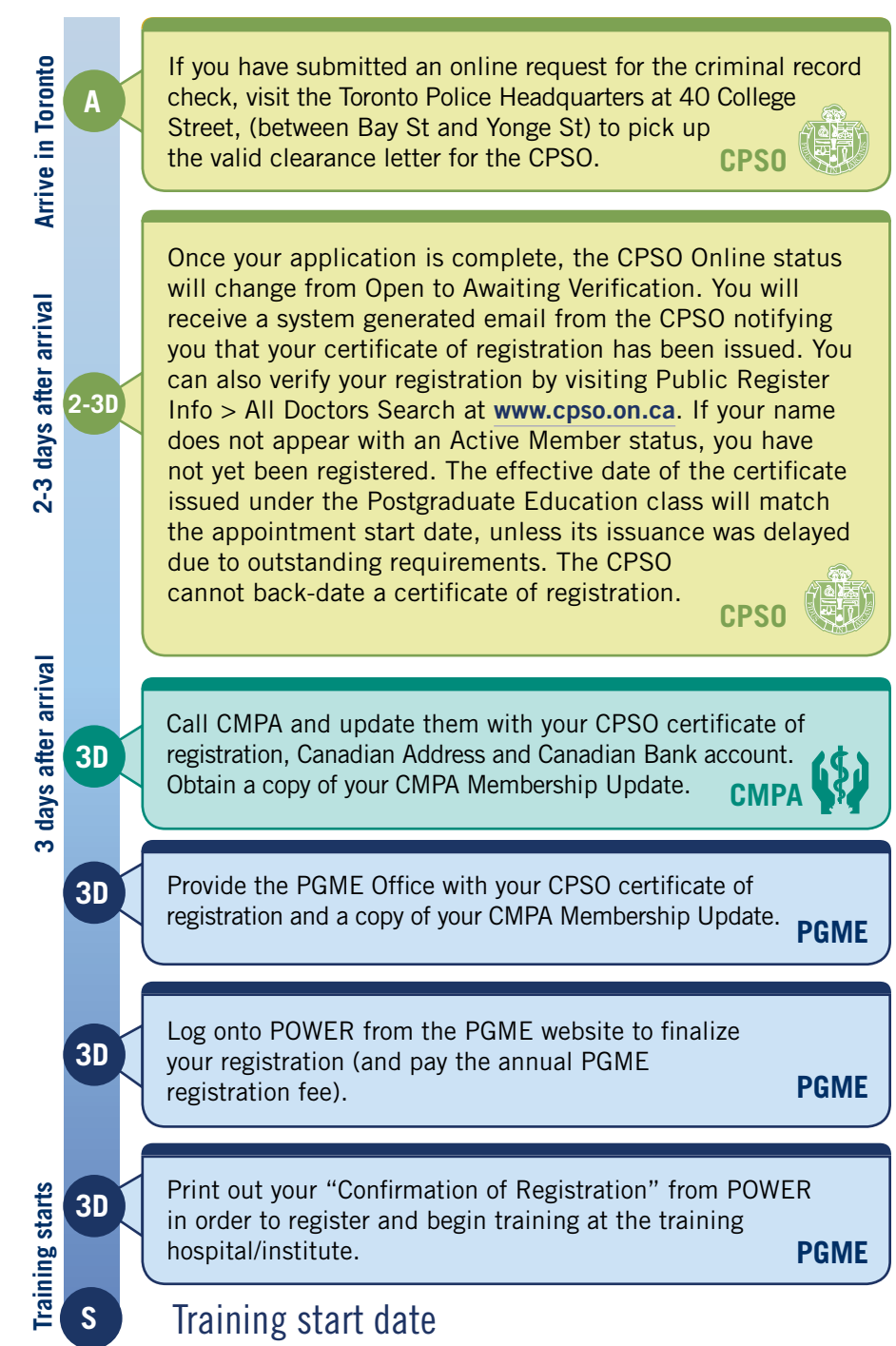
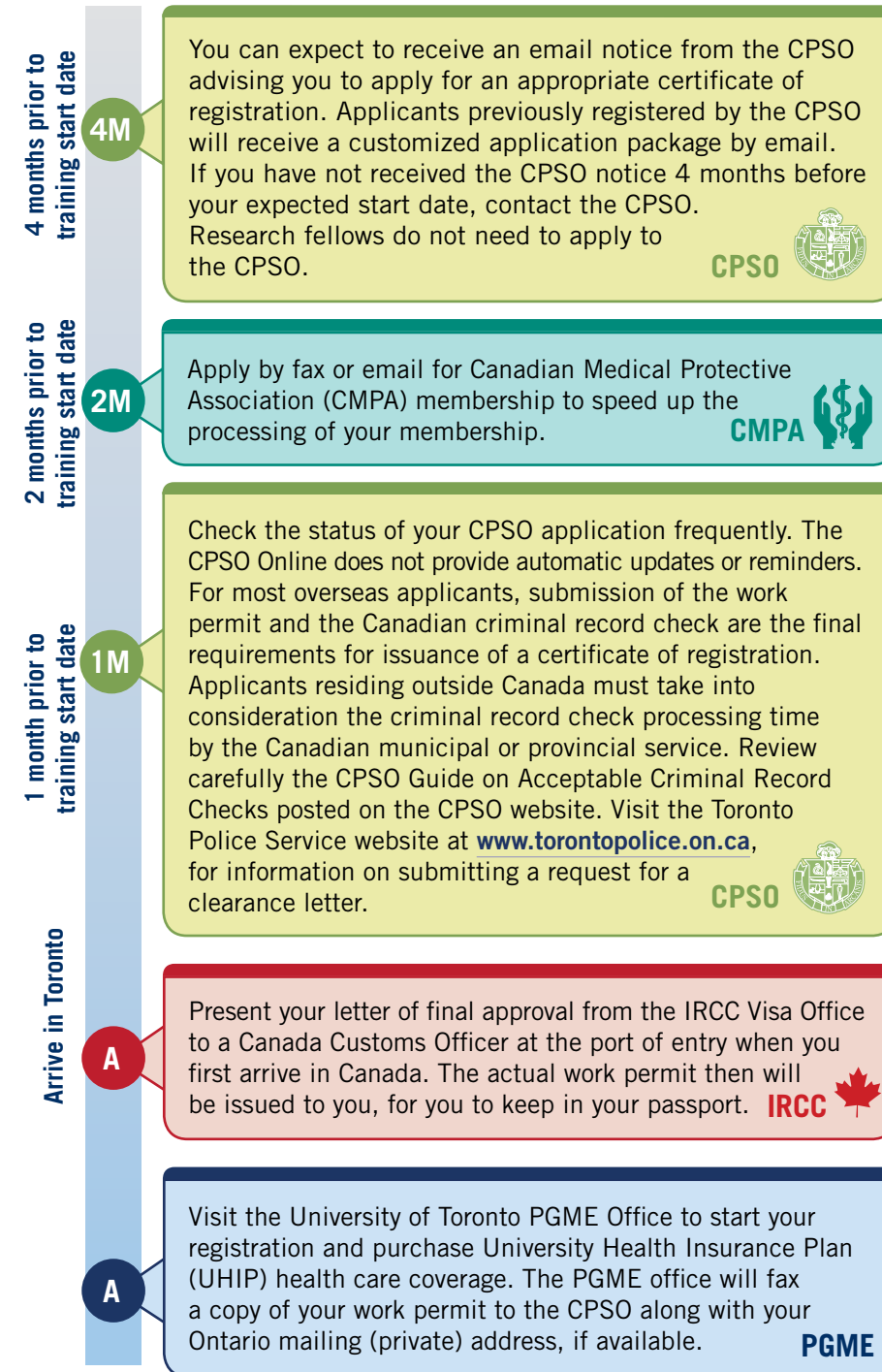
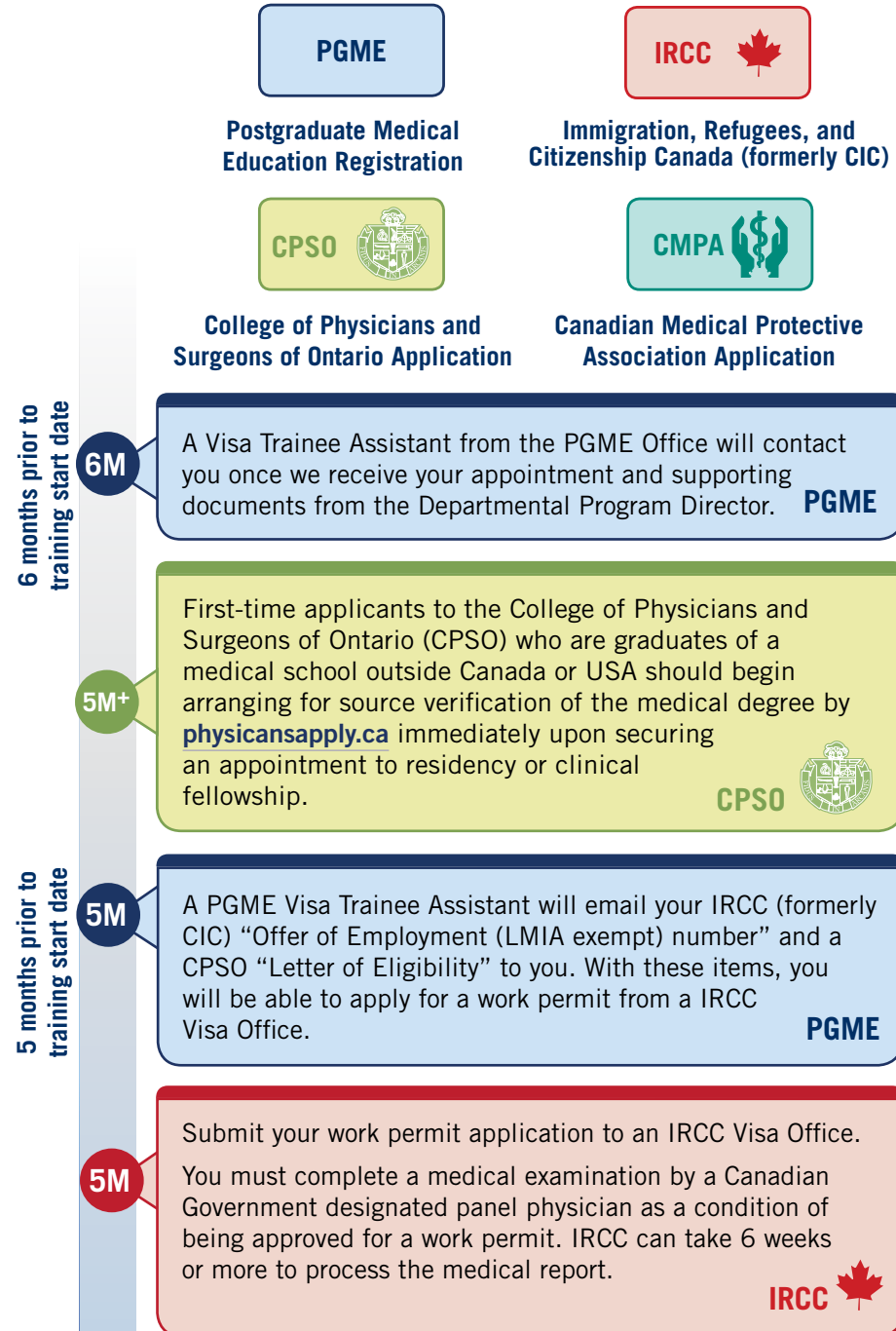
³ Please note that estimated expense may vary depending on the age of the children.

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 March 2017) 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	155	One-time fee, unless fellowship renewal requested at a later date
One-Way Flight to Canada ³	5,600	Average \$5,560/one-way, Dubai—Toronto; Source: British Airways
CPSO Fees	737	Non-refundable Application Fee = \$411.25, Membership Fee = \$325
CPIC Requirement Criminal Record Check	20	CPSO Requirement Online application with Toronto Police Force
Source Verification of Medical Degree (physiciansapply.ca) ¹	440	CPSO requirement. Account Fee = \$280, Medical Document Fee = \$160 for each medical credential document submitted for source verification
CMPA Annual Premium	3,216	Clinical Fellow monthly rate = \$268
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	2,630	Monthly rate = \$146.25, Weekly pass = \$43.75 (20 weeks)
Rent - 2 Bedroom Apartment	32,412	Monthly rate = \$2,701 average Toronto Central (per Toronto Real Estate Board, Q4 2016, http://www.trebhome.com/market_news/rental_reports)
Child Care ³	14,088	Monthly rate = \$1,174 average (1 child); Source: City of Toronto
Telephone + Internet (including Long Distance)	1,824	\$51 Phone (basic), \$68 Internet (option above basic), \$33 Cable (basic), monthly; Source: Rogers
Food ³	7,200	Monthly rate = \$600 average, Source: City of Toronto
Clothing ³	4,000	One-time outlay for winter clothing
Miscellaneous Expenses ³	5,500	Includes laundry, entertainment, household items
TOTAL ANNUAL EXPENSES	\$ 81,036	²

Registration Timeline



5. During 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 P**O**stgraduate 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.



Research Ethics Module for Clinical Fellows

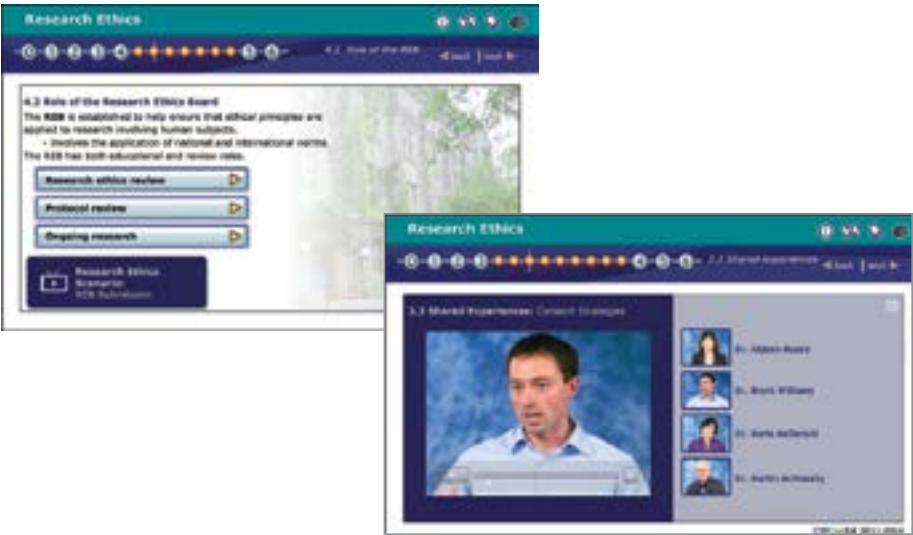
Clinical fellowship training often involves a research component, with the clinical fellow expected to participate in the writing of peer-reviewed publications and/or be involved in studies with researchers at the University-affiliated hospital site. In these activities, the clinical fellow will need to be able to analyze and interpret data from their studies and to be aware of the requirements for any study that involves patients.

The website of the University of Toronto Vice President, Research and Innovation, contains important information about research ethics and protections at: <http://www.research.utoronto.ca/faculty-and-staff/research-ethics-and-protections>

To promote awareness and understanding of research ethics issues by clinical fellows, PGME offers clinical fellows access to an online Research Ethics module that provides a comprehensive review of research ethics issues, including those of consent, capacity, and confidentiality, as well as conflicts of interest, obligation and bias. The module also contains a survey of the regulatory environment.

This module does NOT replace any mandatory modules, training or compulsory materials as required by the affiliated health care institution or research institute where the clinical fellow is engaged.

Completion of this optional module will not result in a PGME record or certificate of completion. Please contact your University of Toronto Fellowship Program Director if you would like online access to PGME's Research Ethics module.



Fellowship Education Advisory Committee (FEAC)

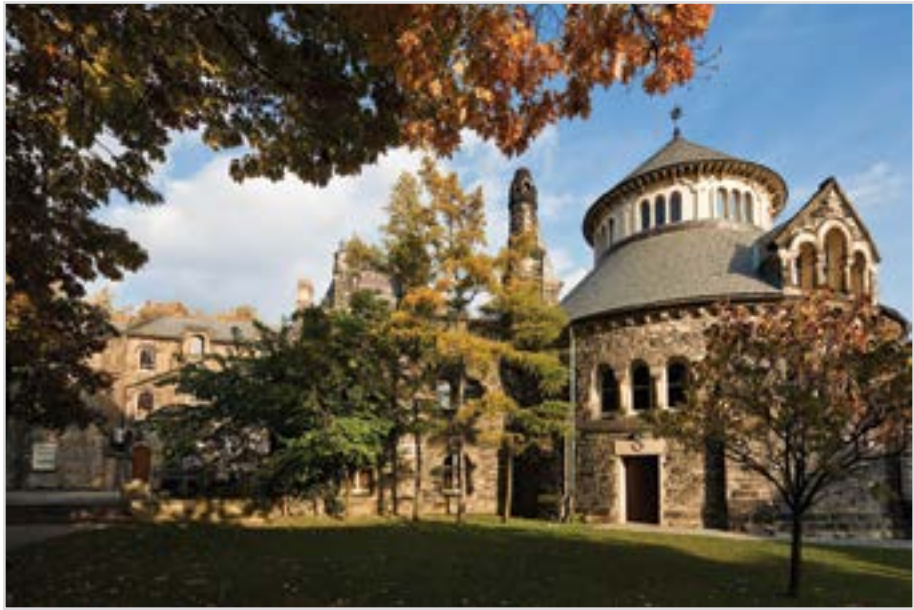
Clinical fellows represent a significant body of postgraduate medical learners at the University of Toronto. Over 47% of all clinical fellows in Canada, and 68% of all clinical fellows in Ontario, are registered at UofT.

The Fellowship Education Advisory Committee (FEAC) was established in 2009 as a source of advice to the Vice Dean Post MD Education, who requires the FEAC to identify and respond to issues that govern individual clinical fellows and the management of clinical fellowships.

FEAC-led surveys of clinical fellows registered at the University of Toronto have driven a number of initiatives for clinical fellows, including: remuneration guidelines, a template statement of educational objectives for clinical fellowships, a Facebook page by and for clinical fellows, the University of Toronto certificate of completion of training, and the orientation booklet 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://pg.postmd.utoronto.ca/about-pgme/boards-committees>

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 at: john.kerr@utoronto.ca



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 a similar 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://pg.postmd.utoronto.ca/current-trainees/completing-your-training/obtain-your-training-certificate>



6. Banking

When you arrive in Toronto, you will need to open a chequing 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



7. 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.

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>

- 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

- www.rentcanada.com

A Canada-wide listing of rental properties and property-management firms.

- <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.

- www.viewit.ca

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

- 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.

- www.blogto.com/city/2015/08/the_top_5_apartment_rental_websites_in_toronto

A daily weblog about Best of Toronto, restaurants, news, places, events, and more, blogTO includes an article (posted April 2017) about top apartment rental websites for Toronto.



8. 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

Postgraduate medical trainees from outside Ontario are considered temporary residents of Ontario for licensing purposes. If you will be a temporary resident and want to drive while you are training at the University of Toronto, then you will want to review the licensing information for visitors on the Ontario Ministry of Transportation website at: <https://www.ontario.ca/page/drive-ontario-visitors>

Additional information for drivers is accessible through the Ministry of Transportation website at: <http://www.mto.gov.on.ca/english/index.shtml> (see “Getting your Ontario Driver’s Licence”).



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.



Cycling on Toronto's waterfront trail

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>

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>

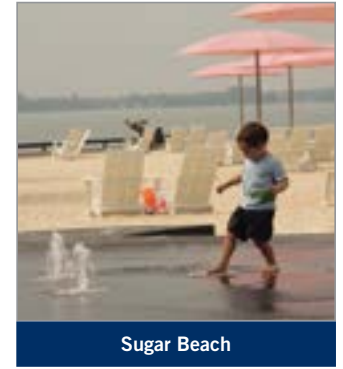
Additional information about cycling in Toronto, including cycling resources and the Toronto Cycling App can be found through the City of Toronto's website at: <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=b343970aa08c1410VgnVCM10000071d60f89RCRD>

9. Child Care and Schooling

Child Care

If you have young children (newborn to 5 years of age) who are accompanying you to Canada and need child care, the City of Toronto has over 990 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

Kindergarten: junior and senior

School age: grade 1 and up

Other Resources

<https://familydaycare.com>

Family Day operates child care/early learning programs (birth to 12 years), extended day/school age programs (6 to 12 years), and licensed home child care (birth to 12 years), as well as summer camp and family support programs, in Toronto, York and Peel.

<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

The Toronto Catholic District School Board serves more than 93,000 students in its 201 Catholic schools and represents close to 475,000 Catholic school supporters in Toronto in its role providing publicly-funded Catholic education in Ontario.

<https://www.tcdsb.org/Pages/default.aspx>

More than 11,000 students are enrolled in the 35 elementary schools and 14 secondary schools of the Conseil scolaire Viamonde, the only French-language secular school board in Central-Southwestern Ontario.

<https://csviamonde.ca>

Le Conseil scolaire de district catholique Centre-Sud serves over 13,000 students in its 44 elementary and 10 secondary 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 local 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 general, foreign nationals need a study permit to study in Canada. There are some exceptions. According to the website of Immigration, Refugees & Citizenship Canada (IRCC) at:

<http://www.cic.gc.ca/english/study/minors-documents.asp>, minor children (in Ontario, persons under 18 years of age) who are already in Canada accompanying a parent who is permitted to study or work may study in Canada without a study permit at the pre-school, primary and secondary levels. Minor children at the pre-school and kindergarten levels are not required to hold a valid study permit. For further information, please consult the IRCC website or your local Visa Application Centre (VAC) when you apply for a work permit.



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.

- 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 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 ESL classes in locations across Toronto for those seeking help to enhance their communication skills. Topics include conversation, citizenship, language proficiency, and family classes.

10. 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 Toronto 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, theatres, art galleries, historic sites and other local attractions offer a variety of experiences. 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.



Caribbean Carnival Parade

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

This listing is meant to suggest the range of options available in Toronto; it is not intended to be conclusive or to imply we take responsibility for website content.

Settlement.org (created in 1999 by the Ontario Council of Agencies Serving Immigrants, with provincial and federal funding) contains information about religion and worship in the "Community" section of its website at:

<http://settlement.org/ontario/community>

- **The Multi-Faith Centre**—at the University of Toronto accommodates a variety of spiritual and faith-based practices.
<https://www.studentlife.utoronto.ca/mf>
- **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 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



University of Toronto
Multi-Faith Centre

- **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
- **The Christian and Missionary Alliance in Canada** is a group of approximately 440 local churches in Canada that send people to live on mission locally and globally. The website includes a C&MA Church Finder <https://www.cmacan.org/church-finder>
- **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
- Given a location, the **IslamicFinder** website provides local prayer times as well as a listing of mosques, organizations, schools and businesses (through its “Top Places in Toronto” section). <https://www.islamicfinder.org>
- **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/>
- **The Muslim Association of Canada (MAC)** is a religious, educational, social, charitable and non-profit organization. MAC provides services and programs designed to assist in the holistic educational and spiritual development of the Muslim individual and family. <http://www.macnet.ca/English/Pages/Home.aspx>
- **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

11. PGME Orientation in Google Maps

Below is a map of all the locations previously highlighted in this book: <http://bit.ly/2pxaB9N>

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. 214 College Street
Koffler Student Service Centre for University of Toronto
Library card

E. 40 College Street
Toronto Police Service



12. Toronto Calendar of Events

January

- Winterlicious
- Toronto Design Offsite Festival

February

- Black History Month
- Canadian International Autoshow
- Reading week
– for Post-Secondary schools

March

- World MasterCard Fashion Week
- National Home Show
- Canada Blooms: The Toronto Flower & Garden Show
- Toronto Sportsmen's Show
- March (Mid-Winter) Break – for Elementary and High schools
- St. Patrick's Day Parade
- One of a Kind Spring Show & Sale (March/April)

April

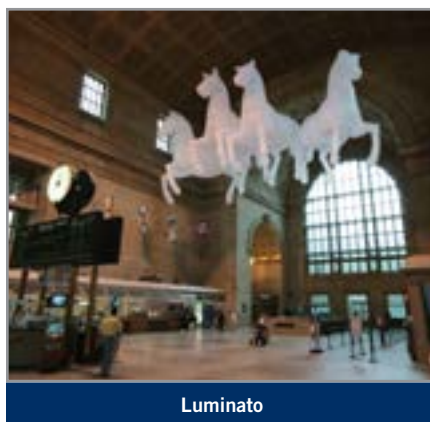
- TIFF Kids International Film Festival
- Earth Day
- Major League Baseball (MLB) season begins
- Hot Docs: Canadian International Documentary Film Festival (April/May)
- Canadian Music Week



Winterlicious



Scotiabank Toronto Waterfront Marathon



Luminato

May

- GoodLife Fitness Toronto Marathon
- Doors Open Toronto
- Scotiabank Contact Photography Festival
- Inside Out LGBT Film Festival

June

- Luminato Festival
- Taste of Toronto Festival
- TD Toronto Jazz Festival (June/July)
- Pride Parade
- North by Northeast (NXNE) Music and Arts Festival
- Fête de la Musique Toronto
- Toronto International Dragon Boat Race Festival
- Summer Music in the Garden (June – September)

July

- Toronto Fringe Festival
- Honda Indy Toronto
- Summerlicious
- Toronto's Festival of Beer (TFOB)
- Toronto Caribbean Carnival (July/August)

August

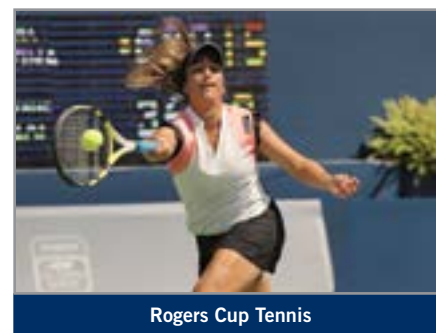
- Krinos Taste of the Danforth
- Rogers Cup – Women's Tennis Association (WTA)
- Canadian National Exhibition (CNE) (August – September)



Caribbean Carnival



Pilaros Taste of the Danforth



Rogers Cup Tennis

September

- Toronto International BuskerFest
- Canadian International Air Show
- Toronto International Film Festival (TIFF)
- The Terry Fox Run
- Word on the Street Toronto Book & Magazine Festival
- Nuit Blanche Toronto



Toronto International Film Festival

October

- Canada's Walk of Fame Festival
- National Hockey League (NHL) season starts
- National Basketball Association (NBA) season starts
- Art Toronto International Fair
- Scotiabank Toronto Waterfront Marathon
- Toronto Zombie Walk & Halloween Parade
- 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
- Kensington Market Winter Solstice Parade



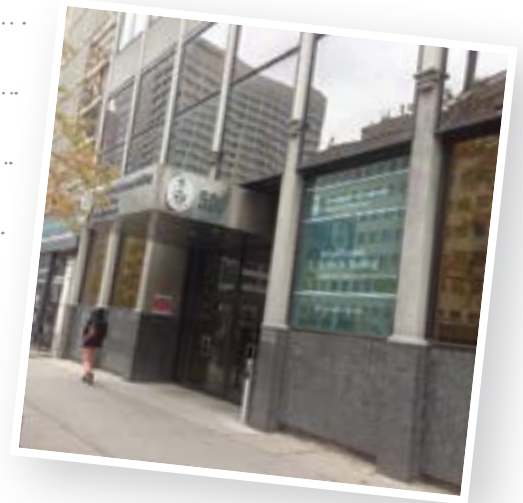
Santa Claus Parade

Notes

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

Images © Tourism Toronto

Entrance to
 500 University
 - PGME Offices



Notes



*Produce markets
throughout the city*



St. Lawrence Market

Notes

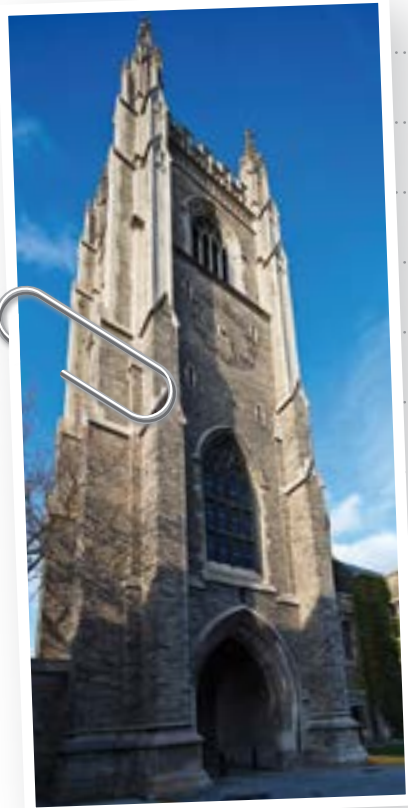
Sailing on Lake Ontario



Sugar Beach



Notes



Soldiers' Tower
St. George Campus

Notes



Dragon Boat races



Post MD Education
UNIVERSITY OF TORONTO