



OMSA

Ontario Medical
Students Association

AÉMO

Association des étudiant·e·s
de médecine de l'Ontario

2023-2024

**OMSA Incoming
Student Handbook**

Contributors

VP Education

AJ Ghasroddashti

Senior Lead of Education Services

Helen Jin

Education Services Committee

Jason Vu

Cezara Ene

Translation

TBD

Graphics & Layout Design

Kathy Zhang

VISIT US ONLINE AT WWW.OMSA.CA

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Introduction

Congratulations on being accepted to medical school and taking the first steps towards your future career as a physician! We would like to officially welcome you to medical school in Ontario.

Medical school presents many exciting opportunities to pursue your ambitions and learn alongside an amazing and diverse group of trainees. You will not only learn about the causes, symptoms, and management of illness, but will grow as a person, make life-long friends, and meet future colleagues.

Entering medical school is an exciting time for new students. The stress of the application and admissions process is behind you, and you begin to prepare for the adventure ahead. However, this transition can also bring about many questions. At some points, medicine may seem like its own language and its own little world, full of words and acronyms most people have never heard of. We hope this handbook can help to answer some of your questions, and provide a brief overview of things to look forward to in the next few years.

The goal of this handbook is to help you ease your way into medical school and introduce you to the medical student organizations at the provincial and national level. These organizations put on events, provide useful resources, and advocate on behalf of medical students. You'll learn about the services these organizations provide and how to get involved. You'll also be introduced to some of the other professional organizations which you might interact with and be supported by throughout your training and career. These organizations play a pivotal role in supporting medical education and the practice of medicine within Ontario, and we think it's important for students to understand their role early on. Once again, congratulations on your tremendous achievements thus far. We wish you the best of luck as you continue forward with your medical training!

Please feel free to reach out to us with any questions, comments, or concerns—we'd love to hear from you! You can also visit our website at www.omsa.ca.

MEDICAL SCHOOL TO-DO LIST

- ☐ Join class groups on social media
- ☐ Apply for OSAP
- ☐ Apply for school scholarships and bursaries
- ☐ Consider acquiring a line of credit
- ☐ Pay tuition fees
- ☐ Create weekly, monthly and annual budgets
- ☐ Complete your school's pre-entrance requirements (eg. immunization, vulnerable sector check, first aid certification)
- ☐ Find living arrangements
- ☐ Plan transportation and parking
- ☐ Purchase required supplies (eg. stethoscope) as specified by your school
- ☐ Consider acquiring life/disability insurance

About the OMSA

- The Ontario Medical Students Association (OMSA) is a student organization that represents over 3500 students from six medical schools in Ontario
- Website - omsa.ca
- Facebook - @omsaofficial
- Twitter - @OMSAofficial
- Instagram - @omsaofficial

OMSA strives to comprehensively represent the voice of medical students on important issues and to provide opportunities to excel.

OMSA serves **three** main purposes:

1

To advocate for medical students

2

To bring medical students together through events, grants, and initiatives

3

To offer resources and services to benefit medical students

About the OMSA

Specifically:

1 To advocate for medical students

- OMSA advocates by engaging with the Ontario Medical Association (OMA) and other stakeholders on provincial healthcare issues, creating position papers, forming partnerships, and highlighting grassroots initiatives from member schools

2 To bring medical students together through events, grants, and initiatives

- OMSA brings medical students together at events such as:
- Ontario Medical Students Weekend (OMSW) - a weekend in the fall to meet students from other schools and engage in workshops
- Wellness Retreat - a weekend in early spring to relax and tune out the noise of medical school
- Leadership Summit & Annual General Meeting - a weekend in late spring where students receive leadership training and attend our AGM to run and vote for elected positions and provide input into the organization's vision for the subsequent year
- Day of Action - a weekend in late spring where students learn about an advocacy topic selected by Ontario medical students through the OMSA Advocacy Survey. Students then use this knowledge and lobby MPPs at Queen's Park to provide solutions to issues
- Ontario Student Medical Education Research Conference (OSMERC) - a conference highlighting medical education research by medical and other health professionals students across the province of Ontario and beyond

3 To offer resources and services to benefit medical students

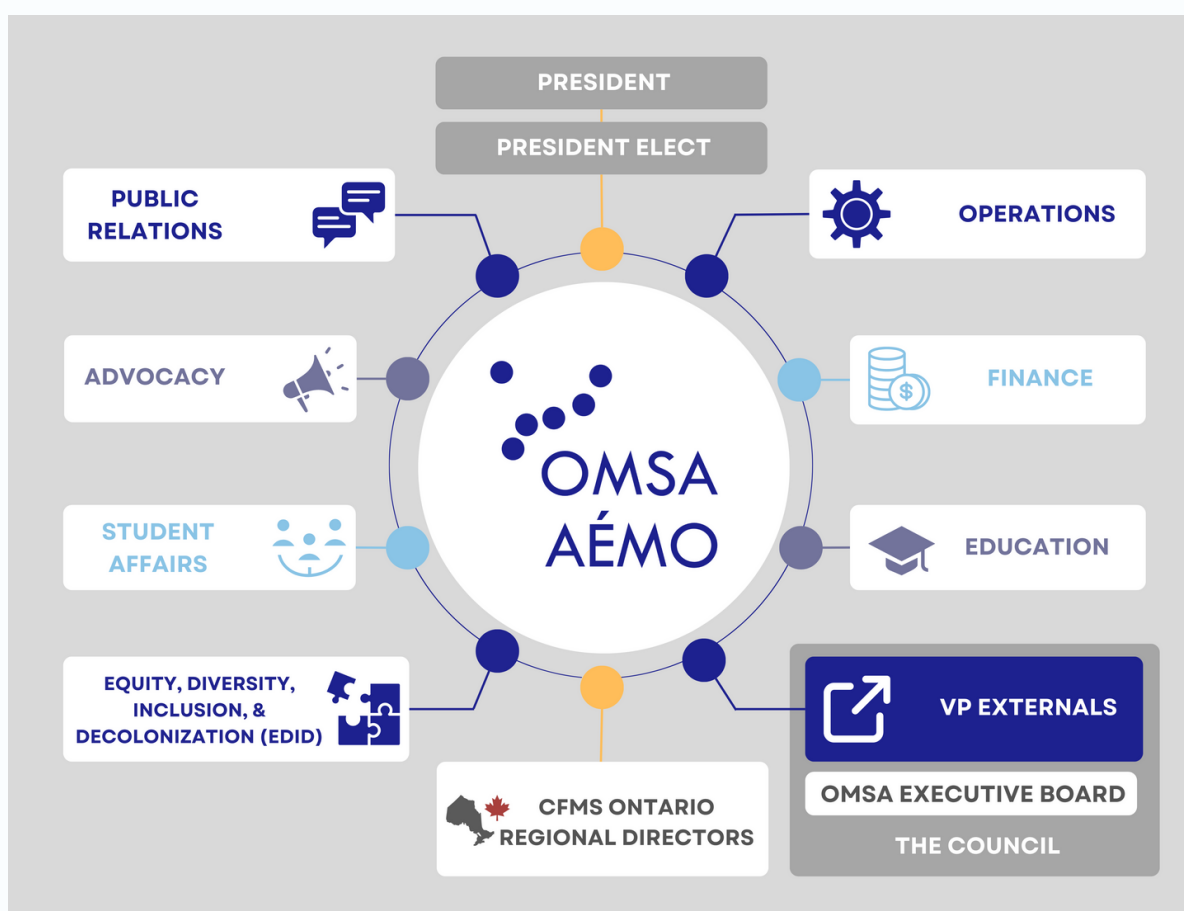
- Conference, research, and innovator grants, such as the Medical Student Education Research Grant (MSERG)
- OMSA Mentorship Program to bring together students and physicians based on professional, clinical, and personal interests
- Clerkship guides, mental health resources database, CaRMS match support, anti-racism resources, and more

OMSA Organizational Structure

The Council consists of the President, President-elect, 7 portfolio VPs (Public Relations, Operations, Finance, Education, Advocacy, Student Affairs, and EDID), and 12 VP Externals (2 from each school). VP externals are elected internally at each school, and the President, President-elect, and portfolio VPs are elected at the annual OMSA elections in May.

Each portfolio also has sub-committees composed of students from all years. If you're interested in joining an OMSA sub-committee, be on the lookout for our Call for Applications in September. More information can be found here:

<https://omsa.ca/en/get-involved>



2023-2024 OMSA/CFMS Pre-Clerkship Timeline

2023
2024

SEP

- Register for OMSA & CFMS Memberships
- CFMS Annual General Meeting
- Apply for OMSA sub-committees
- VP External elections (school-specific)
- OMSA Conference Grant Deadline (Round 1)

OCT

- CFMS Fall Recruitment

NOV

- OMA Fall General Council

DEC

JAN

- OMSA Event Sponsorship Application Deadline
- CFMS National Wellness Challenge
- OMSA Conference Grant Deadline (Round 2)
- CFMS Winter recruitment

FEB

- CFMS-MD Financial Travel Award Deadline

MAR

- OMSA Innovator Grant Application deadline
- OSMERC Education Research Conference
- OMSA Art of Medicine Award Deadline
- Hidden Heroes Award Deadline

APR

- OMSA Provincial Day of Action
- CFMS Canadian Medical Students Conference
- CFMS Board of Directors elections
- Apply for CFMS National Officer Positions
- OMSA MSERG Application Deadline

MAY

- OMSA Wellness Retreat
- OMSA Leadership Summit & Annual General Meeting
- OMSA Executive elections
- Apply for OMSA sub-committee Chair positions
- OMSA Conference Grant Deadline (Round 3)
- CFMS Federal Day of Action
- CFMS Spring recruitment

Steps to become a doctor

1 Get your medical doctorate (MD)

This is what you will be doing for the next 4 (or 3) years. You spend the first half of medical school in class, poring over lecture slides and trying to memorize every fact in sight.

In the second half of medical school you go to the wards where you get to apply everything you learned and gain experience helping patients. With hard work and perseverance, you will be framing that MD degree in no time.



2 Get licensed

Before you get to work as a doctor you need to prove your medical knowledge and abilities are up to par. This is tested via the Medical Council of Canada Qualifying Exam (MCCQE) Part 1, a long multiple-choice exam. Part 2 tests your clinical abilities through several interviews with standardized patients and takes place once you are in residency.



Complete residency

3

The next step is getting certified. After finishing medical school you will start a residency program in your field of interest and learn from physicians with years of clinical experience. Some specialties include family, internal, and emergency medicine as well as neurology, psychiatry and surgery. Residency can last for 2 years if you pursue family medicine or a minimum of 5 years if you pursue other specialties. Residency is the first time you will care for patients as a doctor and it will come with an unprecedented level of responsibility. Not to worry, your senior residents and staff will always be there to help and guide you when things get tough.

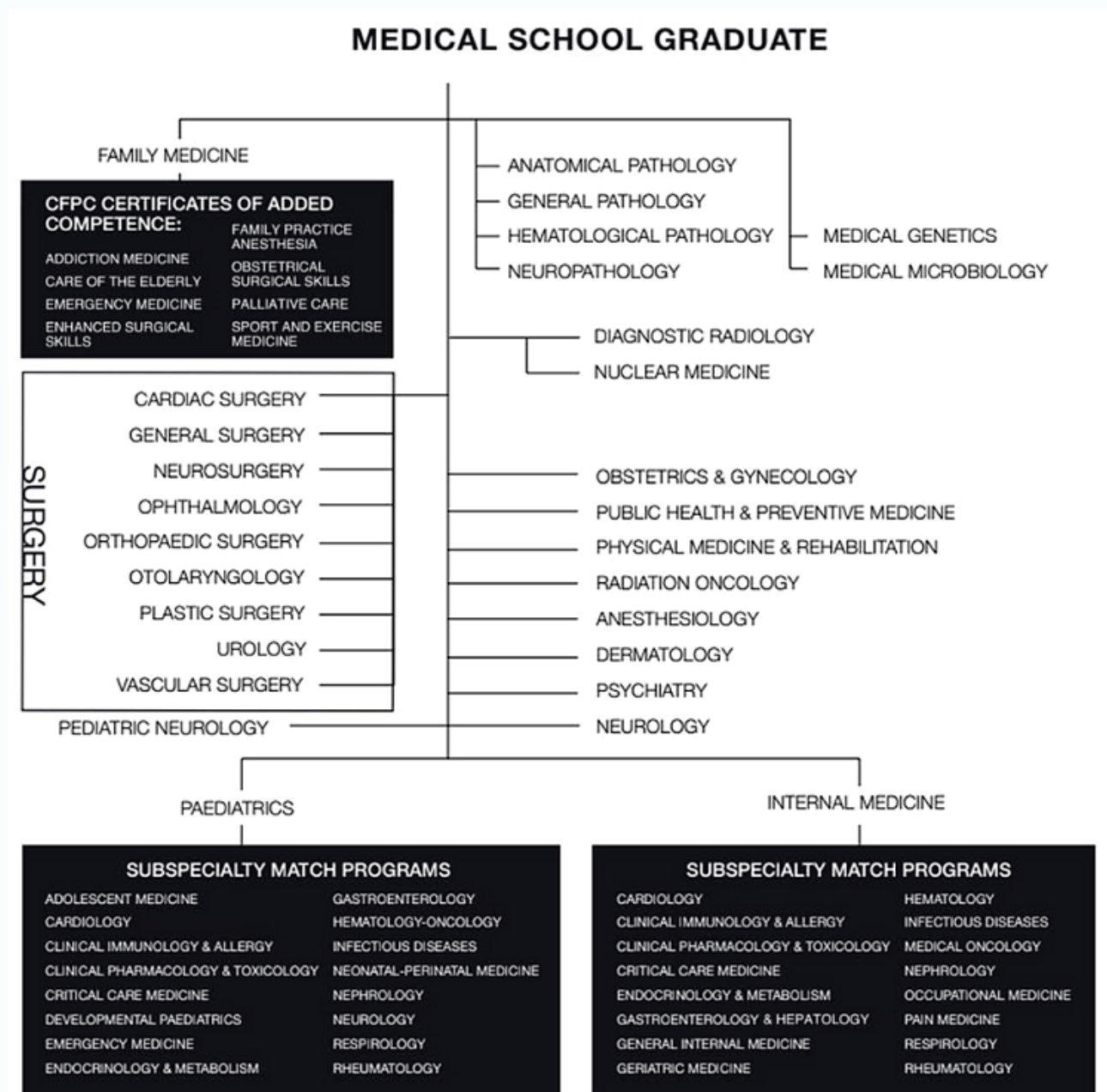
4 Get your billing number

After completing residency and getting certified you will apply to the Ministry of Health for an OHIP billing number. Once obtained you will be able to submit claims to the Ministry of Health for insurance services. Congratulations! Now you can independently put all your hard-earned skills to use!



Medical Specialties

Medical school is the first step in a career in medicine. After completing medical school, most students will go on to complete a residency program to be certified by either the College of Family Physicians of Canada (CFPC) or the Royal College of Physicians and Surgeons of Canada (RCPSC). Below is an outline of all the residency programs which can be entered directly from medical school, as well as the medicine and pediatric subspecialties and the CFPC Certificate of Added Competence programs.



Wellness and Mental Health

Medical school is a marathon, not a sprint. It's important to pace yourself, not get overwhelmed and continue to partake in activities that relieve stress and bring you joy. Medicine can be physically, emotionally, and mentally draining at times, and we all have bad days. It's important to take care of your mental health to make sure you're not burning yourself out or spiralling into a negative space.

Here are some quick tips for looking after your mental health:



Eat a balanced diet and eat regularly. Your body needs fuel to keep going and keeping up your nutrition will also elevate your mood and energy levels.



Stay active. Even a short brisk walk can elevate your endorphins and boost your mood. Exercise not only keeps you healthy, but also alleviates stress.



Get enough sleep. It can be tempting to pull all-nighters to study for that exam, but good sleep is incredibly important for your learning. Sleep increases your engagement, memory, and mental resiliency, so make sure to get enough ZZZ's.



Make time for non-academic life. Instead of studying 24/7, try to keep a balanced lifestyle that includes time for hobbies, friends, and family. Join an interest group, try to pick up an instrument, do some intramural sports or explore the lively city around you.



Ask for help. If you're struggling, know that you're not alone; medical school is tough and many of us have experienced low periods. So if you're ever feeling down, talk to a friend, a family member, a roommate, counsellors at your school – there is no shame in asking for help.

There are also numerous support resources specifically for medical students and physicians that you can take advantage of:

- **Physician Health Program**, helpline for all residents, students and physicians, provided by the Ontario Medical Association (OMA), confidential and toll-free: 1-800-851-6606.
- **PARO 24-Hour Helpline**, for residents, medical students, their partners and families, confidential, toll-free and accessible anywhere in Ontario 24/7: 1-866-HELP-DOC (1-866-435-7362).

Some additional support resources you may find helpful include:

- **Good2Talk**, helpline for post-secondary students in Ontario, confidential and toll-free 24/7: 1-866-925-5454
- **Barrett Centre for Crisis Support**, confidential and toll-free 24/7: 1-844-777-3571



More information, including school-specific resources, can be found in the OMSA Mental Health Resources available [here](#).

If you need help and want someone to talk to make sure you reach out. Remember we are all in this together and need to support one another.

Medical and Study Resources

There's going to be a whole lot of content being thrown at you during those early pre-clerkship years. It may take some time to find the best study strategy that works for you, but don't worry, you'll get there! In the meantime, here are some of the commonly used study resources used by your upperclassmen. While not all of them may work for your learning style, it may be beneficial to experiment with something new while you first start out!

Anki

Anki is a flashcard app that uses timed repetition to help improve retention of content. It offers a wide variety of flashcard types, from classic style, fill-in-the-blank style, to labeling diagrams, you can customize your cards to fit the content and your learning style. Anki is especially great for helping to memorize facts (vs. concepts), such as anatomy, drug names, and diagnostic criteria. It is perhaps THE most widely used study resource amongst medical students.

Price: Free for computers, free app for Android, \$25 for iPhone app.

UpToDate

UpToDate is one of the best repositories for medical information out there. For each diagnosis, it includes all the details you'd need, such as risk factors, signs and symptoms, treatment plans, and potential complications. It is perhaps the most widely used resource by practicing physicians, and you can take advantage of it as a student as well to enhance your medical knowledge.

Price: \$219/year for students, but many institutions have subscriptions. The CFMS also offers a discount for 50% off.

Amboss

Amboss is a medical education platform with loads of content applicable to your curriculum. Perhaps the coolest feature would be its ability to filter out information by highest yield value, helping you to focus your studying. Amboss further has a databank of practice questions that you can subscribe to to help you better grapple with the content.

Price: \$129/year for students. The CFMS also offers a discount of 50% off.

MEDSKL

MEDSKL is an online learning tool and question bank especially designed for medical students and physicians. It includes content ranging from basic science, to clinical presentations, to writing procedural notes, to physical exams. Doing their practice questions is a great way to double check your understanding of the concepts and study for upcoming exams.

Price: Modules are free to the public, the question bank is free through CFMS.

University of Michigan Blue Link

Blue Link is a great free anatomy study tool, with numerous study resources such as diagrams, quizzes, and videos. Studying anatomy often needs to be visual, and it helps to see many different versions of the same thing to be able to better identify it in the Anatomy Lab. Blue Link was created specifically by anatomists for anatomists and is a great way to get increased exposure to the content from the comforts of your own home.

Price: Free

OSCE Cases with Marking Scheme

OSCEs are how practical clinical skills are tested in medical school. The format is relatively unique and it takes practice to get the "how to do an OSCE" skill down. This book provides several example cases for you to practice, as well as how such scenarios would be graded for you to double check your work. It's a good way to familiarize yourself with the format and practice prior to the exam.

Price: \$66 on Amazon.

Dear First-Year Me

On life outside of school

"Take days off when you need them & carry no shame with that. It's still school but it's also kind of a job now - take those mental health days!"

**J. Thompson,
NOSM Class of 2024**

"Live in the moment, enjoy life while you can. It seems like a long ways to go but 4 years goes by fast so learn to enjoy everyone and everything around you! The knowledge piece will come!"

**Anonymous, University of
Ottawa Class of 2021**

On the dangers of comparison

"Do not compare yourself to others in your class. You are all deserving and were chosen for a reason. Everyone will have different study methods, do not worry about "keeping up" with another. Everybody has a different timeline when it comes to preparing for exams. Enjoy the journey!"

**Anonymous,
McMaster Class of 2023**

"Don't worry too much about what everyone else in the class is doing. It's always going to feel like other people know more, are studying more, are doing more research, getting more involved in the class. Trust me when I say that everyone feels that way, it's not that people are doing more, they're just doing different things than what you are. If you've gotten here, then you know what studying method works for you, you know what types of things you are interested in getting involved in, and you have just as much information as everyone else. Make sure to take time to relax and have fun, you're going to be just fine!"

Anonymous

On managing the workload

"Medical school can be challenging and sometimes overwhelming. Reach out to your trusted peers, reach out to your supports as much as you need. If you need to order take-out most of the week, give yourself a break. This is a demanding path and you just need to take care of yourself however you can to make it through this stage of your career."

A. Lamei, McMaster Class of 2023

"Ask the silly questions! In class, in small group sessions, and even as you get ready to start the year. There is a lot of new language and theories and no one comes in understanding all of these things so please please ask away."

N. Varah, NOSM Class of 2021

"You are about to try to drink from a fire hose - it will NOT feel like undergrad when you learn one topic per lecture and have enough time to digest that. You will feel much less overwhelmed if you accept that you will not be the perfect 98% student from undergrad, rather focus on what you think will make you a better clinician and don't get bogged down by the minutia. Be kind on yourself and enjoy the journey - it's not worth sacrificing your sanity to get every point available :)"

**H. Nessek, University of Ottawa Class
of 2024**

Thinking about rural medicine?



The **Northern Ontario and Rural Medicine (NORM) Committee** is a subcommittee of OMSA under the umbrella of the Equity Diversity Inclusion and Indigeneity (EDI) Portfolio. Our committee members consist of medical students studying across all 6 Ontario medical schools with interest in promoting rural generalist and specialist medicine! Our goal is to provide information, opportunities, and resources to Ontario medical students who are interested in rural and northern medicine.

Pre-Clerkship:

- 1) Get involved with rural student committees (i.e., SRPC, NORM), your local Rural Medicine Interest Group (RMIG) and/or Indigenous Health advocacy groups (i.e., IMSAC, IPAC, interest groups).
- 2) If your university offers community week, enjoy the rural experience! Do rural observerships if possible.
- 3) Get involved in rural or Indigenous health research!

Clerkship:

- 1) Consider doing a rural elective through ROMP or ERMEP or a visiting elective to a rural or Indigenous community!
- 2) Obtain a rural doctor as a mentor through the OMSA and SRPC Mentorship programs.
- 3) Attend the Rural and Remote course by the SRPC in April or other rural conferences/courses.

Planning for Residency:

- 1) Consider a rural residency program. Check out the annual SRPC Rural Residency Catalogue for possible programs that may interest you!
- 2) Get letters of recommendation from rural doctors if possible.



Resources by the NORM Committee:

Check out this slideshow with QR codes and links (in notes) to all of the amazing resources we made for medical students interested in rural medicine. New content will be updated over time!

Check out the websites of other helpful rural resources:

- Society of Rural Physicians of Canada - free student membership!
- Indigenous Professional Association of Canada (IPAC)
- Indigenous Medical Students of Canada (IMSAC)
- Canadian Journal of Rural Medicine (CJRM)
- Rural and Remote Health (RRH) Journal
- Indigenous Canada: 12-lesson massive open online certificate course by University of Alberta

Medical Organizations

Here are a few other organizations that you will encounter during your medical training that offer various supports and services to medical students. More information on these organizations is provided in the following pages.

- Canadian Federation of Medical Students (CFMS)
- Ontario Medical Association (OMA)
- Canadian Medical ASSociation (CMA)
- MD Financial
- Canadian Resident Matching Service (CaRMS)
- Association of Faculties of Medicine of Canada (AFMC)
- Professional Association of Residents of Ontario (PARO)
- Resident Doctors of Canada (RDC)
- Council of Ontario Faculties of Medicine (COFM)
- College of Physicians and Surgeons of Ontario (CPSO)
- Canadian Medical Protective Association (CMPA)

Are you an OMA member yet?

Congratulations and best of luck in your first year of medical school. As you begin your journey of becoming a doctor, we want you to know that we have your back and we're here to support you.

Together, we can make a difference

The Ontario Medical Association (OMA) represents more than 43,000 practicing physicians, residents, and medical students. We advocate and work hard to strengthen the leadership role of doctors in caring for patients, and to be the trusted voice in transforming Ontario's health care system.

As a member, you have the opportunity to work and connect with other members to make an impact on health policy and on matters that affect the profession.

Make the most of your OMA membership

When you join the OMA, you'll have a wide variety of benefits and programs tailored to your needs.



Your Association

- Ontario Medical Foundation Bursaries
- Student elections support
- Ontario Medical Student Association (OMSA) Leadership Summit
- OMA News and the Ontario Medical Review



Member Advantages

- Save with special offers and discounts on travel, mobile devices, fitness and more through OMA's Advantages Program
- OMA awards
- [OMA Insurance](#) offers complimentary student life insurance and discounted disability insurance with no medical exams for first year students only (until August 31, 2023), tenant, and auto insurance. Plus, TFSA & RRSP savings with the Advantages Retirement Plan™



Health system advocacy

- Student Ambassador Program
- Lobby Day Training



Practice and professional support

- Educational webinars and digital tools
- Advice on CaRMS matching- a service provided in partnership with the CMA
- [Physician Health Program \(PHP\)](#)

Join the OMA today for \$10 a year.

oma.org/students

Connect





CANADIAN FEDERATION OF MEDICAL STUDENTS [CFMS]

The Canadian Federation of Medical Students (**CFMS**) represents **over 9000 medical students** from **15 Canadian** medical student societies coast to coast.

We **represent** medical students to the **public**, to the **federal government**, and to **national and international** medical organizations.

As the **national voice** of medical students, we connect, support, and represent our membership as they learn to **serve patients and society**.

1

Create your CFMS Account!

Go to www.CFMS.org and register for your account using code "MYCFMS"

2

Subscribe to CFMS Monthly

While making your account, check off "Register for CFMS Monthly"

3

Follow CFMS Social Media

@CFMSFEMC on Twitter, Instagram, Facebook, and TheRounds

OPPORTUNITY HIGHLIGHTS

National Day of Action

Travel to Ottawa to meet with politicians to advocate for a health equity topic



International Exchanges

Go abroad to do a clinical or research exchange in the spring/summer!

Leadership Awards

Apply to the MDFM-CFMS Leadership Award [\$2000 + paid trip to the CFMS SGM]

Grants! - SIGs/SIF

Have a project/idea that needs funding? Apply to one of our grant programs!

HOW TO GET INVOLVED

CFMS Recruitment

Fall Recruitment

- BIGGEST recruitment of the year, 100s of spots
- Checkout CFMS.org for positions/applications

All Portfolios recruiting!

Your MedSoc

Each CFMS Portfolio has a Roundtable which is made up of members of your Medical Society!

- Reach out to your VP Externals/CFMS Reps

Board Elections

Every spring we elect the CFMS Board of Directors! Watch for a campaign on running for President, Portfolio Directors, and Regional Directors :)



What is CaRMS?

We are a national, independent, not-for-profit, fee-for-service organization that provides a fair, objective and transparent application and matching service for postgraduate medical training throughout Canada.

What do we do?

After medical school, you'll need a residency position to continue your medical training – and that's where CaRMS comes in. Like any other job, residency positions have an application process. CaRMS facilitates that process and, at the end of it, we run a match that gets you your best possible outcome.

How does the match work?

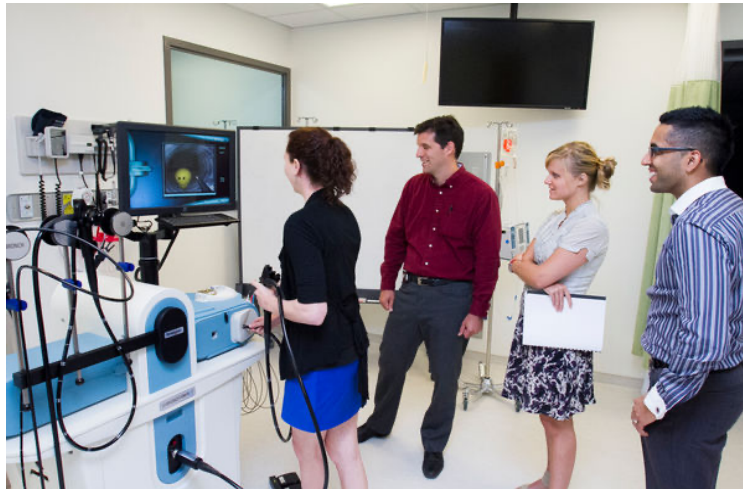
After your application and interviews are complete, you tell us where you want to train, residency programs tell us whom they want to train – and our algorithm does the rest, matching applicants to programs based on both parties' preferences. For more information on how the algorithm works, visit carms.ca/algorithm.

What's next?

We'll give a presentation for your school before your application year to tell you everything you need to know to prepare for your residency match. In the meantime, visit carms.ca to learn more.

The Council of Ontario Faculties of Medicine (COFM)

[The Council of Ontario Faculties of Medicine](#) is the Committee of six Ontario Deans of Medicine and leads medical education and research to promote health and trains the next generation of health care professionals and scientists for Ontario and beyond.



Queen's University Gastroenterology

COFM is an affiliate group of the [Council of Ontario Universities \(COU\)](#) - an organization that works with its members, Ontario's publicly assisted universities, to find consensus on a range of university issues and advance them with government and other stakeholders. COFM serves a similar role, working together to advise University Presidents and Principals on health-related education and research, and collaborates with government and partner on provincial initiatives.

COFM works with government and stakeholders to provide leadership on key healthcare issues, such as health human resource needs including the supply of the right number, mix of and distribution of physicians for Ontario. COFM is dedicated to addressing relevant issues such as rural, remote, First Nations care challenges, the aging population, and mental health needs of all Ontarians. Throughout the pandemic, COFM continues to be an advocate for strategies to meet societal needs and inspire students to come to Ontario.

COFM's Strategic Plan focuses on advocating for expansion of UGME seats and residency positions. On March 15, 2022 the MOH announced an expansion plan of 160 undergraduate and 295 postgraduate positions beginning in the 2023 academic year. Detailed plans for implementation are in process.

COFM has a number of subcommittees and working groups that advise COFM on issues related to undergraduate, postgraduate, distributed, family medicine education, admissions, research, continuing professional development, truth and reconciliation, and equity, diversity and inclusion.



NOSM University

The input and voice of medical students and trainees is of significant importance within each Faculty of Medicine and on COFM sub-committees. Representatives from the [Ontario Medical Students Association](#) and the [Professional Association of Residents of Ontario](#) are appointed annually to a number of COFM committees. All provincial undergraduate and postgraduate policies receive input from learners.

Major issues are discussed at COFM in order to develop a collaborative approach to implementing solutions, in areas such as:

- Health and physician human resource planning, ensuring the physician supply and distribution meets the needs of the public and the healthcare system.
- Improving equity, diversity, inclusion and decolonization within medical education and research.
- Building sustainable research, innovation and discovery in areas such as biomanufacturing and vital research to promote the health of Ontarians.

Below are the COFM Sub-Committees:

1. CPD:COFM (Continuing Professional Development)
2. DME:COFM (Distributed Medical Education)
3. EDI:COFM (Equity, Diversity and Inclusion)
4. FM:COFM (Family Medicine)
5. MAC:COFM (Medical Admissions Committee)
6. PGE:COFM (Postgraduate Education)
7. PGM:COFM (Postgraduate Management)
8. Research:COFM
9. Truth and Reconciliation – COFM Circle
10. UE:COFM (Undergraduate Education)





CPSO

Serving the people of Ontario through effective regulation of medical doctors



[www.cpso.on.ca/
medstudents](http://www.cpso.on.ca/medstudents)

WHO WE ARE:

College of Physicians and Surgeons of Ontario (CPSO) regulates the practice of medicine to serve the public interest.

WHAT WE DO:

We issue certificates to practise, develop policies, monitor and maintain standards, investigate complaints, and conduct discipline hearings. We provide clear and useful guidance to the public and the profession about medical regulation in Ontario.

THE COLLEGE AND YOU

Don't wait to make the College an important part of your professional life. You will be a member of the CPSO and held accountable to our high standards throughout your career. Get informed early and get involved where you can. You are the future of medicine and medical regulation.

eDIALOGUE

CPSO's official publication for doctors is now available in a digital format. The mobile-friendly site features all the same content as the print magazine and more. Stay up-to-date by signing up to receive email notifications when new content is added.

cpsodialogue.ca



In Dialogue – CPSO's podcast series where we speak to health system experts on issues related to medical regulation, the delivery of quality care, physician wellness, and initiatives to address bias and discrimination in health care. Episodes are available on Apple Podcasts, Google Podcasts and SoundCloud.

HAVE A QUESTION?

EMAIL US: OUTREACH@CPSO.ON.CA

STAY CONNECTED WITH US:





CMPA — We're here for you

The CMPA is an integral part of the healthcare system in Canada. **We support over 105,000 physicians** with medico-legal protection, advance safe medical care, and provide compensation to patients harmed by negligent care (fault in Québec) on behalf of members.

More than medico-legal protection

- *Get one-on-one assistance and support from experienced physicians*
- *Access physician wellness resources and empathetic advice*
- *Learn from our accredited evidence-based educational resources and patient safety research*

We look forward to welcoming you as a member!



Unsure of what comes next? We're here to help.

MD Financial Management and Scotiabank are committed to providing expert advice and tailored solutions to meet your personal and financial goals.

We know your needs change from day to day. Paying bills, managing debt, preparing for residency and saving for the future — we understand the many challenges you face now and will face throughout your medical career.

Together, we're here to support you every step of the way.

Get started at md.ca/gofurther or speak to an advisor.



MD Management Limited
ecs@md.ca

Scotiabank Healthcare+
1-888-222-3918



Scotiabank.
Healthcare+

MD Financial Management provides financial products and services, the MD Family of Funds and investment counselling services through the MD Group of Companies. For a detailed list of these companies, visit md.ca. All banking and credit products and services available through the Scotiabank Healthcare+ Physician Banking Program are offered by The Bank of Nova Scotia (Scotiabank). Credit and lending products are subject to credit approval by Scotiabank. ®Registered trademark of The Bank of Nova Scotia, used under licence.

Please feel free to reach out to us with any questions, comments, or concerns—we'd love to hear from you! Email us at: education@omsa.ca

You can also visit our website at www.omsa.ca

