Welcome to the profession! Your journey as a physiotherapist, health professional, and essential member of your community, will be full of exciting opportunities and challenging experiences. OPA, in partnership with the Canadian Physiotherapy Association, is here to help you chart your journey and successfully navigate the changes you will encounter. As a member of your professional Association you are connecting yourself with a professional family; a group of highly motivated and like-minded individuals who want to work together to advocate for the profession, and maximize the health of Ontarians. Together we will achieve great things.

You will undoubtedly have many questions as you start your career. To help you with this transition, OPA asked physiotherapy students and new graduates from across Ontario to identify what would be important and helpful to them as they began their professional practice. Their recommendations formed the basis of this new graduate kit.

We understand that as new graduates your financial health is important to you; and want you to understand that your membership dollars go a long way toward improving the status of physiotherapy in Ontario and across Canada. Membership dues are used to fund national and provincial marketing and communications initiatives that represent the profession as a unified body to government, health care groups, and the general public in addition to supporting advocacy and providing special services to members. Your membership will make a difference! With over 6000 members currently, the more our membership grows the stronger our voice. Below are just a few of the ways that the OPA is working for you:

- Dedicated OPA staff to provide you with support regarding: employment contracts, running a business (including practice advice on funding issues), new roles for physiotherapists, and other government and agency regulations
- Discounts on OPA sponsored professional development opportunities, including OPA’s conference, InterACTION
- Special professional group insurance rates for health, home, auto, and professional liability
- Subscription to our newsletter containing health system updates and member news
- Online member-only resources at opa.on.ca
- Advertising to promote the profession to the public
- Marketing and lobbying campaigns directed to MPPs and government agencies
- Representation at health fairs, trade shows, and other major events

There are many reasons to be a member of the OPA: connection to your peers and your profession, the knowledge that your membership is helping make a difference for you, your clients and your community, and the extensive resources available to you as a member. In the future we will seek your input on additional resources you deem helpful as you engage in your first year of practice. Your Association wishes you the best as you begin your journey as a physiotherapist!

Allan Macdonald
President

Dorianne Sauvé
CEO
NEW GRADUATE CHECK LIST

RENEW YOUR CPA/OPA MEMBERSHIP

- Renew your CPA/OPA membership in September by logging into your account through physiotherapy.ca.
  - In the “Account Centre”, follow instructions to change your membership category to “New Grad” and receive a 50% discount on your first paying year as a member.
  - Don’t forget to join the Divisions.

REGISTER TO PRACTICE

- All physiotherapists must register with the College of Physiotherapists of Ontario in order to practice in the province. Visit the College website collegept.org for detailed information about the registration process.

ENSURE YOU HAVE PROFESSIONAL LIABILITY INSURANCE

- All registered physiotherapists require Professional Liability Insurance to practice.
- The CPA offers a Professional Liability Insurance program tailored specifically for PTs through BMS Group. See next pages or go to cpa.bmsgroup.com.
- The CPA insurance term starts October 1, but if you need insurance prior to this date please follow instructions in your Account Centre.

GET TO KNOW YOUR ASSOCIATION

- Get in touch with your local OPA District! Refer to page 22 of this kit for contact information to help develop your local PT network.
### Professional Liability Insurance Program

Professional Liability coverage designed for and only available to members of the Canadian Physiotherapy Association

#### Coverage Options

<table>
<thead>
<tr>
<th>Option</th>
<th>Professional Liability: $7,000,000 each claim</th>
<th>$10,000,000 limit per policy year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A</td>
<td>Regulatory Legal Defence: $160,000 each claim</td>
<td>$160,000 limit per policy year</td>
</tr>
<tr>
<td></td>
<td>Criminal Defence Cost Reimbursement: $210,000 each claim</td>
<td>$210,000 limit per policy year</td>
</tr>
<tr>
<td>Annual Cost</td>
<td>$196</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option B</th>
<th>Professional Liability: $7,000,000 each claim</th>
<th>$10,000,000 limit per policy year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Regulatory Legal Defence: $175,000 each claim</td>
<td>$175,000 limit per policy year</td>
</tr>
<tr>
<td></td>
<td>Criminal Defence Cost Reimbursement: $230,000 each claim</td>
<td>$230,000 limit per policy year</td>
</tr>
<tr>
<td>Annual Cost</td>
<td>$220</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option C</th>
<th>Professional Liability: $7,000,000 each claim</th>
<th>$10,000,000 limit per policy year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Regulatory Legal Defence: $200,000 each claim</td>
<td>$200,000 limit per policy year</td>
</tr>
<tr>
<td></td>
<td>Criminal Defence Cost Reimbursement: $250,000 each claim</td>
<td>$250,000 limit per policy year</td>
</tr>
<tr>
<td>Annual Cost</td>
<td>$280</td>
<td></td>
</tr>
</tbody>
</table>

#### Discount for Public Sector

Physiotherapists employed in the public sector qualify for a 15% premium discount.

#### Understanding Professional Liability Insurance

Professional Liability coverage provides insurance protection for wrongful acts to a third party (actual or alleged negligent acts, errors or omissions) committed when acting within your scope of practice as a physiotherapist. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

Coverage is written on a claims-made basis and expires on October 1 of each year.

#### How to Apply

Please contact CPA to purchase individual Professional Liability coverage.

This insurance is available to all CPA members. Members can purchase insurance coverage at any time; however October 1st is the annual policy renewal date.

**Canadian Physiotherapy Association**

955 Green Valley Crescent, Suite 270
Ottawa, ON K2C 3V4

Telephone: 613-564-5454
Toll Free: 1-800-387-8679
Fax: 613-564-1577
Email: insurance@physiotherapy.ca
Web: www.physiotherapy.ca

#### More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS Group).

For more information please contact BMS Group at cpa.insurance@bmsgroup.com or 1-855-318-6136.

---

**Please note:**

All options noted above are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%.
Coverage Definitions

Regulatory Legal Expense Coverage
The regulatory legal expense endorsement provides coverage for legal costs associated with having to appear at a disciplinary hearing with a Provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defense protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Coverage
Coverage will reimburse insured members for defence costs associated with a case filed under the criminal code if the professional service was rendered in Canada and the member is found ‘not guilty’ of the criminal charge.

Prior Acts Coverage
All options include full prior acts coverage providing insurance for any incident leading to a claim that you have not yet been made aware. This coverage is applicable to your practice as a physiotherapist since the beginning of your career.

Sexual Abuse Fund
All options include a maximum funding of $20,000 for the rehabilitation and therapy of a person who, while a client, suffered abuse in the course of an insured member’s practice as a physiotherapist or a physiotherapist assistant.

Out of Country Extension
Coverage territory is extended to anywhere in the world at no cost for a maximum of 90 days from the date of departure from Canada but only while the insured member is;
   a. accompanying Canadian clients on trips
   b. attending academic courses
   c. participating in professional exchange programs with other countries

Please note an injury must give rise to a claim or action instituted within Canada or the United States of America.

Extended Reporting Period Coverage
For members discontinuing practice or retiring, the insurance policy automatically provides unlimited extended reporting period coverage for claims that are first discovered and filed after you have retired and no longer practice as long as you’ve been on the program for more than 2 years.

How to report a claim
Prompt claims notification is very important and should be made within 30 days of receiving a formal notice or statement of claim. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your client until after speaking with your claims adjustor. If you are unsure, always err on the side of caution. To report a claim, please call Crawford & Company at 1-888-218-2346 or by email at CPACLaims@crawco.ca

Optional Individual Coverage

Cyber Security & Privacy Liability Coverage
Members have the option to increase their Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Please contact BMS Group if you would like to increase your Cyber and Privacy Liability coverage from $50,000 to $1,000,000 for an additional $75.

Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses.

Commercial General Liability
Commercial general liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. This coverage is also known as "slip and fall" insurance because this is the policy that would respond in the event someone falls at your clinic and claims it was a result of your negligence (e.g. water on the floor).

Renew or purchase Cyber Security & Privacy Liability coverage and/or Commercial General Liability Insurance online at www.cpa.bmsgroup.com or contact BMS Group at 1-855-318-6136 or cpa.insurance@bmsgroup.com.
FINDING A JOB

JOB POSTINGS

The OPA and CPA websites have links to job postings in Ontario and throughout Canada:

- [opa.on.ca/careers-in-physiotherapy/find-jobs/](http://opa.on.ca/careers-in-physiotherapy/find-jobs/)
- [physiotherapy.ca/career-centre](http://physiotherapy.ca/career-centre)

APPLYING

It is helpful to keep a record of where and when you have sent your CV. If you send your CV to the HR department of a hospital, send a copy to the hiring manager and the professional practice leader as well.

The members’ side of the OPA website contains helpful information on preparing your CV and interview tips. Visit the Career Resources page, [opa.on.ca/membership/career-resources/](http://opa.on.ca/membership/career-resources/), under the Member Resources tab to find this information.

Don’t forget to highlight on your CV that you are a member of the CPA and OPA. Being a member shows you are committed to excellence in professionalism, building community and providing quality care.
WHAT IS THE JOB MARKET LIKE FOR PHYSIOTHERAPISTS IN ONTARIO?

There is an increasing demand for physiotherapy across the province and in Canada due changing population demographics and evolving programming in rehabilitation and primary care. Understanding how this demand translates into actual human resource needs (i.e. number of PTs in a given area) is not easily quantifiable. The supply and demand of physiotherapists in Ontario and Canada is always changing and is influenced by many factors.

Below are some key points from the Market profile of Physiotherapists in Canada by the Conference Board of Canada (2017).¹

Full access to the report can be found here: conferenceboard.ca/e-library/abstract.aspx?did=8695

The supply of physiotherapists has risen over the last decade as there are approximately 20,130 physiotherapists working in Canada, which has grown 3.8% each year since 2001. Only 0.3% of physiotherapists are unemployed in Canada.

More physiotherapists are now filling roles as community-based providers. The hospital sector still employs more physiotherapists in Canada compared to clinics or independent practice. However, the gap between public and private in Ontario is closing with a ratio of 41:43 (public to private practice physiotherapists)

The demand for physiotherapy treatment has been increasing across Canada. In 2001, 2.16 million people accessed physiotherapy services compared to 3.49 million in 2014. The majority of these services have been delivered in an urban area where population densities are higher and where approximately 95% of physiotherapists in Ontario work. However, there is a need for PTs to fill positions in rural and remote locations within the province.

To help recruit and retain physiotherapists practicing in these remote/rural areas, there are Northern Ontario grant programs available, such as the Rehabilitation Professionals Incentive Grant Program.²

References
UPDATE SOCIAL MEDIA PROFILES

Update your LinkedIn profile and review your social media pages to ensure they reflect a professional profile. Employers may check you out on social media before they decide to offer you an interview.

INTERVIEW TIPS

- Regardless of the setting, wear professional attire.
- Make sure you've done research on the employer/organization.
- Find out who will be on your interview panel and do some background research on each panelist.
- Interviews often contain scenarios of clinical situations. Practice scenarios before the interview.
- Bring a copy of your CV and references. Inform your references each time you are being interviewed. Tell them about the specific position, and that they may be contacted.
- Have a few key general questions to ask at the end of the interview to show your interest in the position:
  ◊ How would you describe the working environment?
  ◊ What do you like most about working here?
  ◊ Are there mentorship opportunities?
  ◊ Are there internal professional development opportunities?

BILLING

You are responsible for billing that uses your registration number. All physiotherapists must take steps to protect themselves and their registration number from fraudulent or suspect billing practices.

Make sure you understand the billing practices of your potential employer. If you don't have all the information you need to assess the risks – ask questions. A good employer will appreciate that you understand and practice by the standards of your profession.

Consider questions like:

- What is the process for you to be able to review payment and billing that uses your registration number?
- Has the clinic/your employer taken any steps to help protect employees and/or patients from fraudulent billing?

Did you know that CPA has additional resources for new grads? Check them out at: physiotherapy.ca/im-graduating-now-what.
SELF-EMPLOYED VS. EMPLOYEE

Do you know the difference between being self-employed (independent contractor) and being an employee? Do you know what type of work environment you want to work in? Use the two tables on the next page to help you understand the difference and to get a better idea of what option would be best for you. The CPA also has information for independent contractors: physiotherapy.ca/independent-contractors.

Consider these points when accepting a job as an independent contractor or employee:

- Be clear on the relationship you will have with the payer (employee vs. contractor).
- If you are accepting a position as an employee, make yourself aware of the employer’s expectations and your rights as an employee. For example: notice of termination, vacation and sickness pay, remuneration, meal breaks, overtime, maternity leaves, holidays, emergency leaves, severance, etc.
- If you are accepting work as an independent contractor, make sure you understand the difference between that and an employee, and how to ensure you meet the criteria to be considered a contractor. Refer to Table 1 & Table 2 for assistance.
- If you are a contractor, be certain to maintain an individual business profile. This includes marketing yourself, having a separate office, providing invoices to the payer, and not attending staff functions.
- Contractors must either provide their own tools and workspace or pay the owner for rental and lease of what is provided. This should be a flat, monthly fee separate from work pay.
- Education allowances can only be offered to employees and not contractors. If one is offered to you as a new employee, ask how it may be used, when it must be used by, and how it is applied (i.e. does the clinic owner pay for the course or will you be reimbursed).
- Employees should be aware of any probationary periods and what benefits they are entitled to during that time or at which point they come into effect.
**TABLE 1** Determining Self-Employed versus Employee

**EXCERPTS FROM THE CANADA REVENUE AGENCY**
2008 RC 4110 Employee or Self-Employed? Guidelines for all provinces except for Quebec

**Canadian Physiotherapy Association**
interpretation to physiotherapy

<table>
<thead>
<tr>
<th>CRA FACTORS FOR EMPLOYMENT STATUS</th>
<th>EMPLOYEE</th>
<th>SELF-EMPLOYED</th>
<th>INTERPRETATION TO PHYSIOTHERAPY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STEP 1</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intention of working relationship</td>
<td>Contract of service (COS)</td>
<td>Contract for services (CFS)</td>
<td>Two parties may have different understanding of what this means. The intention must be clear to all involved. The chosen status must be reflected in the actual working conditions as well as written in the contract. As an owner, there must be a difference in the ways self-employed physiotherapists and your employees are managed.</td>
</tr>
<tr>
<td><strong>STEP 2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree of control</td>
<td>-Subordination</td>
<td>-Works independently</td>
<td>Self-employed physiotherapists must have entire control over their work. The clinic owner cannot insist on treatment of a certain number of patients, or in a certain manner.</td>
</tr>
<tr>
<td></td>
<td>-Results &amp; Methods of Work</td>
<td>-No supervision</td>
<td>Self-employed physiotherapists may work at various clinics simultaneously even if the clinics are in close proximity. If both parties agree, a non-competition clause can be included, but it is often not enforced by the courts. The courts hold that a non-solicitation clause is sufficient to protect the owner.</td>
</tr>
<tr>
<td></td>
<td>-Method &amp; Amount of Pay</td>
<td>-May work for different payers at same time</td>
<td>Owners should not also conduct performance appraisals.</td>
</tr>
<tr>
<td></td>
<td>-Requires permission to work for others at same time</td>
<td>-Free to work when and for whom</td>
<td>Self-employed physiotherapists may not access the clinic’s benefits such as healthcare/dental, courses/training, business cards, voicemail, etc.</td>
</tr>
<tr>
<td></td>
<td>-Assigned jobs</td>
<td>-Able accept or refuse work from payer</td>
<td>Bonuses are also more indicative of a COS relationship.</td>
</tr>
<tr>
<td></td>
<td>-Receives training &amp; direction from payer</td>
<td>-Does not present a degree of loyalty, security, subordination, or integration</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Payer has final word</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tools and Equipment</td>
<td>-Payer supplies tools and equipment</td>
<td>-Provides tools and equipment</td>
<td>Self-employed physiotherapists must own their own tools or have a rental/lease agreement for the use of the clinic's equipment and tools as well as for the physical workspace at the clinic. When agreeing to rent or lease the clinic's property, have a detailed list of what you have the right to access in the appendix of a contract. This MUST be a flat rate fee paid regardless of the number of patients seen. It is recommended that the payer invoice the physiotherapist monthly and that the physiotherapist issues a cheque to the payer for the expense, as this illustrates independence. The fee should be a reasonable amount - not too low to be considered nonexistent and should include all applicable taxes.</td>
</tr>
<tr>
<td></td>
<td>-Responsible for repair, maintenance, insurance</td>
<td>-Worker retains right of use</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Reimburses worker if they supply tools</td>
<td>-Supplies own workspace and maintenance of space and tools</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Payer retains right of use</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subcontracting Work and Hiring Assistants</td>
<td>Worker must perform the assigned tasks personally</td>
<td>May hire another person to perform the work without the payer interfering.</td>
<td>A self-employed physiotherapist may subcontract another person, such as a PTA, to perform the tasks.</td>
</tr>
<tr>
<td>Financial Risk</td>
<td>-Payer responsible for operating costs</td>
<td>-Pays hired helpers</td>
<td>Self-employed physiotherapists must demonstrate financial risk. One area of demonstrated risk is payment of fixed monthly expenses whether or not work is done, as there could be an incurred loss. Not seeing the same number of patients each month is not considered financial loss/risk.</td>
</tr>
<tr>
<td></td>
<td>-Working relationship is continuous</td>
<td>-Incurs expenses related to own workspace</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Worker is not liable if contract is not fulfilled</td>
<td>-Hired for a specific job and not ongoing work</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Payer determines method and amount of pay</td>
<td>-Financially liable if contract is not fulfilled</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Worker is not liable if contract is not fulfilled</td>
<td>-Receives no benefits or protection from payer</td>
<td></td>
</tr>
<tr>
<td>Responsibility for investment and management</td>
<td>Normally, worker has no capital or limited capital investment</td>
<td>-Worker has capital investment</td>
<td>A self-employed physiotherapist has made a capital investment by using money to buy fixed assets such as office space and equipment. To establish a business presence, a physiotherapist would have to market themselves and separate their worth from the clinic’s business. This is the rationale behind supplying your own business cards, phone number, and advertisements.</td>
</tr>
<tr>
<td></td>
<td>-Worker has no business presence</td>
<td>-Worker manages their staff</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Worker has established business presence</td>
<td>-Worker has established business presence</td>
<td></td>
</tr>
<tr>
<td>Opportunity for profit</td>
<td>-Worker does not have profit or loss</td>
<td>-Worker can hire substitutes</td>
<td>Self-employed physiotherapists cannot receive benefits such as registered pension plans, health &amp; dental plans, or disability insurance from the payer. The chance to experience profit or loss is from the perspective of the worker and not the payer. A self-employed physiotherapist can have a profit or loss due to their autonomy in accepting work, negotiating prices for the job, working in multiple clinics, and carrying expenses for having their business (ex. equipment, tools, workspace).</td>
</tr>
<tr>
<td></td>
<td>-Worker is entitled to benefit plans</td>
<td>-Worker is compensated by a flat fee and incurs expenses</td>
<td></td>
</tr>
<tr>
<td>Employee physiotherapist</td>
<td>Self-employed physiotherapist</td>
<td></td>
<td></td>
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<tr>
<td>--------------------------</td>
<td>-------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Performing the same functions as other employees</td>
<td>□ Individual has own business incorporated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Written agreement defines the relationship as an employee-employer status</td>
<td>□ Written agreement defines the working relationship as two independent contractors and an analysis of the at factual working relationship supports the status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Works for the business on a regular or frequent basis</td>
<td>□ Individual business advertising</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Business provides training options to the individual</td>
<td>□ Individual business has own business cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Worker does not control what it to be done</td>
<td>□ Individual business has a separate telephone listing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Worker does not control when the work is to be done, hours of work, days of work, etc</td>
<td>□ Individual is listed in business directories</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Worker does not control manner or method in which the work is performed</td>
<td>□ Maintains own outside office space</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Regular assessment of the work performance</td>
<td>□ Hires own employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Works in the business premises</td>
<td>□ Free to supply similar services to other businesses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Individual has office or other designated workspace at business</td>
<td>□ Can provide a substitute to perform the work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Employees perform work that is the same or similar to the services supplied</td>
<td>□ Has own tools and equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Provides a service which is integrated in the overall business</td>
<td>□ Individual charged for use of business equipment or office space with a flat rate fee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Includes the worker in plans (pay equity etc.)</td>
<td>□ Compensation is based on a task or project</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Participates in the employee benefits plan, etc.</td>
<td>□ Services billed by invoice</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Record of Employment issued when terminated</td>
<td>□ Paid on separate days from employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Contributes to pension plans, etc.</td>
<td>□ May work on statutory holidays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Worker’s time recorded by the business</td>
<td>□ Contract can be terminated as per the contract</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Paid on the same pay days as employees</td>
<td>□ Has own insurance registration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Receives vacations and/or vacation pay</td>
<td>□ Charges and pays GST/HST where appropriate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Paid for statutory holidays not worked</td>
<td>□ Is not invited to staff functions or parties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Paid overtime</td>
<td>□</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Deductions, premiums and remittances made for income tax, employment insurance, CPP, WSIB, employer health tax, etc.</td>
<td>□</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Expenses reimbursed by the business</td>
<td>□</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Work is closely monitored</td>
<td>□</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Disciplines the individual</td>
<td>□</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
EMPLOYMENT STANDARDS ACT AND PHYSIOTHERAPY

It is important to be aware of the Employment Standards Act (ESA) and how it may or may not apply to you and your workplace agreement. For example, under the ESA, most professionals regulated at the time the legislation was initially passed including physiotherapists are exempt from various sections within the statute. The reasoning at the time related to the multiple work settings for professionals, their ability to negotiate their work circumstances and the imminence of the regulatory colleges in setting standards related to their work. The sections under exemption include hours of work, overtime, minimum wage, vacation and pay.

Physiotherapists who are employees and are part of a union may have some of these exemption areas addressed as part of their collective agreements. Physiotherapists who are independent contractors are not covered under the ESA as the ESA does not apply. If you are an employee, it may be a good idea to discuss these areas of exemptions with your employer to ensure they are accounted for in some other form of an agreement, contract or organizational policy.

Please note that the above information does not constitute legal advice. If you have questions regarding employment contracts, you are encouraged to contact an employment lawyer to assist you in making informed decisions.

To learn more about Employment Standards and/or the ESA, please visit the Ontario Ministry of Labour website at labour.gov.on.ca/english/es/.
BEFORE YOU ACCEPT AN OFFER

There is a lot to consider before you accept a job offer. Use the information below to make sure you have everything you need to sign your letter of offer and start your career as a physiotherapist!

Letter of Offer/Contracts

➤ Read the letter/contract carefully to ensure it is the same information as discussed in your interview. If the information is different, do not sign until the information is clarified.

➤ Does the letter of offer/contract specify a time period, during which you can only be terminated with cause? If so, what is cause defined as in this case? Are renewal options outlined?

➤ Consider having a lawyer review the letter/contract.

➤ If this is a unionized position, you should ask for a copy of the collective agreement.

➤ Always keep a copy of anything that you have signed.

Probation Period

➤ It is not uncommon to be on probation for the first three months in your new position. Be familiar with the conditions of the probation period.

Compensation

Compensation for your new position will depend on many factors like what sector you are working in and whether you are working as an employee or an independent contractor.

How much will I get paid?

There are many ways your income might be determined including hourly wage, annual salary, or percentage of clinic revenue. The payment structure will often depend on your employment status; for example, independent contractors do not get an annual salary but are often paid on a per-patient or per-hour basis.

➤ You can also research the market in your area for physiotherapists with your qualifications and evaluate their worth to employers.

➤ Are there bonuses or incentives included in your contract?

➤ Are you paid if your client cancels?

➤ If your employer does not remove income tax, you may end up paying $10,000 - $20,000 at the end of the year towards income tax. Consider paying in installments. An accountant with experience working with health care professionals can help.

More than Money

Compensation is not just how much you get paid so know what will be included in your compensation. Compensation packages that include benefits, paid vacation etc. are more common in full-time positions rather than part-time positions and are not available to independent contractors.

Benefits

➤ Are benefits included in your salary or do you receive a percentage “in lieu” of benefits?

◊ If you get “in lieu of benefits”, do you receive a percentage for holidays and another percentage for benefits?

You should investigate whether or not a private health insurance plan may be a better option for you. Often contract employees in private practice do not receive benefits. This can also be the case for contract positions in hospitals as well.

OPA members have access to group rates for a variety of insurance products offered by Manulife. Learn more at physiotherapy.ca/manulife-life-health-insurance

Medical Insurance

What’s covered?

➤ Medications?

➤ Private rooms?

➤ Dental?

➤ Physiotherapy?

Does your benefit package include a health spending account or allowance?

Long Term Disability

➤ What’s covered?

➤ How much coverage do you receive and over what period of time?
You will only be covered for the length of your employment. If you work at a clinic and a hospital you would need coverage from two different long-term disability plans.

**Sick Leave**

Do you have a certain number of paid sick days per year?

**Expenses**

- Does the employer support continuing education?
- Do you have paid educational leave days?
- Is there an education fund that you can apply to when taking courses, or does the organization pay for you to attend?
- Will you be reimbursed for technology used as part of your practice?
- Does the organization pay your association and/or college dues?

**Vacation**

How many days per year do you get?

- Common vacation allowance is usually 2-4 weeks per year, but you will need to confirm, and potentially negotiate this.
- Is it paid vacation?

When can you start taking vacation?

- Often you accrue your vacation with each pay period so it may be a few months.
- Choice in vacation time may be based on years of service. As a new staff person, you may not get your first pick of holidays
- If you have already planned a post-graduation celebratory holiday that may impact your start date, be honest with your employer and let them know this before you finalize the letter of offer/contract.

**Performance Appraisal**

- Usually an employer conducts a performance appraisal after your probation period. You need to know what the appraisal is based on, who will conduct it and how often you will have additional appraisals.
- Performance appraisals are often tied to changes to your compensation.

**Retirement Savings Plan**

Does your employer offer a pension plan?

- Some employers are part of pension plan programs in which both the employee and the employer make contributions (e.g. HOOPP). Others may offer a percentage of your annual salary to be used towards a retirement savings plan of your choosing (e.g. RRSPs).
WHEN YOU’RE PRACTICING

Protecting yourself against fraudulent billing is important at any stage of your career. Some ways you can work to identify and reduce risk include:

▶ Inform the College when you move from one clinic/facility to another.
▶ Maintain a record of the services and treatment you provide, as listed on the invoice, to provide you with proof to refute fraudulent claims.
▶ Audit your records regularly to spot inconsistent or suspicious documents.
▶ Report any suspicious activity immediately.

If you’re unsure about billing practice or have questions about the College Standards, contact the College Practice Advisor.

IS YOUR EMPLOYER AWARE OF YOUR PROFESSIONAL PRACTICE STANDARDS?

Your employer may not be a PT or a regulated health professional, but it is important that any employer understands the expectations for professional practice that a PT must meet. Be familiar with the College Standards and ask questions about standards that are relevant to the workplace environment (e.g. billing, record keeping, working with PTAs). If you are unsure about a situation or about how to apply a standard in a potential work environment call the College Practice Advisor.
PROFESSIONAL DEVELOPMENT

Continuing education and professional development is an important part of being a physiotherapist. It is not only a requirement of the College, but also how you grow your career and ensure that you are providing the highest quality care for patients.

There are some financial resources such as OPA District bursary funds, and the Allied Health Professional Development Fund ahpdf.ca/ available to help support you in your continuing education.

OPA COURSES

OPA offers professional development opportunities to members at a discounted rate.

Wound Care

OPA offers a wound care management course in partnership with the Canadian Physical Therapy Wound Care Collaborative designed for PTs wishing to pursue a practice in wound care management. The course is comprised of two levels: Level 1 is an e-learning module and Level 2 is a hands-on, in-person workshop. Upon completing both components it is expected that participants will be in a position to complete the final requirement of rostering with the College, which involves direct clinical supervision by an authorized wound care clinician. There are continuing levels beyond Levels 1 and 2. Check out the OPA website for more information.

MVA Webinar

OPA and the Private Practice Division (PPD) collaborated to deliver a one hour webinar on auto insurance and Health Claims for Auto Insurance (HCAI). Topics covered in this webinar included HCAI coding, recording outcome measures, billing, working with multiple providers, service provider license and more. Log into the OPA website to view this webinar and to access the FAQ document: opa.on.ca/membership/practice-resources/autoinsurance-and-wsib/

InterACTION

InterACTION is the OPA’s annual conference! In 2018 it featured 28 educational sessions on a wide range of topics from clinic techniques to health system changes to business practices. It is not only a valuable event for your continuing education but also a great opportunity to connect with PTs from across the province.

In 2019, OPA will continue to support the attendance of new graduates at InterACTION by offering a discounted new grad category rate. Visit the OPA website for more details.

For more information on professional development opportunities, including InterACTION, contact Leigh Anne Butler at lbutler@opa.on.ca.
Did you know that Leadership is one of the seven domains within the new National Physiotherapy Advisory Group (NPAG) Competency Profile for Physiotherapists in Canada? Competencies for physiotherapists that are defined within the Leadership domain include:

1) Championing the health needs of clients
2) Promoting innovation in health care and
3) Contributing to leadership in the profession

How do you demonstrate leadership? By being an advocate for your patient, for the health system and for your profession!

The Ontario Physiotherapy Association has a number of resources to support you to develop your skills in advocacy. Over the course of our new five year strategic plan, we will be doing more to build our community of physiotherapy advocates. Get started now by:

- Learning more about our Leadership Project. As a member, you have access to resources, webinars, and videos about being an agent of change. Learn from leaders within the profession about how to advocate with and through the Ontario Physiotherapy Association.

- Becoming familiar with OPA’s key advocacy messages:
  1. Increase access to physiotherapy services in the community
  2. Remove barriers to access timely care by implementing the full scope of practice for physiotherapists

Learn more about our key advocacy initiatives and where we stand on important issues at [opa.on.ca/advocacy-positions/where-we-stand/](http://opa.on.ca/advocacy-positions/where-we-stand/).
PROMOTING YOUR PROFESSION

OPA promotes the profession to the public in a year round digital campaign. Since 2016 the #PhysioHelpsLives campaign has reached millions of Ontarians through Facebook, Twitter, Google and YouTube ads and posts.

Anyone can join the campaign by sharing the messages on Facebook, sharing videos on YouTube and following us on Twitter. You can also broadcast the videos in your workplace, community and clinic.

Be sure to check out the campaign website discoverphysiotherapy.ca where you can find additional resources for your patients.

NATIONAL PHYSIOTHERAPY MONTH

Every May, for National Physiotherapy Month, physiotherapists, physiotherapist assistants and students promote physiotherapy to the public by hosting events across the country.

OPA has promotional materials to help you engage with Ontarians about physiotherapy including presentations, brochures and giveaways. All promotional items are complimentary, although quantities are limited.

Login to OPA’s website and order items for your next promotional event through our Store.
JOIN OPA’S IGNITEPHYSIO GROUPS

Ignitephysio.ca is an online platform that connects physiotherapists across the country. Take advantage of the many resources to help you in your practice and life, or ask a question of your peers. OPA hosts three groups on ignitephysio:

- **OPA Community Physiotherapy Clinic Group**
- **OPA Primary Health Care Community of Practice**
- **OPA New to Practice**

Each group is unique in serving the particular needs of their members.

**Join the OPA New to Practice group (N2P)**

The most relevant group to new graduates is the OPA New to Practice group (N2P). This group is the largest and most diverse OPA group on ignitephysio. The N2P group is dedicated to supporting OPA members who have been practicing less than five years, who are new to practicing in Canada or those who are in their final year of study in their program. Members of this group have access to:

- Networking opportunities
- Specific new to practice content that will help progress their career
- Clinical leaders and practice experts
- Group mentoring on topics that matter most to them

For more information on all of OPA’s ignitephysio communities, including how to join, visit opa.on.ca/professional-development/opa-practice-communities/.
GET INVOLVED

OPA’S VOLUNTEER PROGRAM

Member volunteers are essential to the work and vision of the Ontario Physiotherapy Association. They provide their experience, expertise and passion to support and strengthen the Association and the profession. At all levels of involvement, internal or external to OPA, member volunteers are vital to achieving the goals of the Association. Recognizing volunteers as an invaluable resource, OPA’s leadership and staff are committed to providing volunteers with ongoing support to ensure that volunteers are confident and successful in their roles. OPA members have access to meaningful volunteer opportunities and resources that help them, not only throughout their volunteer involvement with the Association, but in their continued growth and development as leaders in the profession.

VOLUNTEER OPPORTUNITIES WITH OPA

Join a committee!

Seven OPA committees provide vital links between members, the OPA Board of Directors and the Association as a whole. All committees receive staff support and report directly to the Board of Directors:

- Governance Committee
- Finance Committee
- Awards Committee
- Education Committee
- Home Care Advisory Committee (HCAC)
- Hospital Advisory Committee (HAC)
- Primary Care Advisory Committee (PCAC)

Liaison Networks

The Home Care Advisory Committee, and the Hospital Advisory Committee both have Liaison Networks which play a critical role in providing information to their respective advisory committee. Members of the Hospital Liaison Network (HLN) and Home Care Liaison Network (HCLN) are physiotherapists who are working clinically across the province. About every second month, the advisory committee distributes a question through the network. The responses received are used to inform the work of the committees and OPA. A summary of the response to the last question is returned to the network, and is often published in the OPA quarterly newsletter for members, Physiotherapy Today and is available on the OPA website opa.on.ca.

How you can get involved with committees

Joining a liaison network, or an advisory committee is a great way to be a leader within your physiotherapy community and contribute to the work of your Association. It will also help you be more informed about current and future changes within the health system.

To learn more, or to join an OPA committee or liaison network, please contact Leigh Anne Butler at lbutler@opa.on.ca.

Volunteer in your community!

The Association is approached by organizations who are looking for a physiotherapist or physiotherapist assistant to be actively involved in their event. These opportunities may include wellness fairs, school fairs, and presentations to high school students.

OPA exhibits at a variety of conferences throughout the year and looks for member participation to help educate delegates about the Association and physiotherapy. Keep an eye out for member emails and check out the Volunteer Resources page for these opportunities.
OPA has 16 geographical districts which are critical to ensuring the Association has a broad base of support, and that members can bring the unique perspective of local health issues and professional matters to the provincial level with ease. Each district has a District President/liaison and a District executive who are responsible for planning events and providing additional feedback and input to the OPA Board and staff. Being active in your District provides you with a great opportunity to network with your peers and be a part of a larger PT community. Often, Districts organize courses that can help you grow your career.

**Connect to your District**

- Website – Find your District online at [opa.on.ca/about-opa/districts](http://opa.on.ca/about-opa/districts)
- Emails – Check your bi-weekly OPA Update and district emails.
MORE ABOUT YOUR ASSOCIATION

The Ontario Physiotherapy Association (OPA) is a non-profit organization whose members are physiotherapists, physiotherapist assistants and students living and/or working in Ontario. Our mission is to provide leadership, support and advocacy for members so that Ontarians can access quality physiotherapy services when and where they need it. With more than 5,900 members across the province we are a strong voice for the profession and the largest provincial branch of the Canadian Physiotherapy Association.

Over the next five years OPA will be working on achieving a number of outcomes related to our ultimate goal - that all Ontarians have access to physiotherapy as an essential element of optimal health.

OUR THREE KEY PRIORITIES ARE:

- MOBILIZE and equip members as change agents in every District/LHIN/sub-region
- BUILD capacity and knowledge for practice innovation and excellence
- RAISE AWARENESS and advocate for policy and infrastructure change for health and well-being of Ontarians
How will we achieve these priorities? We will be:

- Partnering with key stakeholders including patients and families
- Promoting, supporting, and where possible, championing research for data-driven policy and practice
- Creating an accessible resource and knowledge base
- Building on the value of membership and the Association as a whole

Learn more about what OPA achieved last year by viewing the 2017 OPA Annual report opa.on.ca/about-the-ontario-physiotherapy-association/annual-reports/.

Some of our recent advocacy successes have included: a commitment from government to implement the outstanding remaining authorities related to physiotherapy scope of practice including ordering diagnostic imaging and lab tests, and more opportunities to engage in stakeholder consultations to inform the direction of health care transformation in Ontario. These successes have led to greater opportunities for the profession and for new grads, such as yourself. We look forward to your continued membership and welcome you to join us in support of our mission, vision and values.
STAY IN TOUCH WITH WHAT’S GOING ON

OPA keeps you informed in many ways. Be sure you OPT-IN to receive Branch communications when renewing with CPA.

PHYSIOTHERAPY TODAY
OPA’s quarterly member print newsletter
Got an idea for an article for the physiotherapy community? Contact Kristin Breckenridge at kbreckenridge@opa.on.ca.

UPCOMING COURSES
Monthly emails listing professional development across the province. Also listed on OPA’s website.

JOBS & CLASSIFIEDS
Monthly emails listing jobs and classifieds across the province. Also listed on OPA’s website.

WEBSITE
opa.on.ca
Fully mobile and accessible! Log into the OPA website with your CPA credentials and access content just for members.

OPA UPDATES
Bi-weekly emails to all members including your District updates.
SOCIAL MEDIA

100+ videos to inspire you in your new career and share the value of physiotherapy with your patients.

Check out posts to journal articles and other health information research in a quick and easy format. OPA also posts and tweets Association news and events, volunteer activities and more.

Stay in touch with your Association’s news and get connected to fellow physiotherapists online.

Stay connected

Twitter - @ONTPhysio
Facebook - facebook.com/OntarioPT
LinkedIn - Ontario Physiotherapy Association
YouTube - Ontario Physiotherapy Association
OPA STAFF

EXECUTIVE OFFICE

Dorianne Sauvé, Chief Executive Officer
dsauve@opa.on.ca

Dorianne is responsible for strategic leadership and Association operations. She works closely and collaboratively with all stakeholders within, and external to the physiotherapy profession in achieving OPA’s goals and vision.

Diane Unção, Corporate Manager & CEO Assistant
dianeu@opa.on.ca

Diane is responsible for any OPA advertising opportunities. Diane also manages all daily administrative, accounting and human resource needs for the OPA office and is the CEO Assistant. Contact Diane for any OPA advertising opportunities, accounting or other administrative needs.

COMMUNICATIONS

Sara Pulins, Manager, Marketing and Communications
spulins@opa.on.ca

Sara manages all aspects of the Association’s communications, including media inquiries. She also maintains the website, manages the public awareness campaigns and is the managing editor of OPA’s newsletter, Physiotherapy Today. Contact Sara with any questions related to internal or external communications, and to learn more about OPA materials for promotional events.

Kristin Breckenridge, Project Coordinator, Communications and Design
kbreckendridge@opa.on.ca

Kristin coordinates external and internal communications, and is the first point of contact for member communications. She is the editor of the quarterly newsletter, Physiotherapy Today, and coordinates OPA’s online promotion of professional development. Kristin is also responsible for OPA’s graphic design elements.

Contact Kristin if you’d like to advertise a professional development opportunity or have an idea for a newsletter article.

PRACTICE, POLICY & MEMBER SERVICES

Amanda Smart, Director, Practice, Policy & Member Services
amanda.smart@opa.on.ca

Amanda is responsible for practice, policy and member services including education programs. She leads the practice and policy team and ensures that member services are developed to meet the evolving needs of members.

Sarah Grace Bebenek, Policy Analyst
sgbebenek@opa.on.ca

Sarah Grace provides support to the Practice, Policy and Member Services team through conducting policy analysis and research. Her work is critical to the development of recommendations and solutions to emerging issues in the health care environment, and future opportunities for the profession and OPA.

Leigh Anne Butler, Project Coordinator, Practice & Member Services
lbutler@opa.on.ca

Leigh Anne coordinates the volunteer program for the Association. She also coordinates educational opportunities, including InterACTION, member resource development and provides staff support to the OPA Advisory Committees and Districts. Contact Leigh Anne if you are interested in volunteering for the Association or have questions about professional development opportunities and/or member resources.
SAVE THE DATE!

INTERACTION
INNOVATE - LEARN - ACHIEVE
Ontario Physiotherapy Association

APRIL 5-6, 2019 | TORONTO

Take advantage of special pricing for New Grad members. Only available in your first year of practice!
CONTACT INFORMATION

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Toronto ON M4P 1G8
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physiomail@opa.on.ca
opa.on.ca

Watch our videos on YouTube at
Ontario Physiotherapy Association
Find us on Facebook at
facebook.com/OntarioPT
Follow us on Twitter @ONTPhysio
Join us on LinkedIn at Ontario Physiotherapy Association

FEEDBACK

We would love to hear from you! Let us know what you liked or what you’d like to see in the package for future Grads! Send us a message on Facebook, Twitter or email us at physiomail@opa.on.ca or give us a call at 416-322-6866.