Prepping for Residency Guide

Professional Association of Residents of Ontario

PARO

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Professional Association of Residents of Ontario

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ABOUT PARO

Congrats ON MATCHING TO ONTARIO, DOCTOR

Your hard work and passion for medicine have paid off, bringing you to this amazing new place in your career and life: training for your specialty.

Thousands of doctors have stood where you are now, filled with enthusiasm and, yes, trepidation, wondering exactly what this next stage will hold.

We recognize that you have a lot of logistical questions — wondering about everything from how to get a pager to where to pick up your scrubs. Rest assured, you'll get all the necessary information from your site well in advance of your start date.

In the meantime, check out this Prep Guide we've created to help you set yourself up for success. It includes tips for thriving in residency, offers details about your contract, salary and benefits packages, and explores your options when it comes to professional memberships.

We also want to introduce you to PARO and let you know that we are here for you, every step of the way. So bookmark our guide, and come back as often as you like. We look forward to helping you.

FIRST THINGS FIRST AS YOU GEAR UP FOR RESIDENCY, HERE'S A REMINDER OF THE TIME-SENSITIVE ITEMS THAT REQUIRE YOUR IMMEDIATE ATTENTION:

- ✔ Acquire your Certificate of Registration
- ✔ Obtain your Medical Liability Protection
- ✔ Update your immunizations
- ✔ Review your University Registration Package and submit documentation and fees

THRIVING IN RESIDENCY

Kudos, doctor, you are now ready to start work. If you're feeling a swirl of emotions — exhilaration mixed with anxiety — relax. That's completely normal.

Embolden yourself with the realization that our province's top doctors have walked this path. In fact, the very physicians who came before you helped create our professional pledge, a code that encourages you to take the personal initiative necessary to make our medical system the best it can be.

I am a doctor training to be a specialist...

I don't intimidate, harass, or devalue people I lead the way I want to be led

I support and mentor members of the team

I speak up when things negatively affect the workplace

I am clear on expectations and am aware of my limitations I collaborate to get better team and patient results

I FOSTER A SHARED LOVE OF MEDICINE

UNDERSTANDING YOUR NEW ROLE

Rewarding experiences and challenging responsibilities await you. You'll be acquiring knowledge and skills, caring for patients and being paid for your contributions, all to prepare you for your certification exams and independent practice.

This means you will be called on to juggle many roles: Depending on the day, you will alternate between being a student, a teacher and an employee. Regardless of the hat you wear, you will often be interacting with patients — people who may not understand exactly what a resident is.

So think ahead to that first time you will introduce yourself. What will you say? This is one time your opening line is really important. Even if your patient doesn't know what a resident is, you can bet they are thinking one of two things: Is s/he a 'real' doctor? How much experience does s/he have?

You can easily quell their concerns and misconceptions with the proper introduction. For example, if your name is Julie Miller and you are starting your Family Medicine residency, look your patient directly in the eyes and extend a firm handshake while saying: "Hi, I'm Doctor Miller. I'm training to be a specialist in Family Medicine".

KEYS TO SUCCESS

Your love of medicine needs to be your focus throughout your career. Yes, there will be times when stress overwhelms you, but you must remember that the stress is worthwhile because of the goals you've set for yourself and the good that you will do.

If you find yourself struggling, remember that you're not alone. Make the most of your contacts by reaching out to those around you — a trusted colleague or mentor, your program director, or a health-care professional.

And make friends with the folks at the Resident Wellness Office located in your university's postgraduate medical education (PGME) office. This office has resources that can put you in touch with the right people who will help you manage conflicts. Whether you're feeling burnt out, are having a relationship issue, or are struggling in your residency program, your PGME office is always available to assist you.

THREE TOP TIPS

The best advice, whether you're at Day One or Day 1000 of residency, is to take care of yourself today for a healthier tomorrow. Here's how:

1. Create a strong support network of friends and family
2. Manage your wellness via sleep, diet and exercise
3. Book vacation time

1. Create a strong support network of friends and family

As soon as possible, connect with a senior resident in your program and learn the inside scoop about residency. Every program is a little different, so this will help you prepare for the days ahead.

Look for opportunities to get involved in your new community. Organize outings with your program as well as with other programs. Attend PARO social events. Consider starting or joining a study club to maximize your academic and social support.

If you want to better understand the resources available to you, click here:

OMA resources

CMPA resources

PARO Helpline – 1-866-HELP-DOC – a confidential support service for residents, medical students, their partners and families.

2. Manage your wellness

If ever there was a time to create a personal wellness plan, the start of your residency is it. Habits you form today will carry you through the next few years.

- **Practice safe sleep**
  Learning how to get a good "day's" sleep post call is key to managing your exhaustion levels. Here are a few tips: Curb your caffeine intake before your shift ends and get a good blind or blackout curtains for your bedroom window. Investing in earplugs and a sleep mask may also help you shut out the world and get some shut-eye.

- **Make time for exercise**
  A good rule is to aim for a daily sweat session — even if it's only 10 minutes at a time. Studies show, short bursts of intensive exercise are as beneficial as longer-term workouts.

  For those days that you can devote to more exercise, hit the gym. Through PARO you are entitled to discounted memberships at Goodlife Fitness. A gym membership, or a workout buddy, may be the initiative you need to make fitness a priority.

- **Don't skimp on nutrition**
  Start each day with a balanced breakfast to fuel your body. It's hard to eat well when you're on the go, but it's not impossible. Plan ahead. Carry bottled water, granola bars and whole fruits in your backpack, so you're not scouring the vending machine for a quick hit of candy or chips. If you're on call when the cafeteria will be closed, buy a salad and stick it in the fridge before your shift starts.

3. Book vacation time

In order to stay on your A Game, you need away time. Vacations aren't just for fun (although they most definitely are that!), they're healthy too, helping prevent burnout thus improving your productivity.

In order to take advantage of your vacation time, we recommend that within the first three months of your residency you should decide when you would like to schedule your vacation time.

TOP TIP: We recommend that you don't save vacations for late in the academic year. Adapting to your role as a doctor will be an exciting learning experience and taking the time to recharge with a vacation will make it more enjoyable.

WORKING IN RESIDENCY

Before you can start working in Ontario's medical system, there are a few steps you must take. In most cases, your university will have provided you with this information, but it bears repeating. Here are your priorities:

1. Acquire your Certificate of Registration from the College of Physicians and Surgeons of Ontario.
2. Obtain medical liability protection through Canadian Medical Protective Association.
3. Update your immunization status.

1. Certificate of Registration

The province's regulatory body for physicians is the College of Physicians and Surgeons of Ontario (CPSO). This is the organization that issues certificates of registration to doctors allowing them to practice medicine. Your Postgraduate Medical Education Office must have verification that you are licensed with the CPSO prior to July 1, or you will be unable to assume your clinical duties (or be paid!)

To register, download the application here.

Annual CPSO Membership and Application Fees:

Application Fee-Postgraduate Education Class	$431.25
Membership Fee-Postgraduate Education Class	$345
Total CPSO Annual Fees	$776.25

For more information, please contact the CPSO directly at 1 800 268-7096 ext. 603 or inquiries@cpso.on.ca

2. Liability Protection

The Canadian Medical Protective Association CMPA is a mutual defense organization for physicians who practice in Canada. Essentially, membership offers medical liability protection. You must have CMPA Coverage before starting residency or you will be unable to assume your clinical duties (or be paid!).

To register, download the application on the CMPA website.

A resident's classification is: TOW (Type of Work) Code 12: without moonlighting.

Registration Fee for 2020: $2856 single payment or $238/month

You are responsible to pay the fees upfront, however approximately 80% will be reimbursed by the Ministry of Health and Long Term Care. Additionally, as CMPA coverage is required for your employment, you will be able to claim the non-rebated portion of the fee at tax time by submitting a T2200A form (obtainable and signed by your payroll office).

To register for reimbursement of CMPA fees, please visit the Ministry of Health and Long Term Care website and download and submit the following forms:

- Application Form #3889
- Direct Deposit Authorization Form #7698.

Most residents opt for quarterly reimbursement. Processing time is approximately six weeks. If you have any general questions regarding the CMPA, you can contact them at 1-800-267-6522. If you have questions about the reimbursement of CMPA fees, please call 1-888-805-9877.

3. Immunization Requirements

You will need to update your immunizations before you start your residency. However, requirements vary from school to school. Find your university's policy here:

McMaster University

Northern Ontario School of Medicine

Queen's University

University of Toronto

University of Ottawa

Western University

SALARY AND BENEFITS

It feels good to know you're going to be paid for doing what you love, doesn't it?

But with the pay cheque comes the need for planning. After all, there's no time like the present to start saving for the future. Jumpstart your learning with our Resident Financial Primer — a comprehensive guide to understanding your fiscal options. For more general information about your newfound source of income, read on.

By the Numbers

As you learned at med school, your salary is pre-determined via a collective agreement negotiated between PARO and the Council of Academic Hospitals of Ontario. Here are the highlights of the current Collective Agreement.

You will receive an annual salary from your local pay centre and will be paid either bi-weekly or semi-monthly, based on your site.

University	Paymaster	Pay Frequency
Ottawa	University of Ottawa	Bi-weekly
Queen's	Kingston General Hospital	Bi-weekly
Toronto	University of Toronto Postgraduate Medical Education Office	Semi-monthly
NOSM (East and West)	Northern Ontario School of Medicine	Semi-monthly
Western	London Health Sciences	Bi-weekly
McMaster	Hamilton Health Sciences Centre	Bi-weekly

Approximate **Bi-weekly Income** for a PGY 1 Resident (26 pay periods/year):

Annual Salary	$60,397.72
Gross Bi-weekly	$2,322.99
Income Tax	$416.78
Canada Pension Plan	$111.61
Employment Insurance	$37.63
Long Term Disability (0.474%)	$16.58
PARO Dues (1.3%)	$29.50
Net Bi-weekly Pay	**$1,710.88**

Approximate **Semi-monthly** Income for a PGY1 Resident (24 pay periods/year):

Annual Salary	$60,397.72
Gross Semi-monthly	$2,516.57
Income Tax	$ 451.51
Canada Pension Plan	$120.91
Employment Insurance	$40.77
Long Term Disability	$17.97
PARO Dues	$31.96
Net Semi-monthly Pay	**$1,853.46**

Your annual salary is outlined in the PARO-CAHO Collective Agreement Article 22.1 and is based on your PG level. Here are the 2019/20 salary scales:

PGY1	$60,397.72
PGY2	$66,318.15
PGY3	$71,224.42
PGY4	$77,165.04
PGY5	$82,048.21
PGY6	$86,710.08
PGY7	$90,039.20
PGY8	$94,998.57
PGY9	$99,957.96

CALL STIPENDS

A call stipend is the remuneration received on top of your annual salary for working call. Stipends must be paid out every three months at a minimum. You can receive it either through payroll or by individual cheque.

Current call stipend amounts are:

In-hospital	$127.60
Home Call	$63.80
Qualifying Stipend	$63.80

Weekend call stipend amounts are:

In-hospital	$140.36
Home Call	$70.18
Qualifying Stipend	$70.18

**Qualifying shifts are only those shifts where one full hour worked on the shift occurs between midnight and 0600h. Applies only to shift-based services (e.g. Emergency Medicine) where the residents on the service have no regular clinical hours. Where a resident on this service works a qualifying shift, i.e. a shift where the resident works at least one full hour between the hours of midnight and 6am, the resident is entitled to a qualifying stipend. When a resident is strictly on a shift-based rotation (i.e. Emergency Medicine), the only call stipend applicable is the qualifying stipend.*

Don't Miss the Deadline

Call stipend claims must be submitted to the person(s) designated by the hospitals to receive such claims **within 30 days following the end of the month in which the call was worked.**

Make a Copy

When submitting your call stipends keep a printed record as proof.

- If submitting via fax, print a fax receipt
- If submitting via email, print a copy of the sent email
- If submitting through an online system, grab screen captures as you go

Shorter Periods of Call

The Home Call Stipend rate will be paid in the following scenarios where the call does not extend beyond 11 pm:

a) a resident works a shorter in-hospital call on either a weekday or a weekend; or

b) where a family medicine resident works a shift on either a weekday or a weekend. For clarity, (b) applies where a family medicine resident works a shift on a weekday or weekend, after working a normal five-day week of clinical duties.

Where a resident works 12 hours or more of in-hospital call on a weekend day, they are entitled to receive the in-hospital call stipend, unless covered by Attachment 23.8 (split 24 hour weekend call).

The In-Hospital Call Stipend rate will be paid in the following scenarios where the call extends beyond 11 pm:

a) a resident works a shorter in hospital call on either a weekday or a weekend; or

b) where a family medicine resident works a shift on either a weekday or a weekend.

For clarity, (b) applies where a family medicine resident works a shift on a weekday or weekend, after working a normal five-day week of clinical duties.

Shift Work & Clinics

Where a resident is required to work a half-day of clinic or other formally scheduled duties, followed by working a regularly scheduled shift, they will receive the Home Call Stipend if the shift does not go beyond 11 pm; however they will receive the In-Hospital Call Stipend if the shift does go beyond 11 pm.

Rounding on Weekends

Where residents who are not otherwise on-call are scheduled or required to round on weekends, and actually attend in-hospital for such rounding, they will be paid the Home Call Stipend.

Home Call Stipend Conversion

A resident on home call that works more than four hours in-hospital during the call period, of which more than one hour is past midnight and before 6 a.m., is entitled to be paid the in-hospital call stipend.

If you have further questions about call stipend submissions, contact the PARO Office or your local paymaster.

Postgraduate Payroll and Benefit Office Contact Information

University of Toronto	(416) 978-6977	pgme.payroll@utoronto.ca
Western University	(519) 685-8500 ext. 46247	Go2hr@lhsc.on.ca
McMaster University	(905) 521-2100 ext. 46947	myHR@hhsc.ca
University of Ottawa	(613) 562-5800 ext. 1656	pgmepay@uottawa.ca
Queen's University	(613) 549-6666 ext. 2365	residents@kgh.kari.net
NOSM	(705) 662-7138	ltwilley@nosm.ca

YOUR BENEFITS

As a member of PARO, you are entitled to a variety of health and wellness benefits. These include things like life insurance, dental coverage and paramedical treatments.

You will be receiving a detailed benefits package from your respective school, but following is an overview of what you are entitled to as part of the PARO-CAHO Collective Agreement.

While PARO negotiates your extended healthcare benefits, the plan is administered by your payroll office. For more information about extended healthcare benefits, you can refer to our Benefit FAQ here. You can also refer to Article 19 of the PARO-CAHO Agreement or contact your Payroll Office or Manulife directly.

Group Life Insurance

Group life insurance in the amount of two times the annual earnings adjusted to the nearest $500. Pool C residents have a fixed rate life insurance amount of $134,000.

Extended Health Care

- Prescription coverage for the Resident/listed dependents with a $15/25 deductible for single/family coverage per calendar year.
- Paramedical Treatment include:
    - Psychologist (including MSW)
    - Massage Therapist
    - Speech Therapist
    - Physiotherapist
    - Acupuncturist
    - Chiropractor or Podiatrist

Coverage for each paramedical treatment is $500 for each insured person per calendar year.

Vision Care

- $250 coverage every 24 months per insured person
- In addition to the above, vision care shall also include one eye exam per insured person every 24 months.

Dental Coverage

- 85% of all eligible dental expenses are covered.

Claiming Benefit

How you claim you benefits, depends on the coverage provided. Here's a quick overview:

Prescription Coverage: You will receive a drug card that can be used to obtain prescription coverage.

Vision & Dental Coverage: After paying for these services, claim forms can be downloaded from www.coverme.com (You will receive a user name and password from the insurance company, within a couple of months of your arrival.) Once you fill out the form, you can mail it along with your receipts for reimbursement.

Occupational Health Coverage

Residents are entitled to receive access to and coverage for occupational health services on the same levels as other hospital employee groups.

Hospital Stay Accommodation

There is no provision for hospital accommodation charges for stays within Ontario beyond what is normally provided through the Ontario Health Insurance Plan.

There are two exceptions for this:

The hospitals will amend the hospital accommodation coverage to provide private coverage for addiction and eating disorders.

LONG TERM DISABILITY

It's not something anyone wants to think about, but long-term disability (LTD) insurance is something everyone needs to plan for — especially if you choose to work as a self-employed physician after residency. Income protection is a key part of a successful financial plan.

LTD as a resident

As a resident, your income protection is provided in two parts. Should you become totally disabled and unable to perform the duties of your regular occupation, your salary will be continued until the earlier of:

a) The end of your contract year in most cases, (the contract year runs from July 1 to June 30 of the following year); or,

b) 26 weeks.

Once salary continuation has ended, you will complete an application for the LTD plan that pays 70% of your basic salary, subject to certain reductions, up to age 65 so long as you remain totally disabled. It is part of the Collective Agreement that all residents be covered under this plan and no medical evidence is required to obtain the coverage. Benefits are tax-free and there is also a Cost of Living Benefit, which will increase your monthly benefits by the lesser of 4% or the change in the Consumer Price Index on an annual basis in the event you are disabled for more than a year. If you also carry Ontario Medical Association (OMA) disability insurance coverage, it will be payable in addition to any benefits received under your group plan.

During the salary continuation period and the first 12 months of disability, you will be considered to be totally disabled if you are unable to perform all of the duties of your regular occupation. Thereafter, you will be considered to be totally disabled if you cannot perform the duties of any occupation for which you may become suitably fitted by training, education or experience.

Advanced Cardiac Life Support (ACLS)

Residents will be provided with an Advanced Cardiac Life Support course, or equivalent, free of charge. Please refer any questions to your Post Graduate Medical Education Office.

SPECIAL OFFERS FOR PARO MEMBERS

Your PARO membership offers you access to discounted offers from some businesses including Goodlife Fitness to help you stay fit and healthy, and Skyscape for point-of-care medical resources for your mobile device.

Please note these opportunities are simply to provide a service of better pricing on items that are useful to residents. PARO does not profit from any sales or service. We encourage you to explore all marketplace options.

PROFESSIONAL MEMBERSHIPS

This is a good time to consider joining a medical association or two. It's not mandatory but often recommended, for a variety of reasons.

Professional memberships offer a number of perks like free journal subscriptions, financial planning advice and travel discounts. However, the biggest benefit is the chance to network with other professionals. Getting to know your colleagues early on offers you the chance to build a good base of support that can be useful as you move through residency and transition into practice.

Once you start your Ontario residency, these are the memberships open to you:

Ontario Medical Association: $155

Canadian Medical Association: Free for residents

Royal College of Physicians and Surgeons of Canada: Free for residents

College of Family Physicians of Canada: PGY1-free; PGY2 & 3-$102

Ontario Medical Association

The Ontario Medical Association is the voice of the medical profession in Ontario, championing the interests and concerns of physicians and patients in Canada's largest province.

The OMA provides effective representation on behalf of more than 30,000 practising physicians, residents and medical students. This includes fee negotiations and related economic interests, health policy and professional advocacy, legal services, and a broad range of exclusive products and services.

Membership Benefits:

- OMA Insurance
- OMA Legal
- Physician Health Program

To join, visit the OMA website **or contact them at: 1-800-268-7215 ext. 2987 or locally 416 340-2987**

Canadian Medical Association (CMA)

The Canadian Medical Association is a national, voluntary association of physicians that advocates on behalf of its members and the public for access to high quality health care, and provides leadership and guidance to physicians.

As a member of the CMA, you will have access to a comprehensive range of products and services, tailored to your needs while you're a medical resident and as you transition into practice.

Membership benefits:

- world-class collection of online clinical resources
- financial, professional and personal resources
- advocacy and representation
- programs to stay connected

To join, visit the CMA website **or contact them at: 1 888 855-2555**

Royal College of Physicians and Surgeons of Canada (RCPSC)

The RCPSC is responsible for setting and maintaining the standards for postgraduate medical education, for certifying specialist physicians in Canada and for promoting their continuing education.

Membership Benefits:

- Receive timely information regarding eligibility, fees and deadlines for assessment of credentials and training
- Access resident-only awards and grants
- Get discounted rates on CanMEDS publications and learning tools.

To join, visit the RCPSC website **or contact them at 1-800 668-3740 or locally at 613-730-8177.**

College of Family Physicians of Canada (CFPC)

Representing more than 28,000 members across the country, the College of Family Physicians of Canada (CFPC) is the professional organization responsible for establishing standards for the training, certification and lifelong education of family physicians and for advocating on behalf of the specialty of family medicine, family physicians and their patients. The CFPC accredits postgraduate family medicine training in Canada's 17 medical schools. It's worth noting that membership is a requirement for residents to sit the CFPC Certification in Family Medicine exam.

Membership Benefits:

- Advocacy and policy development of behalf of members with governments, other health-care associations and key decision makers to represent the needs and interest of family physicians
- Member discounts on products and services

To join, visit the CFPC website **or contact them locally at: 905-629-0900 or toll free at 1 800 387-6197 Ext. 423**

SPECIALTY BASED ASSOCIATIONS

The following specialty based associations have Resident Sections and/or Resident resources:

Canadian Association of Emergency Physicians
Society of Obstetricians and Gynecologists of Canada
Canadian Society of Internal Medicine
Canadian Society of Plastic Surgeons
Canadian Association of General Surgeons
Canadian Anesthesiologists' Society
Canadian Association of Radiologists
Canadian Dermatology Association
Canadian Ophthalmological Society
Canadian Society of Otolaryngology
Canadian Association of Pathologists
Canadian Cardiovascular Society
Canadian Society of Nuclear Medicine
Canadian Psychiatric Association
Canadian Pediatrics Society
Canadian Orthopedic Association

ABOUT PARO

WHO WE ARE

PARO is the official representative voice for Ontario's doctors in training.

PARO's priority is to advocate on behalf of its members, addressing professional and educational concerns in order to optimize the training and working experience of Ontario's newest doctors thus ensuring that patients receive the best possible medical care.

Members of PARO are, by definition, post-graduate medical residents training in accredited programs which lead to certification by either the Royal College of Physicians and Surgeons of Canada (RCPSC) or the College of Family Physicians of Canada (CFPC), in one of their recognized specialty or subspecialty programs.

All that to say, you are automatically a member of PARO and there is no need to register. Welcome.

INTERESTING IN GETTING INVOLVED?

PARO is comprised of resident representatives from across the province, based on proportional representation distributed among 22 Electoral Groups. GC reps bring the voice of their resident constituents to General Council as PARO sets its policy and direction for the year.

Elections for PARO General Council are held in the summer via an online election process. We encourage you to consider participating in PARO - we'd love to see you get involved.

FIND YOUR CURRENT GENERAL COUNCIL REPRESENTATIVES AND SITE CHAIRS HERE:

McMaster General Council Reps
University of Toronto General Council Reps
NOSM General Council Reps
Western University General Council Reps
Queens University General Council Reps
University of Ottawa General Council Reps

NEED US? REACH US:

Phone	416.979.1182
Toll Free	1.877.979.1183
Fax	416.595.9778
Email	paro@paroteam.ca

We're not just a virtual organization. Our offices are located in Toronto and we are available by appointment, Monday to Friday 8:30am - 4:30pm. You'll find us here: 1901-400 University Avenue, Toronto, ON M5G 1S5

Moving?

If you are changing addresses in between medical school and residency, please email the PARO office so we can keep you up-to-date on PARO-related matters.