

**COST OF
LIVING**

CHILD CARE

ABOUT TORONTO

**HEALTH
CARE
COVERAGE**

TIMELINE

Orientation

for New Residents and Fellows at the University of Toronto

REGISTRATION PROCESS

**TRAINING
CERTIFICATES**

TRANSIT

**MAPS &
CONTACTS**

JUNE 2021

Orientation

for New Residents and Fellows at the University of Toronto

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

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 **3000 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: pgme.utoronto.ca, and:



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



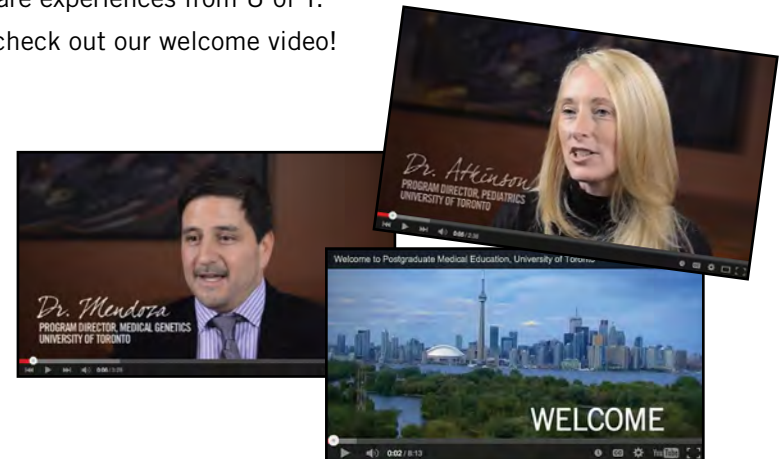
Join PGME on Facebook:
University of Toronto
Postgraduate Medical Education



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!

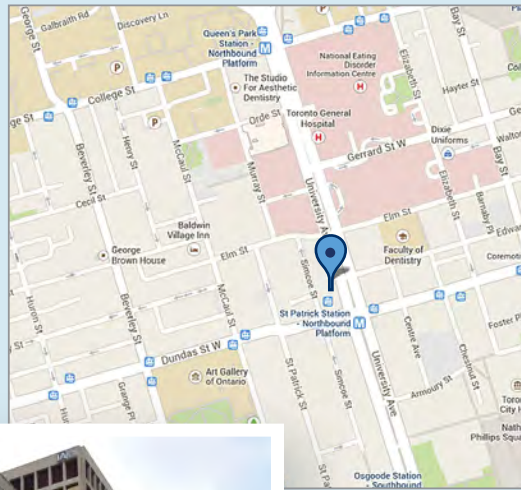


The Postgraduate Medical Education Office is located at:

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

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

General inquiries:
postgrad.med@utoronto.ca

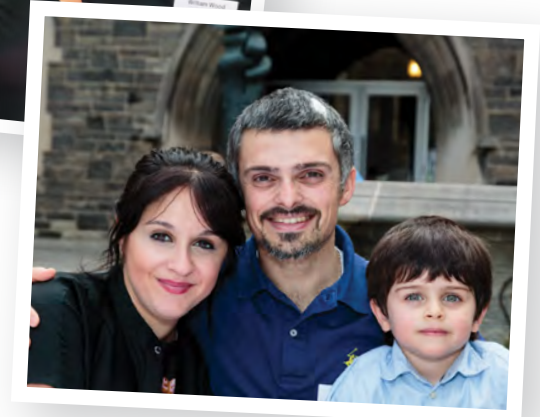
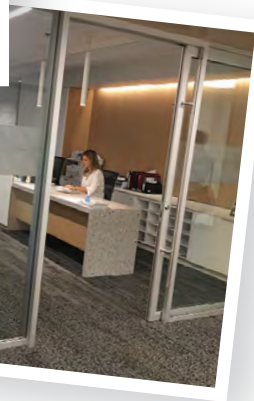


Postgraduate Medical Education
UNIVERSITY OF TORONTO

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: 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, 2021 will receive an email notification for online registration through the Postgraduate Web Evaluation and Registration (POWER) system by mid-March 2021 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 original 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 2021-22 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.

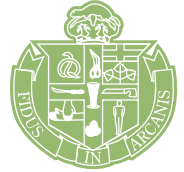
College of Physicians and Surgeons of Ontario (CPSO)

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.

Create an account in the Member Portal and fill out the self-screening questionnaire. Upon completion, you will be granted access to the registration application forms for which you are eligible. Submit these 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.

The online Member Portal 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. For applications received within 3 weeks of the anticipated start date, we strongly suggest paying an expedited assessment fee (certain exceptions apply). 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.

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:

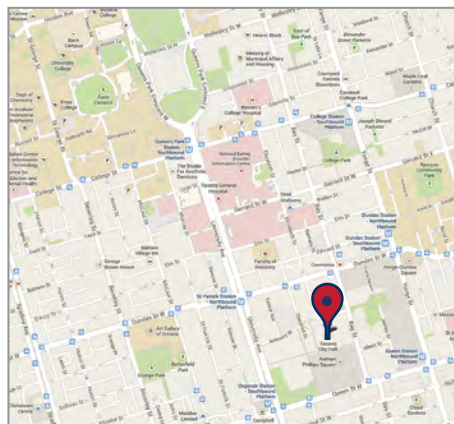
Monday to Friday:
8:30 am to 4:00 pm
Closed on holidays

*The shortest wait times are
8:30 am - 10:00 am*

Additional information about the SIN can be accessed through the Service Canada website at:

<https://www.canada.ca/en/employment-social-development/services/sin.html>

Getting a Social Insurance Number (SIN) is mandatory if you are receiving remuneration from 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 require a valid annual TB test and mask fit for the new academic year.

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?

- **Tuberculosis:**
 - > Previous 2-step Mantoux skin test
 - > Annual 1-step Mantoux skin test or IGRA
 - if positive, provide documentation and a chest x-ray, completed after your +TST
- **Hepatitis B:** Lab evidence of immunity (anti-HBs, and HBsAg if non-immune or no prior immunization)
- **Measles, Mumps and Rubella:** 2 dose vaccinations OR evidence of immunity/titre results
- **Chicken Pox VZV:** Titre results or 2 varicella vaccine dates
- **Diphtheria, Tetanus, Acellular Pertussis and Polio** vaccinations are strongly recommended (Diphtheria and Tetanus boosters must be repeated every 10 years)
- **A valid respirator mask-fit test (valid for 2 years):** New trainees completing 1 year or more of training have 60 days from their start date to complete the mask-fit testing. Under 1 year, it is required for registration.

For further details about immunization and accessing the immunization form, please review the immunization information at:

<https://pgme.utoronto.ca/current-trainees/before-starting-a-new-training-session/register-with-pgme-2/pgme-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

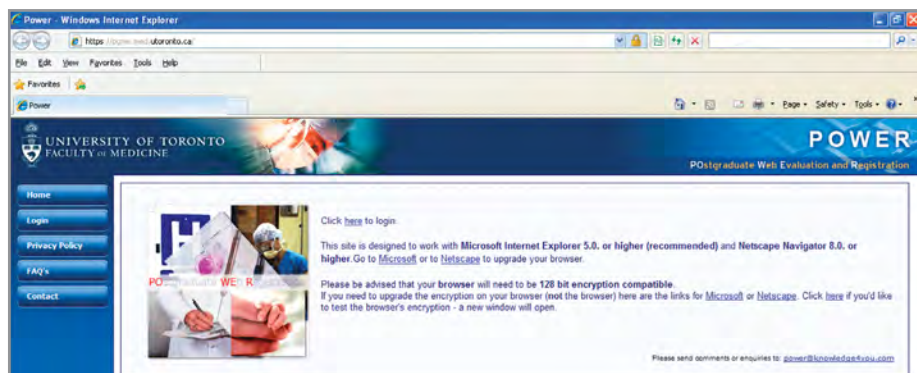
COVID Vaccinations

PGME will be tracking COVID vaccination for residents and fellows. While vaccination is a personal choice and not mandatory for registration IF you are vaccinated providing COVID vaccination documentation to PGME is mandatory.



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>. You will receive your Personal Identification Number (PIN) and password in an email from PGME. The registration requirements appear in your on-line registration record as “alerts” listed at the bottom of the initial screen.



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 Level 2 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. Detailed information and instructions are located on the registration website under LOA Documents. New international trainees who have a work

permit and did not have a Canadian address in the 3 months preceding their registration do NOT have to complete the VSS requirement when they first register, but must complete an on-line “Background Attestation” through the registration website under the VSS section.

Our hospitals require all trainees to complete 7 mandatory Hospital Health and Safety Policy e-Learning Modules prior to the start of training on the registration website. 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. The non-refundable registration fee for 2021-22 is \$840.00 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.

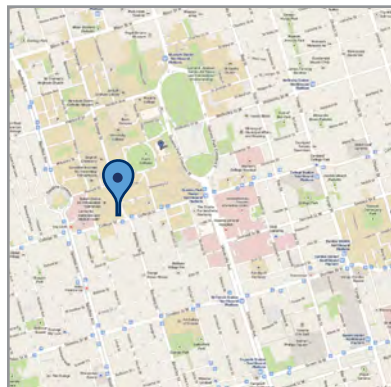
Once you have completed your registration on-line, you will be able to print a **Confirmation of Registration** document from the website. This document will be helpful to you in obtaining your hospital credentials at the teaching hospital(s) in Toronto where your residency/fellowship will occur.

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, Room 102, Main Floor, with your Confirmation of Registration document. <http://tcard.utoronto.ca>

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: <https://pgme.utoronto.ca/faculty-staff/forms-templates-registration/>

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 (when the 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://pgme.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 mandatory...

- 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 postgraduate medical trainees (and accompanying family members) that begins on their 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 (IRCC), 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/Enrollment/Index#toc10>

Pre-approved Plans:

- Canadian International Development Agency Health Care Plan
- Ciência sem Fronteiras (Csf)
- Embassy of the State of Kuwait GHIP Replacement
- Global Affairs Canada
- Interim Federal Health Care Plan
- Libyan Embassy and Scholarship Program - Canada Policy #G0068002
- Saudi Arabian Cultural Bureau (SACB-HDP) Policy #06614A
- World University Service of Canada Plan

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/Enrollment/Index#toc10>

How to apply for UHIP coverage...

- The form(s) can be downloaded through the PGME website at: <http://pgme.utoronto.ca/current-trainees/before-starting-a-new-training-session/register-with-pgme-2/register-for-uhip>

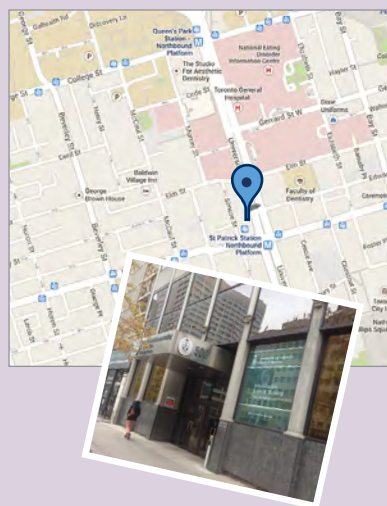
The Postgraduate Medical Education Office is located at:

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, 2021 - August 31, 2022 ² | | | |
|--|----------|--------------------------------------|---|
| Trainee's Work Permit Valid for Less than 6 Months | | | |
| Duration of Coverage Needed (Months) | Trainee | Trainee + One Dependent ¹ | Trainee + Two or More Dependents ¹ |
| 1 | \$ 63.00 | \$126.00 | \$189.00 |
| 2 | \$126.00 | \$252.00 | \$378.00 |
| 3 | \$189.00 | \$378.00 | \$567.00 |

¹ Only spouses and children are eligible dependents for UHIP coverage.

² The trainee and their accompanying dependents will become eligible for Ontario Health Insurance Plan coverage three months after their arrival in Ontario.

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

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.

To meet the minimum qualifications you must:

- be physically in Ontario for 153 days in any 12 month period
- be physically in Ontario for at least 153 days of the first 183 days immediately after you began living in the province
- make Ontario your primary home

You must also meet at least one additional OHIP requirement, including:

- you are a Canadian citizen
- are an Indigenous person (registered under the federal Indian Act)
- you are a Canadian permanent resident (formerly called a “landed immigrant”)
- are in Ontario on a valid work permit and are working full-time in Ontario, for an Ontario employer, for at least six months
 - your spouse and any dependents also qualify if you do

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 Postgraduate Wellness Office 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 Postgraduate Wellness Office 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://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

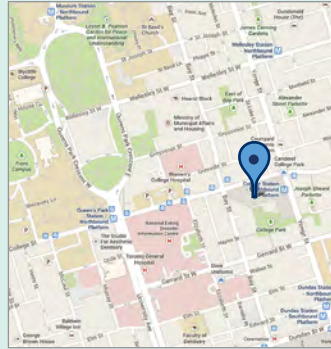
This office is located in the lower concourse level of the Shops at College Park.

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://ontario.ca/page/health-cards>



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:

<https://uhip.ca/Enrollment/PlanDetails>

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 can access this service at the following website: <https://www.sunlife.ca/studenthealth/uhip>

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 |

Extended Health Care Insurance

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

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

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

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

Extended Health Insurance Plans

Sun Life Financial Company of Canada
<https://www.sunlife.ca/en/explore-products/insurance/health-insurance/>

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: <https://uhip.ca/Enrollment/PlanDetails>

- 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: <https://www.ontario.ca/page/ohip-coverage-while-outside-canada>

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/en/explore-products/insurance/health-insurance/>

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

Blue Cross Canada
<https://on.bluecross.ca/>

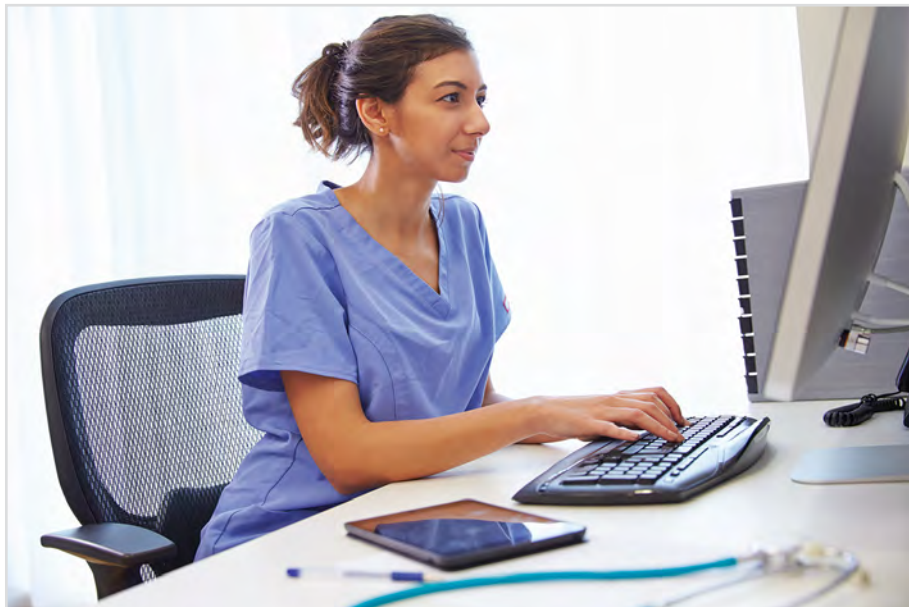
CIBC
<https://www.cibc.com/en/personal-banking/insurance/travel.html>

www.iamsick.ca

Empower Health 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.

Through its free website, iOS & Android apps, partner websites/apps (myhealth365.ca, bookaflushot.ca & holidayhours.ca), and EMR-integrated backend, iamsick.ca fills many needs for each of these stakeholders.

As a patient, you can easily find nearby healthcare options across Canada (family doctors accepting new patients, pharmacy & clinic holiday hours, walk-in clinic wait-times, and even health providers who speak one of 80+ languages). Patients can book appointments online, see wait-times, and join virtual waiting rooms, which integrate with EMRs to enhance workflow efficiency while creating an accessible & integrated healthcare system.



Wellness

The Postgraduate Wellness Office 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 Postgraduate Wellness Office is to help trainees develop the skills needed to maintain their own wellness as a trainee and as a practicing physician.

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

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

<http://pgme.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 May 2021) 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 | 175 | One-time fee, unless fellowship renewal requested at a later date (effective July 1, 2020) |
| One-Way Flight to Canada | 1,686 | Dubai—Toronto; Source British Airways |
| CPSO Fees | 991.75 | Annual Application Fee = \$345 Application Fee for New Applicant = \$431.25 Expedited Fee (optional) = \$215.50 |
| Criminal Record and Judicial Check Matters | 20 | CPSO Requirement Toronto Police Force |
| CMPA Annual Premium | 2,508 | Clinical Fellow monthly rate = \$209 |
| UHIP | 180 | Single 3-month rate until OHIP coverage |
| PGME Registration Fee | 840 | Annual fee (pro-rated) |
| Conferences, symposia, other education activities | 1,500 | Estimated cost of fellowship-related educational activities outside of PGME enrolment |
| TTC Metropass on Presto card | 1,872 | Monthly rate = \$156 adult |
| Rent - 1 Bedroom Apartment | 22,944 | Monthly rate = \$1,912 average Toronto Central (per Toronto Real Estate Board, Q4 2020, https://trreb.ca/files/market-stats/rental-reports/rental_report_Q4-2020.pdf) |
| Telephone + Internet (including Long Distance) | 2,004 | \$80 Phone (basic), \$50 Internet (basic), \$37 Cable (basic), monthly; Source: Rogers |
| Food | 5,550 | 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 | \$ 47,025 | ¹ |

¹ Fellows receiving remuneration from Canadian sources should consult Canada Revenue Agency regarding the taxable status of their remuneration <http://www.cra-arc.gc.ca>

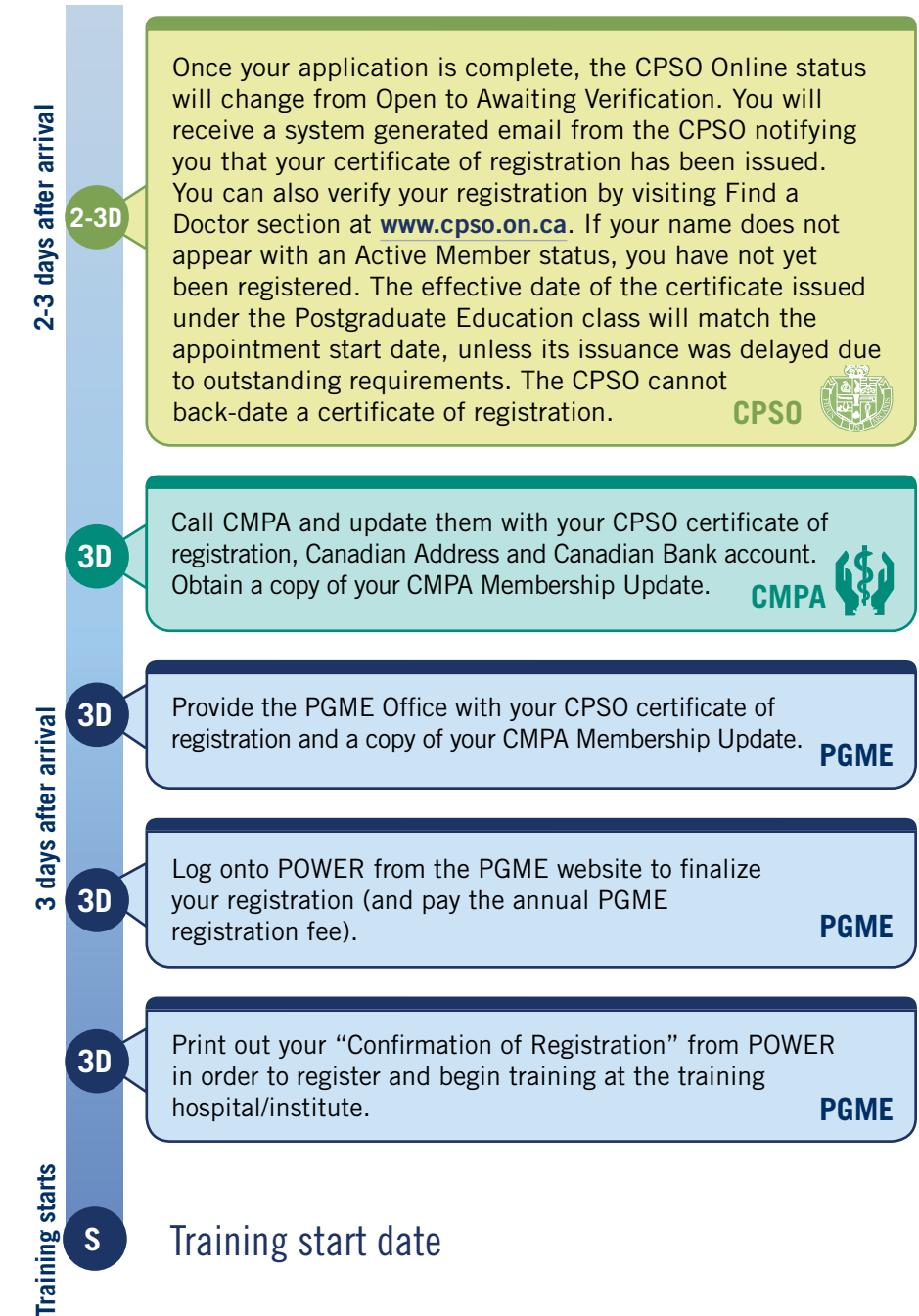
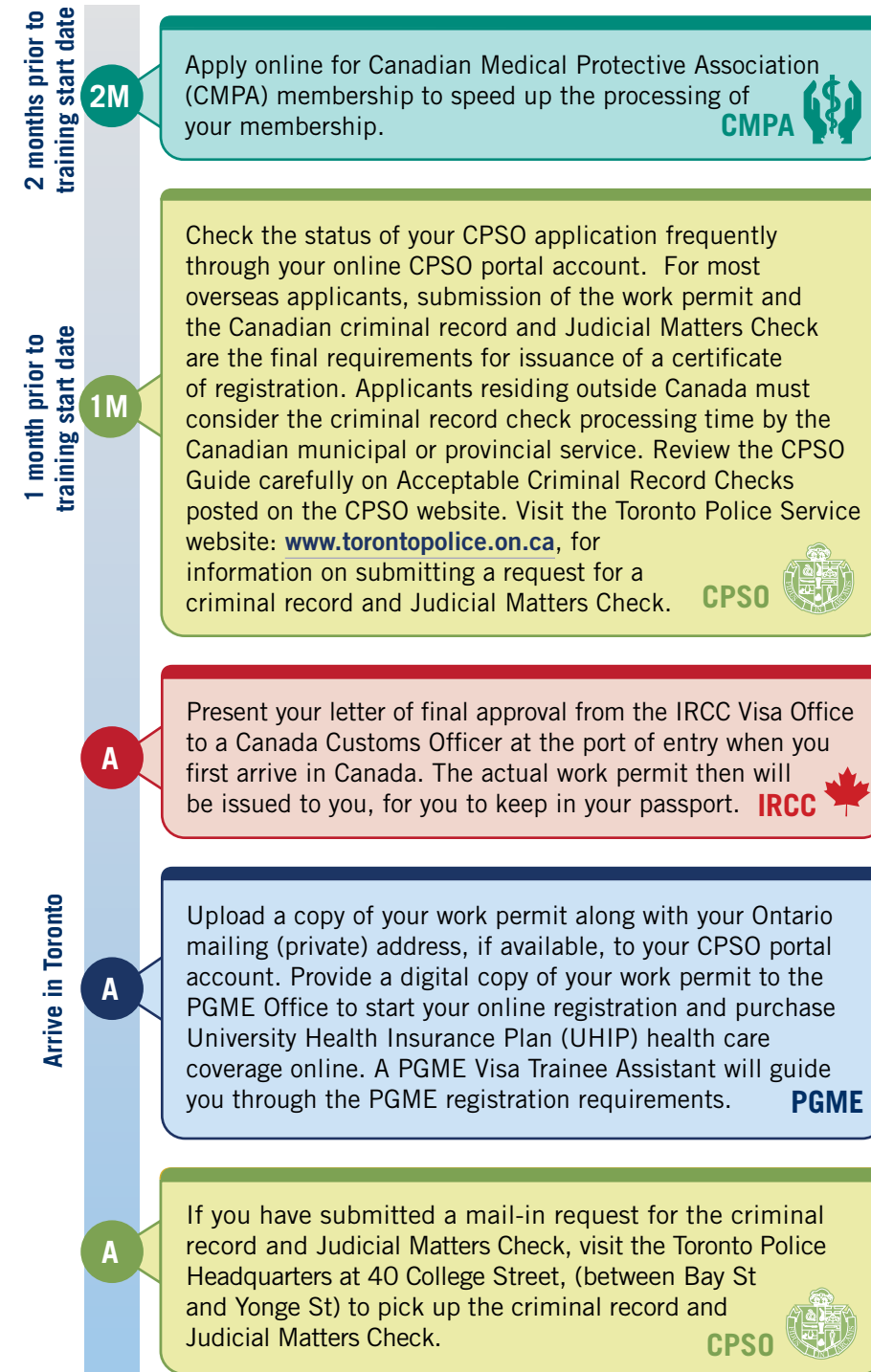
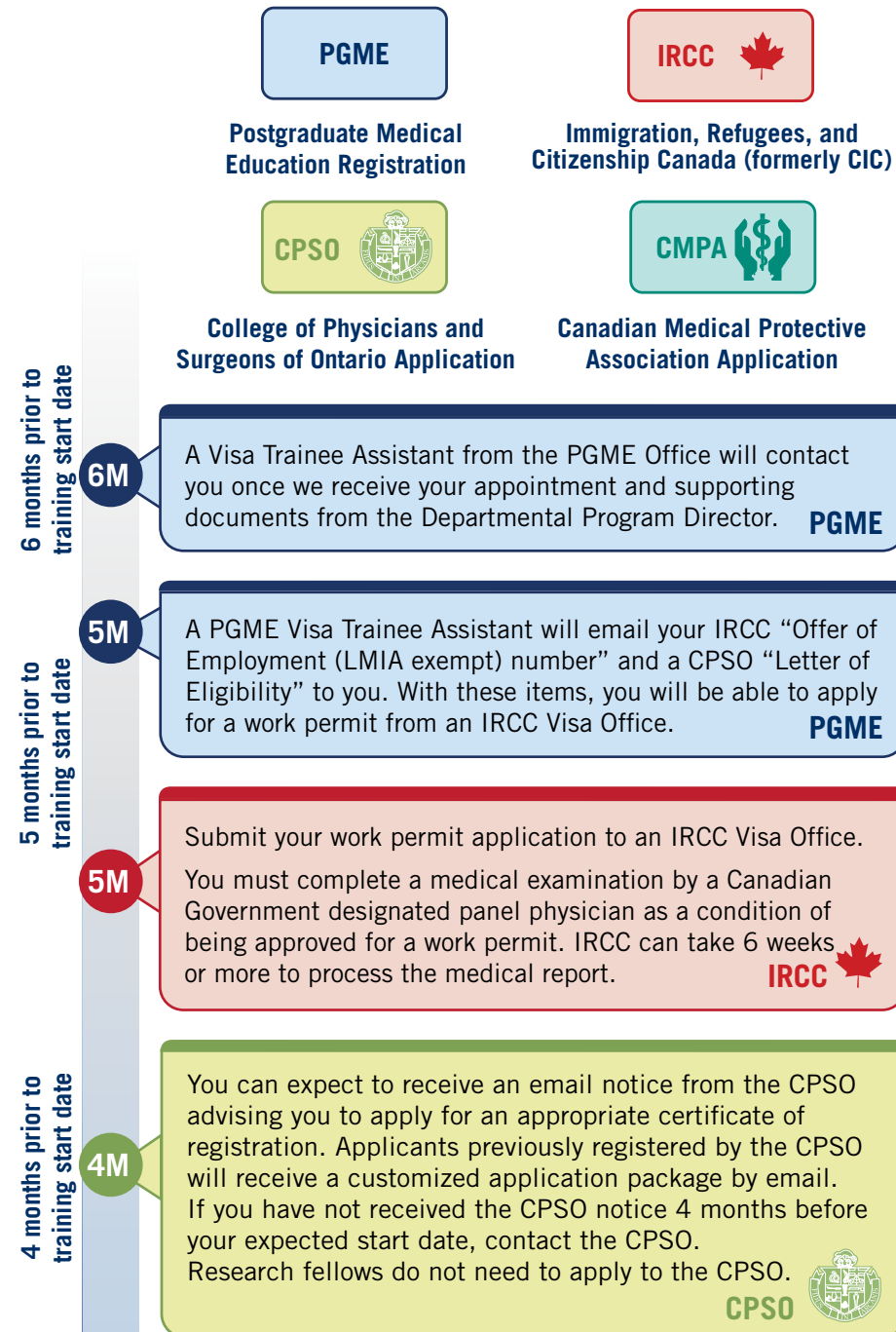
² Please note that estimated expense may vary depending on the age of the children.

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 May 2021) 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 | 175 | One-time fee, unless fellowship renewal requested at a later date, (effective July 1, 2021) |
| One-Way Flight to Canada ² | 6,142 | Average \$5,560/one-way, Dubai—Toronto; Source: British Airways |
| CPSO Fees | 991.75 | Annual Application Fee = \$345 Application Fee for New Applicant = \$431.25 Expedited Fee (optional) = \$215.50 |
| Criminal Record and Judicial Check Matters | 20 | CPSO Requirement Toronto Police Force |
| CMPA Annual Premium | 2,508 | Clinical Fellow monthly rate = \$209 |
| UHIP | 540 | Family 3-month rate until OHIP coverage |
| PGME Registration Fee | 840 | Annual fee (pro-rated) |
| Conferences, symposia, other educational activities | 1,500 | Estimated cost of fellowship-related educational activities outside of PGME enrolment |
| TTC Metropass on Presto card | 3,744 | Monthly rate = \$156 x two adults |
| Rent - 2 Bedroom Apartment | 32,028 | Monthly rate = \$2,669 average Toronto Central (per Toronto Real Estate Board, Q4 2020, https://trreb.ca/files/market-stats/rental-reports/rental_report_Q4-2020.pdf) |
| Child Care ² | 27,000 | Monthly rate = \$2,250 average (1 toddler); Source: City of Toronto |
| Telephone + Internet (including Long Distance) | 2,424 | \$80 Phone (basic), \$85 Internet (option above basic), \$37 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, supplies |
| TOTAL ANNUAL EXPENSES | \$ 95,168 | ¹ |

Registration Timeline



5. During Training

Research Ethics Module for Clinical Fellows

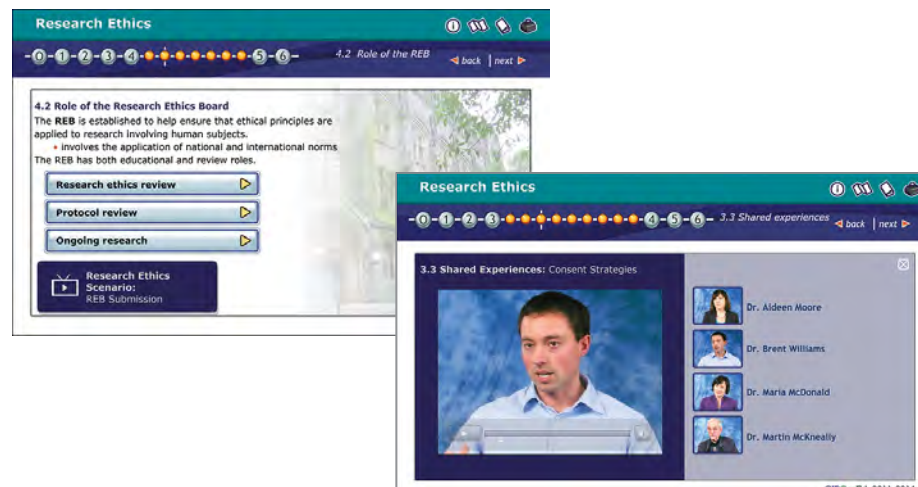
Clinical fellowship training often involves a research component, with the clinical fellow expected to participate in the writing of peer-reviewed publications and/or be involved in studies with researchers at the University-affiliated hospital site. In these activities, the clinical fellow will need 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://pgme.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 Shannon Spencer of PGME at: sd.spencer@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 Associate Dean Postgraduate Medical 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 certificates are accessible through the PGME Office website at:

<http://pgme.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**
 180 Dundas St West
 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.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.
- <https://listatto.com/page/international-renter>
Royal LePage Signature Realty can help postgraduate medical residents/fellows find a place to live or stay in Toronto. They provide online listings and showings, and the option to execute a lease online with a real estate agent's assistance.
- www.rentcanada.com
A Canada-wide listing of rental properties and property-management firms.
- <http://studentfamilyhousing.utoronto.ca>
The University of Toronto offers student family housing in downtown Toronto, at 30 and 35 Charles Street West, to students actively registered full-time in a degree program at the University; however, postgraduate medical trainees with a family may also be eligible, depending on the availability of housing. Further details, including apartment information and layouts, is accessible through the website.

- <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: <https://www.ontario.ca/page/ministry-transportation> (see “Driving in Ontario”).



Front Street



Don Valley Parkway

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 Cycling in Toronto website includes an interactive Cycling Network Map to help you plan your trips, as well as information about Toronto's cycling infrastructure, bicycle parking, safety, and cycling laws, rules and guidelines.

<https://www.toronto.ca/services-payments/streets-parking-transportation/cycling-in-toronto>

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.

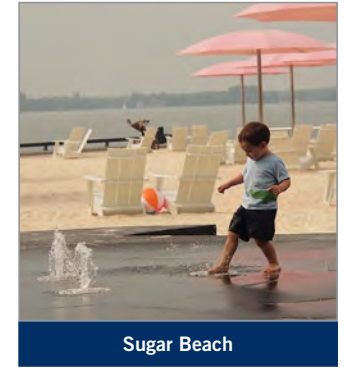
Bike Share Toronto offers a network of bikes throughout the downtown core. Docking terminals allow users to pick up and drop off bikes from location to location, 24 hours a day, seven days a week. To learn more about the program, visit the Toronto Bike Share website at: <http://www.bikesharetoronto.com>

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:

<https://www.toronto.ca/community-people/children-parenting/children-programs-activities/licensed-child-care>



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 91,000 students in its 195 Catholic schools and represents close to 475,000 Catholic school supporters in Toronto in its role providing publicly-funded Catholic education for the Toronto community.

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

Approximately 12,000 students are enrolled in the 37 elementary schools and 14 secondary schools of the **Conseil scolaire Viamonde**, the only French-language secular school board in Central-Southwestern Ontario. 67 languages besides French are spoken in its schools.

<https://csviamonde.ca>

Le Conseil scolaire de district catholique Centre-Sud serves over 17,000 students in 59 schools in Ontario, offering them elementary and secondary education in a francophone Catholic environment.

<https://www.cscmonavenir.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 credit card statement or lease agreement or a utility bill)
- Verification of date of arrival, if your child was not born in Canada.
- Proof of Immunization (documentation showing a list of the vaccinations your child has received)

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

Georges Vanier Reception Centre

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

For more information and a map of Newcomer Reception Centres, please visit:
https://www.tdsb.on.ca/Portals/0/Elementary/ESL/NewcomerBrochure_English.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.

Things to see and do

YoToronto website by Tourism Toronto profiles parks and attractions that are kid-friendly, as well as Toronto-themed games and videos.

<https://yo-toronto.com>



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
<https://learn.utoronto.ca/english-language-program>

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)
<https://studentlife.utoronto.ca/department/centre-for-international-experience/>

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 Caribana Toronto. 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:

https://weather.gc.ca/city/pages/on-143_metric_e.html



Images © Tourism Toronto

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
- **The BAPS Swaminarayan Sanstha** strives to better society through individual development by instilling values, promoting spirituality, cultivating skills, and nurturing growth through Hindu ideals.
<http://www.baps.org/Default.aspx>
- **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>
- 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/>
- Founded in 1999, the **Sikh Foundation of Canada** is a registered not-for-profit organization whose focus is on education to promote greater understanding and appreciation of Sikh history, art, and culture among Sikh-Canadians and the community at large. <http://sikhfoundationcanada.com>
- **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: <https://tinyurl.com/4d36j6xp>

A. 500 University Ave.
PGME offices

D. 214 College Street
Koffler Student Service Centre
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)



12. Toronto Calendar of Events

January

- Winterlicious (January/February)
- Interior Design Show (IDS)
- Toronto Design Offsite Festival

February

- Black History Month
- Canadian International Autoshow
- Winter Reading Week – for Post-Secondary Schools

March

- Major League Soccer (MLS) season begins
- National Home Show
- Toronto ComiCon
- Canada Blooms – Toronto Flower & Garden Festival
- March (Mid-Winter) Break – for Elementary and High Schools
- Toronto Francophone Week
- One of a Kind Spring Show & Sale



Winterlicious



Toronto Football Club (MLS)



Garden: Elite Environments
Canada Blooms

April

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

May

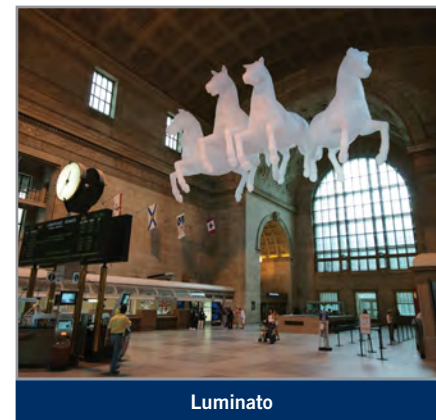
- Scotiabank CONTACT Photography Festival
- Canadian Music Week
- GoodLife Fitness Toronto Marathon
- Toronto Comic Arts Festival (TCAF)
- Doors Open Toronto
- Inside Out LGBT Film Festival (May/June)
- Tastemaker Toronto

June

- North by Northeast (NXNE) Music and Arts Festival
- Toronto Pride
- TD Toronto Jazz Festival



Toronto Blue Jays (MLB)



Luminato



Dragon Boat Races

Canada Blooms image courtesy of Landscape Ontario;
All other Images © Tourism Toronto

July

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



Honda Indy Toronto

August

- Taste of the Danforth
- Rogers Cup Tennis
- Canadian National Exhibition (CNE) (August – September)
- Toronto International BuskerFest (August/September)



Rogers Cup Tennis

September

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



Caribbean Carnival



Toronto International Film Festival

October

- Nuit Blanche Toronto
- National Hockey League (NHL) season starts
- National Basketball Association (NBA) season starts
- Scotiabank Toronto Waterfront Marathon
- Fall Reading Week – for Post-Secondary Schools
- Toronto After Dark Film Festival
- Art Toronto International Fair



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



Toronto Christmas Market

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

Images © Tourism Toronto

Notes



*Entrance to
500 University
- PGME Offices*

Images © Tourism Toronto

Notes

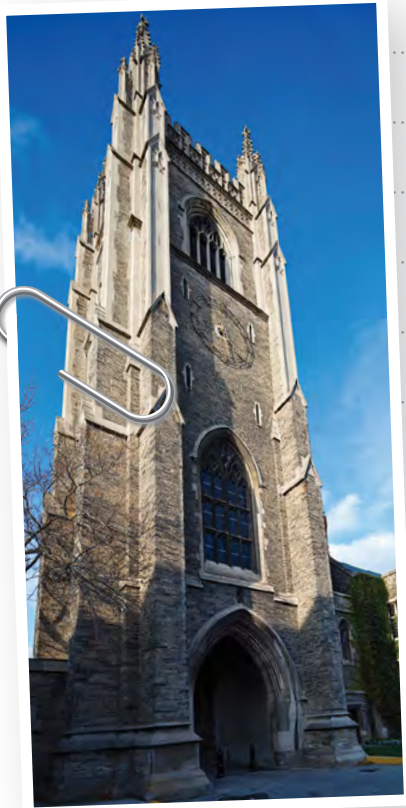
Sailing on Lake Ontario



Sugar Beach

Images © Tourism Toronto

Notes



Soldiers' Tower
St. George Campus

Notes

Produce markets
throughout the city

St. Lawrence Market





pgme.utoronto.ca



Postgraduate Medical Education
UNIVERSITY OF TORONTO