

Guide for Prospective Fellows

BEFORE YOU LEAVE FOR CANADA

1. Work Authorization – Work VISA

Most of the required documentation is available online at www.cic.gc.ca/english/work/index.html. It may seem lengthy and somewhat bureaucratic but once you complete the application, you will then receive a significant letter.

Work Permit (relevant to those from the UK, but may be similar for other countries)

The Work Permit application process is as follows:

- After you are offered your position, the Fellowship Coordinator will provide you with an Official Letter of Offer and you need to write back to officially accept the offer. Your details are then sent to the Office of Postgraduate Medical Education, who in January (for a start in July) will ask you for various items, including a copy of your passport, MBBS certificate, FRCR certificate etc.
- The Postgraduate office will then contact the relevant authorities in Ontario confirming that you have been offered a Fellowship post. Eventually you will receive a letter from the Postgraduate office, offering you a formal position, but this is only issued after it has been cleared by the relevant medical Ontario authorities. Be patient, as this can take several weeks. **This is the crucial letter that you take to the Canadian Embassy.**
- Then you will need to pay a visit to the Embassy (go as early as possible) and take along the letter from McMaster University, in addition to any and all documentation you think is important even those you feel may not be relevant. Your documentation must include:
 - Your CV
 - MBBS Medical School Certificate
 - MRCP (certificate from the Royal College of Radiologists) or FRCR
 - Payment to cover the application fee, on the spot, so you do not have to pay a return visit

NOTE: The Work Permit application itself can be downloaded from the Embassy website or completed at the time of your visit.

The Embassy will then begin to process your application. This is surprisingly quick (about two weeks). You will then be advised that you require a medical examination by a certified Embassy physician. You cannot book an appointment until you get the letter from the Embassy because it contains all the relevant codes. The medical doctors are private but getting an appointment in London is fairly easy. A list of Embassy certified doctors around the country can be accessed on the Canadian Embassy website. The medical examination involves a CXR and various blood tests.

The Embassy doctor will complete and send the forms away and about one week later, you will receive a letter back from the Embassy. **THIS IS YOUR WORK PERMIT – DO NOT LOSE IT.**

Upon arrival in Canada, you present this to the Canadian Customs Officer and you are on your way!

Any delay or hold up would be the receipt of the formal Offer of Fellowship from McMaster University that has been authorized by the Ontario authorities. As soon as you receive this, you can go to the Embassy and the rest of the process is really quite straightforward.

Be certain to get your documentation ready in advance. You will need your:

- CURRICULUM VITAE
- MBBS Certificate
- FRCR Certificate
- Transcript or Resume from Medical School outlining your curriculum. (The medical schools are used to receiving requests such as these and they are processed fairly quickly).
- Request the Transcript or Resume once you have received the APPLICATIONS from THE COLLEGE OF PHYSICIANS AND SURGEONS OF ONTARIO (CPSO) and The Canadian Medical Protective Association (CMPA – Malpractice Insurance Company)

The application forms are quite lengthy; if you encounter major issues with the forms, you can contact the Department of Radiology Postgraduate Assistant, Christine Marits (marits@hhsc.ca) for help. Although, these forms do need to be completed and sent off fairly quickly.

Registering and paying for registration at the Office of Postgraduate Medical Education, located at McMaster University can be done upon arrival on your introductory or first day.

Some important contacts at the Office of Post Graduate Education at McMaster University are:

Robyn Crozier	905 525-9140	Ex. 22116	crozier@mcmaster.ca
Colleen Willson	905 525-9140	Ex. 26660	willsoc@mcmaster.ca
Fax	905 527-2707		

Your spouse will be issued a two-year work permit on the basis that you are working in the medical profession.

2. Registration with the College of Physicians and Surgeons of Ontario (CPSO)

The Registration Fees are fairly expensive (but tax-deductible) so maintain your receipts for filing your Canadian Income Tax Return.


Note: the UK and Canada have a reciprocal tax arrangement – as such, the tax you pay or do not pay in each country is known to the other party.

Resume of Medical Training

Medical schools seem to vary as to whether they charge a fee for this service. The Resume must be sent by the Medical School directly to the CPSO. This avoids any suggestion of tampering!

The GMC currently does not charge for a certificate of good standing, but again, the certificate must be sent by the GMC directly to the CPSO.

Important contact information :

 **1.800.268.7096 (toll-free)** or **1.416.967.2617 Ext. 221** Website: www.cpso.on.ca

3. Registration with the Canadian Medical Protective Association (CMPA)

These fees are also tax deductible and you will receive details about a reimbursement scheme that takes place at the end of the year. The application for reimbursement is provided to you with the other documentation from the Office of Postgraduate Medical Education, McMaster University.

Important contact information :

☎ **1.800.267.6522 (toll-free) or 1.613.725.2000** Website: www.cmpa.org

CMPA reimbursement

Contact the Ontario Ministry of Health and Long-Term Care (MOHLTC) 1.888.805.9877

- Request Malpractice Reimbursement Participation form
- Select Option B – pay directly to your account quarterly

4. Registration with McMaster University

You will be given more information on this but if you arrive early and want to register before your set time, they will be more than happy to accommodate you. You will need your work VISA and your CPSO and CMPA numbers, if available. The registration fee with McMaster University is mandatory and currently \$325CAD for one year or any part of that year. For instance, if you start a fellowship on September 1, then the fee applies to that academic year (July 1 – June 30). Please be aware that you will be charged a further full year's fee for July and August of the following year.

5. Tax & National Insurance

Please note that this section is specific to UK applicants; other applicants should contact the local Revenue office for more information.

You should inform the local Inland Revenue Office that you will be away for a year. Your employer will also contact them and you should then be due for a tax rebate on the amount paid between April and July (assuming that is when you will start your fellowship). This rebate is paid over several months. If you have been able to take the year as unpaid leave, your employer can use part of the rebate to pay your superannuation contributions while you are away. This is financially very advantageous if you can organize it, otherwise, you will need to buy back an entire year when you return. Any shortfall is made up when you resume work in the UK. You should speak with your employer about this option and check with the regional health authority that this is still available.

6. Banking Arrangements

If you have organized the above matters, you should also try to open a bank account before you arrive in Canada. One bank in Westdale (McMaster area) is the Canadian Imperial Bank of Commerce (CIBC).

CIBC
1015 King Street West
Hamilton, Ontario
Canada L8S 1L3
T: 905-572-3333

There are other financial institutions within the city; it just depends on your preference or where you are living. Some others in Westdale are TD Canada Trust and Scotiabank. You should call to make an

appointment with someone and also ask what ID and documentation is required, as they usually require two pieces of ID, one with a photo, to open a new account.

It would be best to obtain your new banking information before you arrive, so that payroll can be set up and in place before you start work. Once you have this account information, please contact Sue Gaudet within the Department of Radiology, who will set up your payroll (gaudets@hhsc.ca). Sue will also be available to answer any questions or concerns you may have regarding the payroll process.

If you chose not to open an account before you arrive, make sure to bring some cash or a credit card with you, as you will not receive a pay cheque right away.

7. Travel Arrangements

It is best to book your flight well in advance. The best option is to book online through various agencies (www.expedia.com, www.cheapflights.ca, www.travelocity.ca) or through specific airlines (www.aircanada.com, www.delta.com). You can also call and speak to a customer service representative so as to ensure that you are receiving the cheapest one-way ticket; he/she can also help to ensure that you have appropriate documentation for your departure.

You may want to look into getting a Gold VISA or American Express card; they do require an annual fee but will pay for themselves in the long run. You can use this to book your flight(s) and any immediate costs upon your arrival in Canada. The Gold VISA also has benefits towards medical and travel insurance and if you rent a car in Canada, it can be used towards insurance (but not covering collision damage). However, **do not** cancel your current credit card(s) as you will not be issued a new one in Canada until you have an active account for up to a year.

AIR CANADA and its subsidiaries can be reasonable. It has an air miles scheme with AEROPLAN.
<http://www.aircanada.com/en/home.html>

WESTJET could be used for travel to destinations within Canada and the US. It has many special offers and seat sales. Some flights depart and arrive at the John C. Munro International Airport in Hamilton, Ontario. <http://c1dsp.westjet.com/guest/about/featureDestinations/fdOGG.jsp>

NON-DIRECT FLIGHTS with some airlines (ie. Air France via Paris or KLM via Amsterdam) are more reasonably priced. Charter airlines are the most reasonable (ie. AirTransat) but the tickets are generally only valid for 3 months and two singles cost more than a scheduled airline return. These appear to be valid for a maximum of one year. You have a considerable larger baggage allowance for scheduled flights (64kg) than on any charter airline – a consideration when staying for a year.

When you arrive at the airport in Canada, you will then need travel to Hamilton. There are many different methods of ground transportation, including rental cars, taxis and so on. Taxis and limos are always available at the Arrivals Level of each terminal. See the website for Pearson Airport, where they list some options: (http://www.gtaa.com/en/travellers/airport_information/ground_transportatio/)

8. Accommodation

Before you arrive in Canada, you should try to determine where you will live for the year. Current fellows usually have their leases ending for July 1st. If you are interested in contacting a current fellow regarding their apartment/house, please contact Christine Marits (marits@hhsc.ca) who will help you with this.

If that doesn't work out, you could try a number of options:

check the Spectator's (local newspaper) Classified section – Saturdays are best because they have the most listings then – www.thespec.com

check Kijiji – hamilton.kijiji.ca under the real estate section

check Craig's list - <http://hamilton.en.craigslist.ca/> under the housing section

try www.macstudentrentals.com as well

Some areas to consider when looking are West Hamilton, Westdale (McMaster area – good for students), Dundas and Ancaster. Public transportation within the City is very good and will take you from any of these areas to the hospital easily.

9. Other Preparations

Some items to note before you leave for Canada:

- if you have children of school age (5 years+), you will need to bring a full immunization record from your GP
- you must bring evidence of your no-claims insurance for your car and when the policy is due to expire, including the policy #. Your insurance company should provide all of this in a letter, including whether or not your spouse is covered. Be sure that the letter is from the insurance company that insures you, not just from a broker.
- apply for an international driver's license; you will need a photo and your current license
- if you plan to visit the United States while you are here, please ensure you have proper identification for entry (see <http://www.mto.gov.on.ca/english/trucks/checklist.shtml> for full information on crossing the Canada-US border)
- regarding research/work, there are well-stocked libraries within the university and within the Hamilton Public Library system, so it is best to leave your books at home; however, you should bring some teaching films or slides with you as you may be required to do some teaching
- electrical voltage here in Canada is 110V so there is no point in bringing electronics with you (unless they are dual voltage or you have a transformer)
- if you own a home, you should contact your mortgage company and advise that you will be away for the year; you may rent the residence out, which can be put towards the mortgage but the mortgage company will be able to go over the details with you
- you should have your Post Office re-direct your mail, however, charges will apply for this
- if you subscribe to any medical publications, ask to have them redirected to your residence in Canada and see about a cheaper subscription rate for this
- if you are not yet accredited, you need to let UKAS know that you are going away for a year. The year away will count, for accreditation purposes, only if approved before you take up the post. It is also worth writing to your regional specialty training subcommittee, the Post-Graduate Dean, your employing regional health authority and medical staffing.
- overseas shipping is available through different ports (www.worldwideshippinglinks.com, www.can-ship.com); if you wish to bring furniture or large belongings overseas, try to look for a good deal; otherwise, it might not be worth the hassle

UPON ARRIVAL IN CANADA

1. Somewhere to live

If you have not already made arrangements for accommodation (see previous section, item #8), you will need a place to stay as soon as you arrive in Canada.

If arriving for a July start, it is often possible to stay in residences of one of the local colleges (ie. Mohawk College). This is reasonable both in terms of cost and the quality of the accommodation. This is a good starting point from which you can begin to look for somewhere to live.

<http://www.residenceconferencecentre.com/mohawk/index.asp>

Alternatively, you can book into an economic hotel or motel for a few days to sort things out from there.

Visitors' Inn <http://www.visitorsinn.com/Reservations.html>

Admiral Inn <http://www.admiralinn.com/>

Holiday Inn Express <http://www.flyhi.ca/passenger/accommodations/hamilton.shtml>

2. Furniture

If your apartment does not come furnished, there are a few options for you to purchase either new or used. A great source for the different stores in the area that sell used and/or low-cost furniture is <http://foundlocally.com/hamilton/Personal/GoodsThrift.htm>. However, if you are looking to buy new, you could visit United Furniture Warehouse on Upper James (on the mountain) or shop at Ikea, which is located on Plains Road in Burlington.

Once you are settled into your position, you could also look on the hospital classifieds to find items. Word of mouth also works!

In terms of electronics such as a computer, laptop or TV, it might be worth your while to just buy new. Try Best Buy or Future Shop, as they always seem to have deals on. These types of purchases are major so shop around, compare prices and keep an eye out for sales.

If you wish to save some money and buy used, try the classifieds mentioned earlier (The Spec, Kijiji, etc) or stores such as Portable Paradise & Electronics, located on the mountain (<http://www.portableparadise.ca/>).

3. Utilities

Depending on where your residence is, you *may* need to set up hydro, water, gas (if this is not already done so through a management company ie. apartment building) and phone/TV/internet accounts. See below for the appropriate contact information:

Horizon Utilities for hydro and water (www.horizonutilities.com)

Union Gas for gas connect (www.uniongas.com)

phone/TV/internet service varies, depending on area but try Cogeco first as they have the most reasonable pricing (www.cogeco.com) – you can usually get these 3 items in a package

Remember, local phone calls are free. However, you should shop around for a good long distance plan; advise the companies that you are visiting for a year and that you are a student from McMaster – that might help you obtain a deal. If you call from a payphone, the cost is 50 cents. If you require a cell phone, your

residential phone company might be of help to you. Or you could ask other fellows, students and staff at the hospital for their recommendation as there are a lot of cell phone companies vying for your business! You will want the best deal possible and it doesn't hurt to inquire about a plan through the hospital or university.

4. Car Information and Insurance

Your international license is valid for 60 days in Canada; however, if you are here longer than that, you will have to take the Ontario driving test. Check the Ministry of Transportation for updated rules and regulations re: licensing (<http://www.mto.gov.on.ca/english/dandv/visiting.shtml>).

In order to have a car for the year, you should either lease or buy. If you are looking to lease or buy, there are many car dealerships on Upper James Street (on the mountain) and Centennial Parkway (east end). If you are looking to buy used, some other good places to look are on Kijiji, Craig's list, The Spec and especially Auto Trader (www.autotrader.ca). You may be able to buy a car from one of the current fellows as well.

If you are buying used, make sure you ask for the history of the car – this can usually be done through a VIN Search. Have a mechanic look at the car before you purchase, not the seller's mechanic though, someone unbiased. It's your best bet to go through a used car dealership or a respected source such as Auto Trader. Either way, make sure you do your research as this is a major purchase and could cost you more down the road.

It would be a good idea to join the Canadian Automobile Association (CAA) as it offers car insurance, as well as many other benefits such as roadside assistance, expert advice, travel planning and so on. <http://www.caasco.com/>. You could also inquire about car insurance through your financial institution.

Finally, you will need to register your vehicle with the Ministry of Transportation. There is a fee for this of \$20 (<http://www.mto.gov.on.ca/english/dandv/vehicle/register.shtml>). If you stay longer than a year, you will need to renew your license plate by purchasing a validation sticker, at a cost of \$74. It would be a good idea to go to an MTO local office and seek more information but be sure to bring with you any documentation re: the purchase/lease of your car, as well as your current driver's license.

5. Social Insurance Number (SIN)

You will also need to obtain a Social Insurance Number; you can do this at 2 locations (at Hamilton City Hall, 71 Main Street West or Hamilton Main Service Canada Centre at 1550 Upper James). There is no fee for this card. See the Service Canada website for current information on application requirements. (<http://www.servicecanada.gc.ca/eng/sc/sin/index.shtml>).

6. Registration with Ontario Health Insurance Plan (OHIP)

You must apply for OHIP in order to have health insurance coverage. For current information on your coverage requirements and those of your spouse/dependants, visit the Ontario Ministry of Health website at <http://www.health.gov.on.ca/en/public/programs/ohip/>.

For additional coverage, you should review the University Health Insurance Plan (<http://www.uhip.ca/intro.aspx>). Details of this will be sent to you closer to your arrival time.

→ based on a one year stay – clinical Fellows are covered under the University Health Insurance Program (UHIP) for the first 3 months of their stay. OHIP coverage usually begins once you have been here for these 3 months. The UHIP cost is dependent upon the number of individuals to be covered (ie. spouse, dependents). The coverage is fairly comprehensive and covers dentistry, vision care, ER services, etc.

For any UHIP questions or concerns, please contact:

Annie Baric - Human Resources, Faculty of Health Sciences
McMaster University
barica@mcmaster.ca
905.525.9140 ext. 22896

Finding a family doctor

There is a severe shortage of family doctors available to accept new patients in Hamilton making finding a family physician somewhat difficult. However, the names of Family Physicians who may be able to accept new patients can be accessed from the website of The Hamilton Academy of Medicine www.hamiltondoctors.ca.

NOW THAT YOU ARE SETTLED

Welcome to Hamilton! There is much to do within the city; we encourage you to experience as much as you can during your time here.

Shopping

The grocery store where you shop will depend on where you live, however there are many different stores around such as Fortinos, Metro, Sobeys, No Frills and Food Basics – these last two are usually easier on the wallet! Try to pick up the weekly flyers to compare prices and see what is on sale. You will eventually choose your store and become familiar with it enough to enjoy your grocery shopping experience. For fresh market food, the Hamilton Farmer's Market is popular among the locals. It is located at Jackson Square, 2 King Street West. Other markets can be found, listed by area, at <http://www.foundlocally.com/Hamilton/Shopping/Sh-FarmersMarkets.htm>.

For non-food items, such as cleaning supplies, pharmacy items, hardware, games/toys, books, electronics and so on, you have many options such as Wal-Mart, Zellers, Home Depot, Best Buy, Chapters and Costco.

If you are looking for shoes or clothing, you can browse Limeridge Mall (999 Upper Wentworth), the newly renovated Centre Mall (1187 Barton St East) or even drive a bit to Maplevue Mall in Burlington (900 Maple Ave). In addition to the big malls, you can also spend some time browsing Locke Street and Ottawa Street in Hamilton, where you will find a lot of deals and original items. This will also help support the small business community!

Entertainment

There is much to do here in Hamilton, depending on the time of year. In the summer, you can visit Van Wagner's Beach, Adventure Village, Wild Waterworks, the Royal Botanical Gardens or go for a stroll through Bayfront Park or Pier 4. In the winter, you can visit the Art Gallery of Hamilton, the Canadian Football Hall of Fame, the Canadian Warplane Heritage Museum or cheer on our AHL team, the Hamilton Bulldogs at Copps Coliseum.

There are many shows and concerts throughout the year at Theatre Aquarius, the Hamilton Convention Centre or at Copps Coliseum, as well as many events such as Disney on Ice, Monster Truck Jam and so

on. A current calendar of these events can be found at <http://hecfi.ca/hecfiEntertainment/index.php> or www.theatreaquarius.org.

Festivals

Festivals vary throughout the year; over 50 different festivals and annual events are put on by various local groups within the city. Local residents enjoy the Open Doors of Hamilton even in the spring, the Festival of Friends in the summer and the local fairs in the fall.

See the full list of festivals at <http://www.foundlocally.com/Hamilton/Entertainment/FestivalsList.htm>.

Outside of Hamilton

Our neighbours also offer much excitement, such as Wasaga Beach (Wasaga), a Toronto Blue Jays baseball game at the Rogers Centre (Toronto), the CN Tower (Toronto), African Lion Safari (Cambridge), the Royal Ontario Museum (Toronto), Algonquin Park, Niagara Falls and so on. It is definitely worth a visit to any of these attractions.

A full list of events and activities within Ontario can be found at www.ontariotravel.net.

Conferences and Holidays

Regarding conference and courses, you have a **2** week entitlement to attend. The RSNA and ARRS conferences are very popular; if you wish to attend, determine this ahead of time as the time away must be split between all fellows. Conference information can be found at the Departmental website: <http://www.fhs.mcmaster.ca/radiology/>.

Fellows are provided with a **\$ 2000** expense account , which can be used for these conferences, or used towards courses, books, computers, software or any other educational materials. Receipts should be reviewed and approved by the site fellowship coordinator and then submitted to the site administrative assistant.

Regarding personal holidays, you are entitled to **4** weeks off and this must be booked through your fellowship supervisor. This is your time to relax and enjoy some time away, whether it is near (say, Montreal) or far (Florida). Visit websites such as www.expedia.com or <http://www.caasco.com/travel/> for deals or go through a travel agency such as Flight Centre, found in Limerdige Mall. Either way, plan ahead and enjoy the experience!

If you have any questions regarding the above information or need any help with making arrangements, please contact Christine Marits at marits@hhsc.ca.

Thank you for choosing McMaster and enjoy your time in Hamilton!