

# International Students Insurance

<a href="#"><u>University of Toronto</u></a>	Health and Dental Plan: Mental health practitioners – up to \$100/visit and 15 visits/policy year
<a href="#"><u>Toronto Metropolitan University</u></a>	Extended health coverage 100% coverage - the services of a psychologist, counsellor/social Worker, Master of Social Work or psychotherapists are covered to a maximum of \$1000 based on reasonable and customary charges per benefit year.
<a href="#"><u>York University</u></a>	YSF Health and Dental Plan – \$125 per visit up to 15 visits
<a href="#"><u>Humber College</u></a>	80% covered at 300 dollars a year for a psychologist.
<a href="#"><u>George Brown College</u></a>	80% up to \$1,000 for services of a clinical psychologist, psychotherapist (including RSW and MSW social workers)
<a href="#"><u>Seneca College</u></a>	The WeConnect Student Assistance Program (SAP) provides eligible students and their dependents with short-term therapy, lifestyle counselling, courses, tools, and events to improve mental and physical health
<a href="#"><u>OCAD</u></a>	100% per visit – 1000\$ yearly
<a href="#"><u>Ontario Tech</u></a>	100% covered for max of \$500 yearly
<a href="#"><u>Centennial College</u></a>	\$500 Combined Maximum for a clinical psychologist/ speech therapist
<a href="#"><u>Trent University</u></a>	Combined Maximum of \$1,000 per benefit year for: Psychologist / Psychotherapist/ Social Worker (MSW) / Speech Therapist *Maximum of \$1000 per benefit year per participant for: Psychological Educational Assessment / Testing *
<a href="#"><u>University of Waterloo</u></a>	Licensed Psychologists/Clinical Counsellors/Psychotherapist/Masters of Social Work – 80% per visit up to \$800 annually
<a href="#"><u>Wilfrid Laurier University</u></a>	Maximum of \$100/visit, up to a combined maximum of \$1,000 per benefit year: Psychologist**Psychotherapist**Social Worker (MSW)**
<a href="#"><u>Conestoga College</u></a>	Psychologist/Social Workers – 70% per visit for an annual maximum of \$300
<a href="#"><u>Algonquin College</u></a>	Up to 2000 for outpatient psychologist/psychotherapy care
<a href="#"><u>Niagara College</u></a>	Up to 2000 for outpatient psychologist/psychotherapy care
<a href="#"><u>Queens University</u></a>	Free access to Empwr MePsychologists, clinical counsellor or practitioner with a Master's degree in Social Work: 90% per visit, annual maximum of \$1000
<a href="#"><u>Fanshawe College</u></a>	Psychologist, Social Worker and Psychoanalyst\$1,000 combined maximum benefit per student year
<a href="#"><u>McMaster University</u></a>	80% up to 300 each year: combined services: clinical psychologist, psychotherapist or speech therapist

Disclaimer: Resources provided are reflective of the time of printing. Please check with your university or college insurance plans for updated information.

## International Student Mental Health Guide & Resources

**Shanti Psychotherapy is a mental health and wellness clinic inclusive to all communities, specializing in South Asian mental health**



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# Therapy for International Students

## Research on International Students in Canada tells us:

- The number of international students in Canada has increased from 142,170 in fall 2010 to 338,782 in fall 2019. Since 2017, the majority of students in the country came from India.
- 55% out of 1,000 international students were at risk for depression
- 50% were at risk of an anxiety disorder
- 81% reported increased stress and anxiety, and only 17 percent have sought support for mental health issues.
- International student suicides have become a disturbing issue in Canada. This mirrors the international suicide problem for the last decade in Australia.

## Typical Factors Causing Poor Mental Health in International Students:

- acculturation stress
- homesickness
- isolation
- overwhelm
- language barrier
- increased adult responsibilities ex. Laundry, groceries, money management
- adjustment to culture, climate, food
- financial pressure
- academic pressure from self and family
- re acculturation stress - experiencing anxiety and adjustment issues when returning to home country

## If you are experiencing the following please see support from your doctor, campus wellness center or therapist.

- Feeling unsocial for no reason - isolating yourself from others, not engaging in liked hobbies/activities
- Persistent feelings of hopelessness
- Difficulty sleeping, night wakings or oversleeping
- Change in appetite
- Racing thoughts, rapid heart beat, restlessness and nervousness
- Difficulty thinking clearly such as having trouble remembering things
- Poor focus and concentration
- Lack of interest and motivation in your life
- Lack of interest in the future
- Suicidal thoughts
- Difficulty talking to or being social with other people
- Fatigue, tiredness and lack of productivity
- Poor hygiene
- Persistent irritability, rage or anxiety resulting in explosive behaviour
- Mood swings
- Substance abuse

## For Mental Health Conditions, your doctor may recommend therapy:

Therapy is treatment for mental health conditions such as sleep issues, depression, stress, anxiety, perfectionism, marital/relationship issues, acculturation stress, school/life balance and others. Some common benefits of therapy include less pain, better sleep, improved communication, less stress, better productivity and increased happiness. Things can improve quickly when you seek help and work on getting better.

## Stigma and Secrets

At the moment, many students don't disclose their mental health conditions to their universities or to others due to stigma. There are some benefits to consider such as accommodations, course adjustments and academic mentoring. Speak to your University or College Accessibility Center to learn more.

No matter what steps you decide to take, remember that you're not alone even if you're far from home. As isolating as mental health difficulties can feel, there are so many places you can seek support. Be honest with yourself about what you're going through and being open to help.

**A conversation is always a good place to start!**

As an international student, you are brave to be embarking on an exciting journey of personal and academic growth! This pamphlet intends to guide you through staying mentally healthy and how to get help so you can thrive and achieve. Remember, you are not alone in this journey!

Studying abroad is both an exhilarating experience and a time of challenge that can lead to increased stress and anxiety. It's important to learn about symptoms related to your mental well being, as they could turn into something more serious

## Mental Health Resources

### For on Campus Support:

Campus Student Wellness Center

Call Telehealth for free 24 hour, 7 days a week: Toll Free: 1-877-280-8538

Kids Help Phone: 1-800-668-6868 or Text HOME to 686868 (Canada-wide)

Toronto Distress Centre: (416) 408-HELP

Gerstein Centre at (416) 604- 2337.

### For Private Therapy Options and Insurance:

Shanti Psychotherapy - Mental Health Clinic  
Specializing in South Asian Mental Health.

[hello@shantipsychotherapy.ca](mailto:hello@shantipsychotherapy.ca) - (365) 500-3000  
[southasiantherapist.org](http://southasiantherapist.org) - Directory of South Asian Therapists by Country