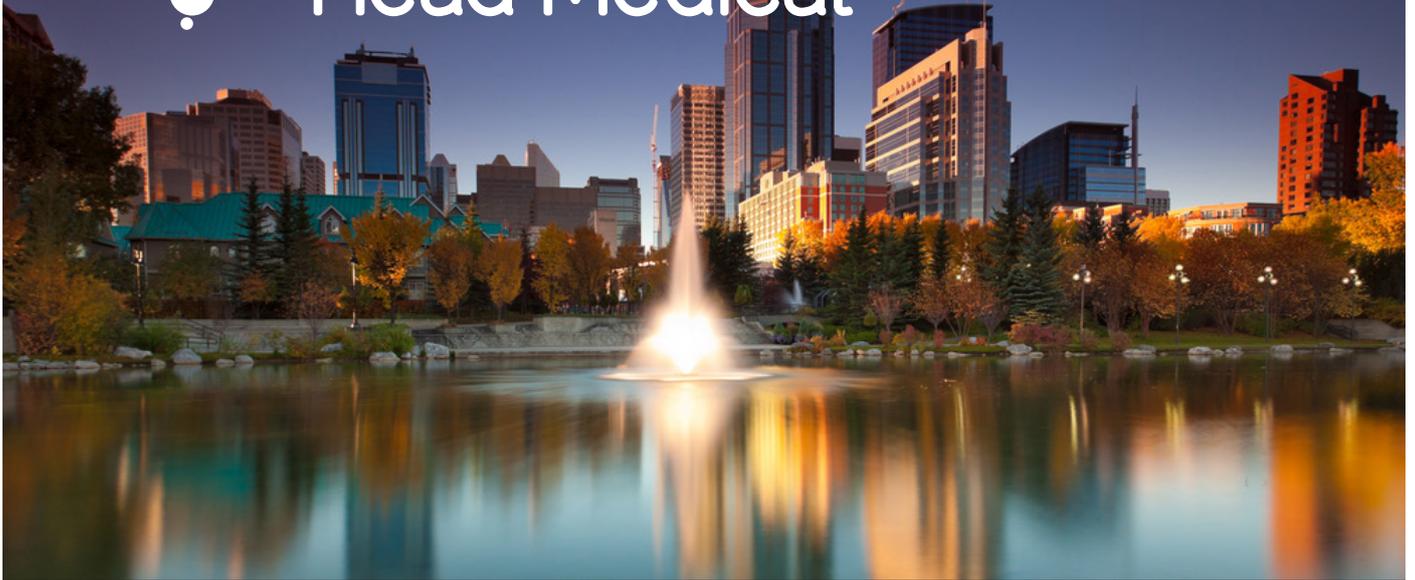




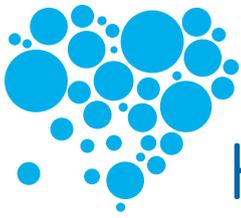
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Doctors' Guide to Working & Living in Canada



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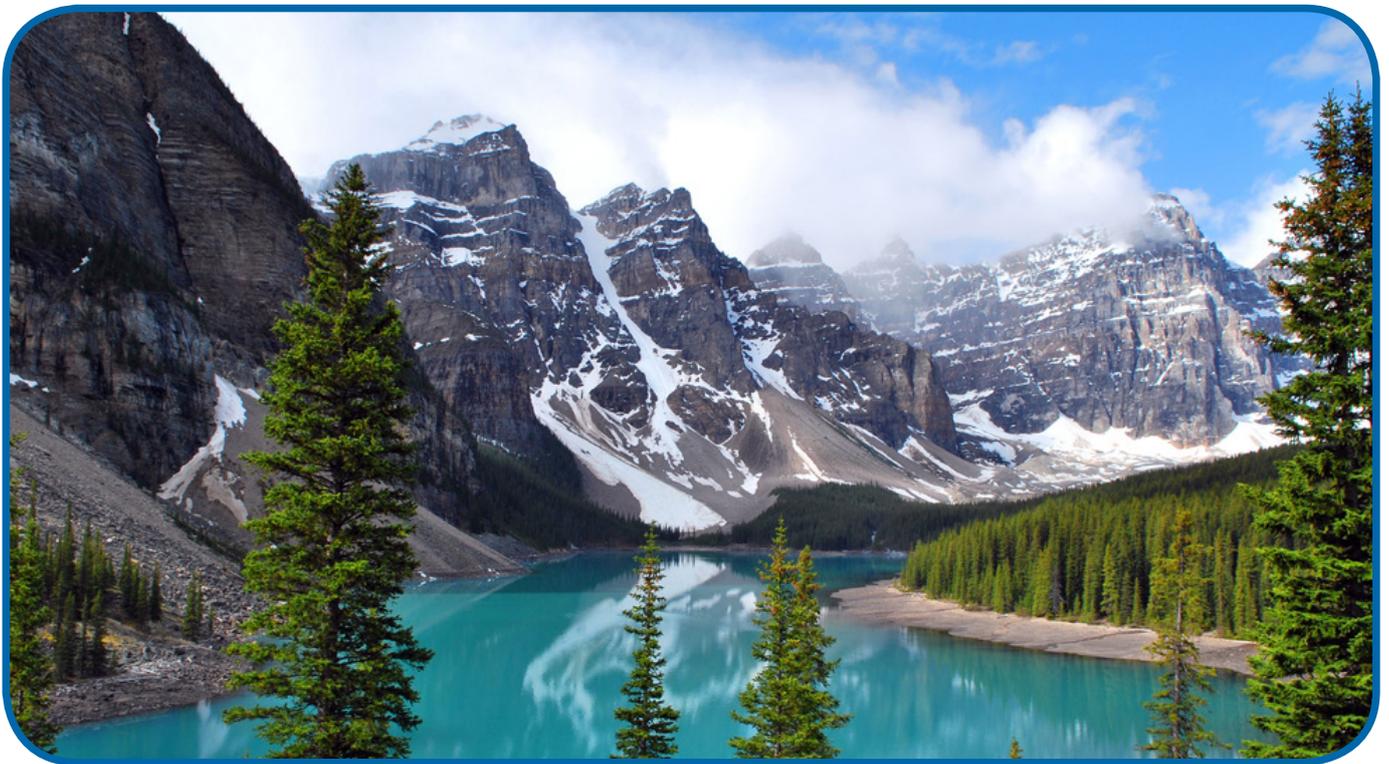
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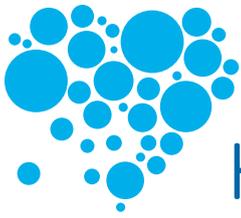
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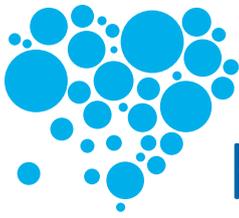
Working in Canada



Healthcare System

Canada has a well established and comprehensive publicly funded healthcare service for all permanent residents called **Medicare**. Primary care is the foundation of the healthcare system: patients do not pay for medical consultations or treatment and are allowed direct access to specialists without needing a GP referral. These health policies, under the **Canadian Health Act**, are portable primarily within Canada, while a partial reimbursement is available for any treatment received overseas.

Medicare provides universal coverage for hospital and physician services based on need rather than the ability to pay. The Federal government (through personal and corporate income taxes) subsidizes the health system, with the individual provinces and territories responsible for administering their own healthcare initiatives. Each province must provide their residents with prepaid cover for all necessary medical services. These include: financing, planning, providing medical care, hospital care, public healthcare, and dispensing prescriptions. Cover for dental treatment,



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optometric services, prescription drugs, hearing aids, and home care vary between territories.

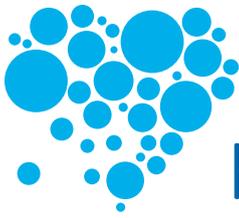
In summary, Canada provides a free, basic, healthcare system for its citizens and legal residents. This includes access to a family doctor and emergency care or basic hospital treatment. In 2004, the Federal government and the provinces agreed a \$41 billion ten-year project aimed at improving Canada's healthcare system, with 87% of Canadians subsequently reporting being "very satisfied" with their services. The evaluation criterion on health was based on personal safety, quality and availability of hospitals, medical care and medical supplies.

Immigration

To obtain a work permit, your prospective employer must apply to [Human Resources and Skills Development Canada](#) for a [Labour Market Opinion](#). Once a positive Labour Market Opinion has been issued, you would typically apply for a work permit through a Canadian visa office outside Canada (although we will take care of this for you). It is worth noting that, depending on the province or territory where you wish to work, the Registration and Immigration process can take between 12–18 months to complete.

To be approved a work permit you must be in good health, have no criminal record and demonstrate that you will comply with requirements as a temporary resident. If you're coming to provide patient care, you will also need to complete a medical evaluation.

Temporary foreign workers in Canada on work permits are allowed to apply for permanent residence provided they meet the eligibility requirements for one of the



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immigration categories. Permanent resident status grants a foreign national the right to live, work or study anywhere in Canada. To maintain permanent residency, you must reside in Canada for at least 2 years in a 5-year period. After residing in Canada as a permanent resident for at least 3 years in a 4-year period, you may be eligible to apply for [Canadian citizenship](#).

For further information on the Canadian immigration process, visit the [Government of Canada website](#).

Registration

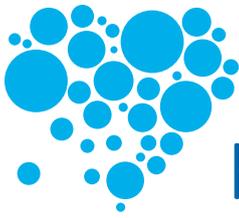
International medical graduates (IMGs) must pass the [Medical Council of Canada Evaluating Examination \(MCCEE\)](#) to apply for a residency position through the [Canadian Resident Matching Service \(CARMS\)](#). The MCCEE is offered at 500 locations in over 80 countries, and additional requirements to practise medicine in Canada are set by each provincial and territorial medical regulatory authority. IMGs looking to begin the process of obtaining licensure are always encouraged to research the medical regulatory authority in the province or territory in which they would like to practise, and contact their [Head Medical consultant and registration advisor](#) for further information.

Despite each province having their own regulations for the practising of medicine, there are several steps that IMGs can take before arriving in Canada. You can begin the licensure process from outside Canada by:

1. [Confirming that your medical degree is from a recognised medical school](#)

Your medical school, the name of the medical degree, and the year of your graduation must be listed on the [FAIMER International Medical Education Directory](#) in order to be accepted in Canada.





2. Taking an online self-assessment exam

IMGs can test their readiness for the MCCEE through the Medical Council of Canada Self Administered Evaluating Examination (SAE).

3. Submitting your credentials with the Medical Council of Canada

IMGs can use the MCC Physician Credentials Repository to establish a confidential professional electronic portfolio of their credentials prior to arriving in Canada (a requirement for first-time MCCEE applicants).

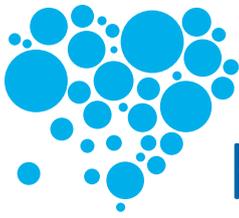
4. Taking the Medical Council of Canada Evaluating Examination

The MCCEE is designed to assess the skills and knowledge required at the level of a new medical graduate who is about to enter the first year of supervised postgraduate training, and covers the following topics: Child Health; Maternal Health; Adult Health; Mental Health; and Population Health and Ethics. The application fee for the MCCEE is currently C\$1695 (but check the [MCC website](#) for the most up-to-date figures).

After arriving in Canada, all provinces have the right to request additional assessments in order to qualify for residency positions. Depending on the province or territory, licensure may involve:

- Further examinations
- Language proficiency tests
- Credentialing (verifying candidates details to ensure legitimacy and experience)
- Postgraduate training or assessment

IMGs may be required to pass the Medical Council of Canada Qualifying Examination (MCCQE) Part I and Part II. The [MCCQE Part I](#) (C\$950 application



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fee) is a one-day, computer-based test that assesses the competence of candidates who have obtained their medical degree, for entry into supervised clinical practice in postgraduate training programs. The MCCQE Part II (C\$2260 application fee) assesses the competence of candidates, specifically the knowledge, skills, and attitudes essential for medical licensure in Canada prior to entry into independent clinical practice.

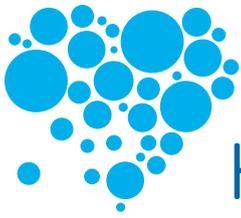
All jurisdictions require a minimum of two years of postgraduate training for licensure. When IMGs pass the MCCQE Part II or the new Certification Examination in Family Medicine, they are awarded the Licentiate of the Medical Council of Canada (LMCC). The Licentiate is required for candidates to meet the Canadian Standard for full licensure, as defined through the Federation of Medical Regulatory Authorities of Canada. All provinces and territories accept the LMCC, and also certification in either Family Medicine from the College of Family Physicians of Canada, or in another specialty certified through the Royal College of Physicians and Surgeons of Canada (RCPSC).



For further information about practising requirements in Canada, visit the RSPSC website for a full list of Provincial Medical Regulatory Authorities websites.

Language Requirements

IMGs educated in countries where English is not the primary language will be asked to provide proof of language proficiency, which involves taking the Test of English as a Foreign Language (TOEFL) or the International English Language Testing System (IELTS). These evaluate candidates' abilities in the areas of speaking, listening, reading and writing, and their overall effectiveness in communication.



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Living in Canada

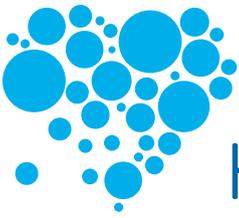
Moving to Canada is an exciting opportunity and also a great challenge. You need to know what documents to bring, what to expect in the first few days and weeks, how to find a place to live and much more. Expats generally find living in Canada very reasonable, and they are provided access to universal health insurance, free education to reputed public schools, and low crime rates amongst other numerous benefits.

Housing

The cost of living and housing in Canada is generally cheaper than in the UK. Cities, as you might expect, are more expensive than rural areas. Many people moving to Canada choose to rent first, then look to buy a property once they've had a chance to get to know the area they are in.

An easy way to find houses or apartments for rent is to look in the classified advertising section of your local newspaper. There are also internet sites that advertise houses or apartments for rent in your community. Some apartments can be rented by the month, but usually you need to sign a rental agreement for a year, and you should contact your provincial or territorial government to find out what laws apply to the area you are in. As an example, the average cost of renting a 3-bedroom apartment in Edmonton or Calgary would be between C\$1000–1200 per month.

Most homes in Canada are sold through real estate agents, although some owners sell their homes themselves. When buying a house, take into account one-time costs such as the real estate agent's fees and lawyer or notary's fees. Ongoing fees include annual property tax, house insurance, registration fees, home-buyer taxes and maintenance. Utilities (such as electricity, heating, water and waste disposal) should cost between C\$150–200 a month.



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Education

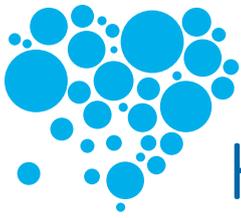
In Canada, education is part of the autonomous responsibility of the provinces. Therefore, school systems and curricula can vary tremendously, and further research will be required once you have decided where it is you will be settling. For a detailed guide for each province, visit the [Government of Canada website](#).

The school year begins in September and runs until June, with breaks for Christmas and Easter. The compulsory school age-range is controlled by the individual jurisdictions, though most demand attendance between the ages of 6 and 16. Mandatory schooling is divided into elementary and secondary education, and both are available free of charge to residents and those on temporary permits. During high school, students can choose between courses preparing them for the workplace, and courses aimed at preparing them for university admission.

Though the majority of Canadian citizens utilise the free public education system, expats who can afford it can also consider private schools for their children, including international schools. These institutions are primarily funded by student tuition, and usually provide better facilities, a more diverse and comprehensive range of extra-curricular activities, and smaller class sizes. For private schools, tuition and boarding fees will cost between C\$10,000–20,000 per year, depending on the institution.

After graduating from high school, students have more than 80 Canadian colleges and universities to choose from. The [University of Toronto](#), the [University of British Columbia](#) and the [Université de Montréal](#) are among the most respected, and the entry requirements to attend Canadian colleges and universities are greatly dependent on the universities' academic standing. Other students may decide to attend a community college or a vocational school, or apply for a full-time job right away. Tuition fees are again largely dependent on the institution being applied to.





Geography & Climate

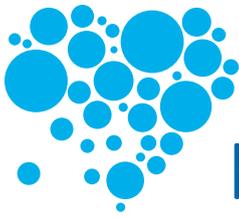


Canada is a huge country. It has a total land area of nearly 10 million square kilometres, making it the second largest country in the world. 80% of its 31 million inhabitants live in towns and cities in the southern areas of the country, with most living within 250 km of the United States border. Canada has 25 cities with populations of more than 100,000, but which account for less than one percent of the country's overall landmass.

Canada's forests, wildlife, protected areas and water are well known around the world. Canada has more than 71,500 known species of plants and wild animals. It contains 20% of the world's remaining wilderness and 10% of the world's forests. Canada has 7% of the world's renewable freshwater supply and 25% of the world's wetlands. Canada also has the longest coastline in the world.

As you might expect, the weather in Canada varies dramatically depending on your location within the country. Many factors influence the weather, such as distance from the ocean, latitude, elevation and wind. While northern Canada and areas far from large bodies of water can be very cold in winter, some regions (particularly the southern coastal regions) have milder weather. Temperatures in these areas can range from -10° to 5° Celsius in the winter and 10°C to 30°C in the summer. In southern coastal regions, there is more rain than snow during winter. Some parts of Canada, such as the west coast in winter and central areas in summer, can feel relatively humid. Other parts, such as the Prairies, are very dry. A useful overview of seasonal climates by region can be found on the [Government of Canada website](#).





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Public Transport

Canada is the world's second largest country, so getting around can involve covering vast distances. However, transport links in Canada are good, with efficient road, rail, air, bus and ferry networks connecting towns and cities across the country.

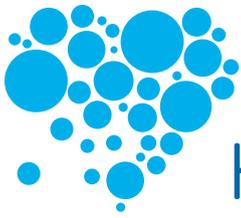
If you plan to use public transport, you should research transportation options before deciding where to live. All cities and most major towns in Canada have a public transportation system with one or more ways to travel, and cycle paths are common in urban areas. The bus is the most common form of urban transportation in Canada, and some cities also have trams, light-rail trains or subways. In most cases, you can easily transfer from one mode of transportation to another. Transit passes allow you unlimited use of public transportation for a specific period (one month or more), and are usually cheaper than buying many tickets if you use public transportation on a regular basis.

For links to public transit networks in Canada's major towns and cities, visit the [AngloInfo website](#).

Health Insurance

All Canadians and permanent residents may apply for public health insurance, and when you use healthcare services you simply show your health insurance card to the hospital or medical clinic. Health insurance is different in each province and territory. It is important to note that the medical care your province offers might not be covered in other territories, so if you travel domestically you should check your coverage because you may require private health insurance to cover any additional treatments. Depending on which province or territory you decide to make your new home, you may have to wait a period of time before you are eligible for public health insurance. During this time, you should consider applying for temporary private health insurance.





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Private health insurance is available for services that may not be covered under your province or territory's health insurance plan. These might include dental costs, private hospital rooms, the cost of prescription drugs, dental care, ambulance services and prescription eyeglasses. Some employers offer you the option to pay for extra health insurance from your pay cheque. A list of private healthcare providers can be found [here](#).

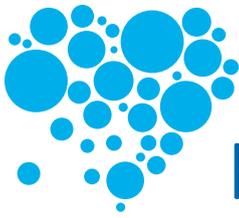
Transferring Pensions

A UK occupational pension is fully movable to Canada (as long as you have not started to receive payment from it already) where they can be transferred into a [Canadian Registered Retirement Savings Plan \(RRSP\)](#). The transfer isn't subject to tax in the UK, nor is any tax payable in Canada as long as the cash remains invested in the RRSP. You can also continue to claim your UK state pension in Canada, but it will be frozen at the rate it was first paid.

Your private pension benefits can be transferred to a plan which is recognized by HMRC as a qualifying recognized overseas pension scheme ([QROPS](#)). Transferring your pension to Canada will enable you to have your retirement provisions invested in Canadian currency, protecting you from unfavourable changes in the markets and help you avoid currency transfer fees. For a more detailed guide, visit the [Sterling Advisory website](#).

Moving Pets

The [Canadian Food Inspection Agency \(CFIA\)](#) is responsible for establishing import requirements for all animals entering Canada, including domestic pets. Relocating to Canada with animals can be relatively easy provided your pets have received all the correct vaccinations and are able to enter the Canadian borders. You will need to provide evidence of pet vaccinations, vet records, and customs clearance forms (along with several other documents). A full guide can be found on [CFIA website](#).



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Link Library

Canadian Government

<http://canada.ca/en>

Ministry of Education

www.edu.gov.on.ca

Medical Council of Canada

<http://mcc.ca>

Health Canada

www.hc-sc.gc.ca/index-eng.php

International English Language Testing System

www.ielts.org

Canadian Food Inspection Agency

www.inspection.gc.ca

Medicare

www.hc-sc.gc.ca/hcs-sss/medi-assur/index-eng.php

Canadian Health Act

www.hc-sc.gc.ca/hcs-sss/medi-assur/cha-lcs/index-eng.php

Immigration Categories

www.canadavisa.com/canadian-immigration-visas.html

Medical Council of Canada Examinations

<http://mcc.ca/examinations/mccee>

Canadian Resident Matching Service

www.carms.ca/en

Faimer Medical Directory

<https://imed.faimer.org>

Licentiate of the Medical Council of Canada

<http://mcc.ca/about/lmcc>

Federation of Medical Regulatory Authorities of Canada

www.fmrac.ca

Royal College of Physicians & Surgeons of Canada

www.royalcollege.ca/portal/page/portal/rc/public

Weather Overview

www.cic.gc.ca/english/newcomers/before-seasons-typical.asp

Education by Province

www.cic.gc.ca/english/newcomers/after-education.asp

Public Transport

canada.angloinfo.com/transport/public-transport

Health Insurance Providers

en.wikipedia.org/wiki/List_of_Canadian_insurance_companies

Pension Information

www.cra-arc.gc.ca/tx/ndvdl/tpcs/rrsp-reer/rrsps-eng.html