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A national survey of student extended health insurance programs in post-secondary institutions in Canada: Limited support for students with mental health problems

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Running Head: Student Extended Health Insurance Programs

Abstract

During the young adult years (ages 18 to 25), many young people participate in post-secondary education. Mental health problems such as anxiety, depression, and substance misuse are especially common in this age range. The purpose of this study was to survey the extended health insurance plans available to undergraduate students at colleges and universities across Canada to evaluate the extent of coverage for prescription medication and for psychotherapy and counselling services. Information from 210 post-secondary institutions was collected. Sixty-eight per cent of universities and 41% of colleges provided private extended health insurance. For those institutions with these plans, the amount of coverage for prescription medication would adequately cover the yearly average cost of most medication treatments for problems such as anxiety or depressive disorders. Seventy-one percent of plans had maximum coverage of at least \$3000 a year and 28% had no maximums. Sixty-nine percent of universities and 28% of colleges have plans that provide coverage for psychotherapy. For institutions with this coverage, the modal level of total coverage was in the range of \$300 to \$500 per year. Very few plans provide sufficient coverage for the psychological treatment of common mental health problems. Recommendations are made for improving the support available for students with mental health problems through extended health insurance plans and the development of campus-wide plans for mental health promotion.

Key words: young adults, mental health, post-secondary education, health insurance, students

Introduction

The developmental period of emerging adulthood (approximately 18 to 25 years) is especially significant in industrialized societies (Arnett, 2000; 2004). During this period young adults experience many life changes as they complete their education, establish careers, form life-long relationships and experience new financial responsibilities (Arnett, 2004; Shaienks & Gluszynski, 2009). Given the significant changes associated with emerging adulthood, it is not surprising that mental health problems, particularly anxiety, mood, and substance use disorders, are common among young adults and frequently have an age of onset within this age range (Gravel & Béland, 2005; Kessler, 2007; Kessler, et al., 2005). Twenty-eight percent of young people between 14 to 24 years of age meet lifetime criteria for anxiety disorders and 13% for depressive disorders (Kessler, 2007). In a large scale US epidemiological study, using a full diagnostic interview by trained interviewers, almost half of young adults aged 19 to 25 years old were identified as having experienced a psychiatric disorder in the previous 12 months (Blanco et al, 2008).

Notably, over the emerging adult age range, many young adults move between employment and education so that by the age of 25, 63% of men and 75% of women in Canada have acquired some post-secondary education (Shaienks & Gluszynski, 2009). Thus, the mental health difficulties of young adults are of significant concern in post-secondary education contexts. Indeed, health survey data for students in Canadian post-secondary institutions reveal serious mental health problems among students. A Canada-wide prevalence survey conducted by the Centre for Addiction and Mental Health indicated that 29% of undergraduate students reported four or more symptoms of distress

as measured by the 12-item General Health Questionnaire. The most common symptoms were: feeling constantly under strain (47%), losing sleep over worry (32%), and feeling unhappy or depressed (31%) (Adlaf, Demers & Glicksman, 2005). More recent Canadian student surveys support the finding that emotional distress is common and that students see these problems as interfering with academic progress (MacKean, 2011). Students who experience higher levels of stress and emotional distress are at greater risk of reduced academic performance or dropping out before graduation (Andrews & Wilding, 2004; Pritchard & Wilson, 2003; Vaez & Laflamme, 2008). In young adults, suicide is the second leading cause of death, preceded only by accidents, among those aged 15 to 34, with a rate of 18 deaths for males and 7 for females per 100,000 population in the 15 to 39 age range (Navaneelan, 2012).

While mental health problems are common among young adults, many do not seek help (Hunt & Eisenberg, 2010). In a national U.S. survey, only 25% of young adults aged 19-25 with past year disorders received service for mental health problems in that year (Blanco et al, 2008). A similar rate of help seeking (25%) was found in a Canadian national survey of young people age 15 – 24 years of age (Bergeron, Poirier, Fournier, Roberge & Barrette, 2005). In the Canadian survey, a variety of factors were associated with the use of services for mental health problems including being female, living alone, difficulties with social situations, having a mood disorder, and having a diagnosed chronic illness. Among young adults with major depression 42% had not used any mental health services and among those reporting suicidal ideation or attempts 48% had not accessed services (Cheung & Dewa, 2007). Young adults cite a variety of reasons for not accessing mental health services including the lack of accessibility of services (time

and cost), the preference to manage problems independently, the perception that mental health treatments are futile, a fear of asking for help, and feeling embarrassed if others knew about their use of mental health services (Eisenberg, Speers, & Hunt, 2012; Gulliver, Griffiths & Christensen, 2010; Jagdeo, Cox, Stein, & Sareen, 2009; Sareen, Cox, Afifi, Clara & Yu, 2005; Sareen et al., 2007; Vanheusden et al., 2008).

Meta-analytic studies indicate that there are effective pharmacological and psychological treatments for the most common mental disorders, such as anxiety and depressive disorders, experienced by young adults (Parikh et al., 2009; Roshanaei-Moghaddam et al., 2011). Treatment may be accessed in a variety of ways, depending on the preferences of the young adult. Those who attend colleges and universities may access services available through their educational facilities. Most colleges and universities offer a range of free counselling services to their students. Some campuses also have on site psychological assessment and treatment clinics that offer fee-based services, sometimes at a reduced cost. Common concerns cited when using student counselling services include relationships, anxiety/stress, depression/grief, academic, and career (Cairns, Massfeller, & Death, 2010). Some larger institutions have medical services for students on campus that may be integrated with student counselling or in an independent health service. However, the extent to which counselling staff provide treatment for common mental health problems such as anxiety, depression, and substance use disorders varies across institutions (Lees & Dietsche, 2012). When available, these services may have limited resources for treatment, resulting in long waiting lists and a need to refer students with these problems to outside services. One recent Ontario study reports that, although the average wait time for a counselling appointment was seven

days, a large number of students may wait in excess of a month for an appointment (Pin & Martin, 2012). Depending on the time in the academic year, some students may wait months before being seen by a practitioner for follow-up appointments (Pin & Martin, 2012).

Outside of campus settings, mental health services by primary care physicians, family health teams and psychiatrists are covered under Canada's universal health care system (Medicare) but there may be delays in accessing these services. Family physicians provide most pharmacological treatment for anxiety and depression (Vasiliadis, Lesage, Adair, & Boyer, 2005) and there may be longer waits to see a specialist in psychiatry. Medicare does not cover outpatient prescription medication, but there are estimates that up to 75% of Canadians have access to supplemental health insurance that pays part of the cost of these medications (Demers et al., 2008). Prescription medication for young adults who are under 25 and still attending an educational facility may be covered under an extended health insurance plan through a parent's employment. For the remainder of Canadians, provincial drug benefit plans provide some support for the cost of prescription medications. The extent of this coverage depends on family income (Dewa, Hoch & Steele, 2005; Daw & Morgan, 2012) and varies significantly across the provinces (Dewa et al., 2005). At least 1 in 10 Canadian adults will not access prescription medication due to unaffordable out-of-pocket expenses necessary for accessing insurance coverage (Law, Cheng, Dhalla, Heard, & Morgan, 2012).

Primary care physicians, family health teams and psychiatrists may also provide psychotherapy services. Hospital-based mental health services, including services

provided by psychologists and other mental health specialists, are usually covered by the provincial health care system. However, frequently there are long waiting lists for services in publicly funded settings (Lees & Dietsche, 2012). In some provinces, community mental health services are available to young adults with common mental health problems such as Quebec's 94 Centres de santé et services sociaux (CSSS) (Health and Social Services Centres). There are also practitioners who deliver psychotherapy services through private practices. The public system does not cover the cost of these services, but extended health insurance plans often provide partial coverage for services by a registered psychologist and some also cover services provided by other practitioners. These private insurance plans tend to be available primarily to those in higher paying employment or with larger employers. The coverage limits for psychological services are often very low.

Young adults who are full-time students at post-secondary educational institutions in Canada may also be covered by extended health insurance plans provided through student services. However, the extent to which extended health insurance plans are available, and the degree to which these plans would cover treatments for common mental disorders, is unclear. The purpose of this study was to address this information gap by surveying the extended health insurance plans available to undergraduate students at colleges and universities across Canada to evaluate the extent of coverage for prescription medication and for psychotherapy and counselling services.

Method

We attempted to identify and include in the study all colleges and universities with a not-for-profit structure in each province. We used directories of Canadian

universities and colleges made available by the national associations of these institutions to ensure that our list of not-for-profit post-secondary educational institutions was complete (Association of Canadian Community Colleges, 2012; Association of Universities and Colleges of Canada, 2012). Educational programs with a for-profit structure, such as business and trade colleges, were excluded as there are many small organizations like this and very few of them offer extended health insurance to their students. Virtually all universities and colleges use their website to provide information to students about programs and services. Many have a special section for student services. Wherever possible, we gathered information by searching the website of each college and university. If there was a plan, we determined the extent of coverage for prescription medication and for psychotherapy or counselling. Plans usually covered other health services such as ambulance, physiotherapy, vision care, and dental care. The coverage for these other services is quite variable among the plans. Since our focus was on the components of student health plans that would facilitate access to pharmacological or psychotherapy treatments to address mental health concerns, data were not collected on other health services within these plans.

Six members of the research team (MN, MD, TS, JW, LS, and AG) collected the data for the various provinces and territories. When information was not located on the institution's website, we searched for information on any extended health insurance plan using the Internet search engine Google.ca. Key search terms were the name of the post-secondary institution and combinations of the terms "health", "plan", "student", and "insurance". If information was not located, we contacted the institution directly by telephone or email to inquire about the availability of a student extended health insurance

plan. In situations where no information was available on the web, this was usually because the institution had no plan.

For each institution, we recorded amounts covered for medication and psychotherapy or counselling along with notes by the researchers about the process of locating the information. This information was organized by type of institution (college or university) and province. After the information was collected, a second member of the team (MN) reviewed it for accuracy. An appendix with this information by province is available from the corresponding author (JW). We then produced summary tables listing the provinces, the proportion of universities and colleges within a province with extended health insurance coverage for medication and for psychotherapy or counselling, and the extent of coverage.

The college system in Quebec differs from that in other provinces. After Grade 11, most students attend a well-developed system of colleges known by the acronym CEGEP (Collège d'enseignement général et professionnel, known in English as a General and Vocational College). This system offers two-year pre-university programs (required for admission into university) and vocational programs that often require three years of study. In addition to 48 publicly funded CEGEPs, Quebec has 25 provincially subsidized private colleges and 24 private colleges that are not subsidized. Generally colleges in Quebec do not offer extended health insurance plans to their students as it is expected that many students will be covered by their parents' plans. As a result of these differences, colleges in Quebec were not included in the tables or in the summaries of services provided in colleges.

Results

Overall, information from 210 post-secondary institutions was collected. Information about extended health insurance coverage for prescription medication is described in Table 1 for universities and Table 2 for colleges. Sixty-eight per cent of universities and 41% of colleges provided this coverage. For those universities and colleges with this coverage, the amount of coverage for prescription medication would adequately cover the yearly average cost of most medication treatments for problems such as anxiety or depressive disorders (typically in the range¹ of \$360 - \$2400). At least 71% of plans had a maximum of at least \$3000 a year and 28% had no maximums. Most plans provided coverage only for medications listed in the formulary for that plan (often the same as the formulary for the province). Some plans have provision for coverage of medications not in the formulary if extra documentation is provided by the prescribing physician. Depending on their financial circumstances, some students would also qualify for coverage by plans provided by the provinces. In Quebec, most plans did not provide prescription drug coverage. This is due to a provincial policy whereby all residents must be covered by prescription drug insurance either through private insurance or through the provincial plan. Consequently, all students have coverage through their parents or arrange it through the provincial plan, a private plan, or a student plan. In considering these plans nationally, it is important to note that this coverage applies to all prescription medications, not only those for mental health problems. A recent CBC report based on interviews with health insurance providers covering large university groups in Ontario indicated that the largest prescription expenditures overall in these student groups are for

birth control preparations and antidepressant medications (“Antidepressant use on rise,” 2012).

Information about coverage for psychotherapy or counselling is described in Table 3 for universities and Table 4 for colleges. Across Canadian post-secondary institutions, 69% of universities and 28% of colleges have plans that provide coverage for psychotherapy and counselling services. For those colleges and universities with psychotherapy coverage, many plans cover up to a maximum of \$300 for psychotherapy services per year. In plans with a limited amount of coverage per visit, the amount is often very low – some as low as \$12 to \$20 per visit. The average suggested cost of services with a registered psychologist in Canadian provinces (obtained from provincial psychological associations) ranges from \$50 - \$220 per visit. Service is rarely available for less than \$100 per visit, so most plans would cover, at most, the cost of two or three visits.

There is considerable variation in the availability of psychotherapy coverage across institutions and provinces. For example, coverage for psychotherapy or counselling was offered at 52% of 33 institutions in British Columbia but only 29% of 14 institutions in New Brunswick. Similarly, there are differences in the extent of coverage for psychotherapy services across institutions and provinces. For instance, in Nova Scotia it was most common for students attending universities and colleges to have access to a yearly maximum of \$500 for psychotherapy services. In Ontario, the yearly maximum coverage was most often \$300 for students attending universities. Institutions in Quebec have the most limited coverage for psychotherapy services with few institutions offering

coverage. Among institutions in Quebec that did provide coverage, most only offered \$12 per visit with a limit of twelve sessions per year (a yearly maximum of \$144).

An additional barrier to accessing psychotherapy and counselling is the requirement in 50% of the plans for a physician's referral. While it may be helpful to ensure that the student is connected with medical services, this process adds an extra step (and a corresponding delay) in accessing services as well as extra cost for the health care system. In many provinces, there is a significant wait time involved in arranging a medical appointment, if the student even has a family physician. Walk-in medical clinics are widely available in most large population centres and will make referrals for services such as psychotherapy. However, this is an extra, time-consuming step that poses a practical barrier to accessing appropriate services and does not help students to have ongoing access to a family physician. Employee assistance programs and most student counselling services do not require a physician referral. Staff members are able to encourage a student to see a physician if this service would be helpful in managing the presenting problem.

Discussion

Our web-search strategy revealed significant barriers to accessing information concerning extended health insurance plans on college and university websites. With a few exceptions, locating such information required an awareness of specific terms to use as well as knowledge of the organizations within an institution that deliver health plan services (usually a student union). Students may find it difficult to locate the information, especially if they feel self-conscious about asking for help. Many health care providers serving students may also lack information about these plans.

It is encouraging that extended health insurance plans are available to students across many educational institutions in Canada. For those with extended health insurance plans, the coverage for prescription medications is generally quite adequate and would likely cover most of the costs of pharmacological treatments for common problems such as anxiety and depressive disorders. Further, each province has a plan that assists persons with lower income to pay for prescription drugs. Quebec, in particular, has a very extensive provincial plan.

Coverage for psychotherapy or counselling, in contrast, is much more limited. A smaller proportion of universities and colleges have extended health insurance plans that provide coverage. For those with the coverage, the payment limits are much lower than for prescription medication. Very few plans are sufficient to cover a significant proportion of the cost for treatment of common mental health problems. The modal yearly maximum coverage of \$300-\$500 would only cover the cost of two to four one-hour treatment sessions in most provinces at \$100 to \$220 per session. Further, the low coverage per visit provided in some plans (such as limits of \$12 and \$20) would leave the student paying the largest part of the cost for even a first session, which presents a significant financial barrier to care. The very low per visit and annual coverage limits are misleading to consumers. Many would expect that the insurance they are paying for would provide reasonable coverage should they make a claim under their policy. When they encounter a situation where the coverage is required, they will be disappointed to find that the plan is of little help.

These limitations in coverage, of course, are not restricted to universities and colleges. The maximum amounts per visit and annually are quite similar to many

extended health insurance plans offered in the workplace. The coverage amounts for psychotherapy in extended health insurance plans have seen very limited increases over the last 25 years and most have not kept up with costs in Canadian communities.

There is extensive research indicating that adults and young adults prefer psychological treatments to other modalities for common mental health problems (Bradley, McGrath, Brannen, & Bagnell, 2010; Jaycox et al. 2006; Marcus, Westra, & the Mobilizing Minds Research Group, 2012; Riedel-Heller, Matschinger, & Angermeyer, 2005). Psychological treatments are at least as effective as pharmacological treatments for common mental health problems (Dobson et al., 2008, Hollon et al, 2005, Hollon & Ponniah, 2010, Roshanaei-Moghaddam et al., 2011). They have cost advantages for the consumer and for the public system in the long run because the results of treatment are longer lasting after treatment is completed than is the case for medication treatments (Dobson et al., 2008; Hollon & Ponniah, 2010).

Difficulty accessing psychological treatments due to cost may be further compounded by the requirement by many plans for a physician's referral. Some research indicates that this extra step reduces the number of persons seeking help (Clark et al., 2009). Students who experience untreated mental health problems may have difficulty achieving their educational goals and some drop out without completing their studies (Hanlon, 2012). Moreover, mental health problems left untreated due to financially inaccessible or inappropriate services can worsen or lead to additional mental health problems (Kessler & Price, 1993).

Recommendations

Student unions and student associations negotiate the terms of extended health insurance plans with insurance providers. Students pay for the coverage through fees paid automatically along with other enrollment costs. Students also have the opportunity to opt-out of the plan should they have access to equivalent or superior extended health insurance from another source (such as the plan of a parent or partner). It would be helpful to advocate with student associations and other interested groups for more adequate coverage for mental health services. It is also important to advocate within the insurance industry to encourage the marketing of products, across the board, which provide more adequate coverage for psychological services. Groups making decisions about extended health insurance plans are unlikely to be aware of the importance of these services if they do not receive adequate information about this issue. Increases in the coverage for psychological services should aim to meet the realistic costs of an episode of treatment for common mental health problems.

It is important to note that extended health insurance plans are just one source of support for students seeking mental health services. Campus based counselling services are especially important in supporting students as they are located in the educational environment. The staff is familiar with the challenges faced by students and the resources available to support them. Publicly funded mental health services (for students and nonstudents) are also very important and unfortunately often limited in availability. Planning for services should consider recent research on the preferences of young adults, including strong interests in self-help approaches, peer support, alternative treatments,

and the prevention of mental health problems (Marcus et al, 2012; Cunningham et al, in press).

The educational system is also an ideal setting for approaches that focus on promoting positive mental health among young adults through comprehensive approaches (Jané-Llopis, Barry, Hosman, & Patel, 2005, Patel, Flisher, Hetrick, & McGorry, 2007). The Mental Health Commission of Canada (2012) has made a recommendation in its national strategy to “increase comprehensive school health and post-secondary mental health initiatives that promote mental health for all students and include targeted prevention efforts for those at risk” (p. 20). Indeed, given the high level of mental health concerns in post-secondary institutions, there has been an increasing emphasis on the importance of developing a strategic plan to deal with mental health concerns on each campus (Hanlon, 2012). These plans focus on promoting positive mental health through multi-level interventions that pay attention to the campus environment as well as broadening the range of supports for students in need of extra help. All members of the college or university community are seen as having responsibility in promoting positive mental health through a range of initiatives including increased mental health awareness and self-management skills, early identification of those at risk, and enhanced efforts to connect students with services (Eisenberg, Hunt, & Speer, 2012). This campus-wide approach holds out the promise of reaching a significant proportion of students at a crucial time in their development. The recent report of the Principal’s Commission on Mental Health at Queens University (Queens University, 2012), as an example, provides extensive recommendations on the development of a strategic plan for mental health on campus. One of the recommendations is that the

university “explore the creation of an enhanced insured benefits package for services not currently covered by provincial health plans and consult with other post secondary institutions to maximize cost-effectiveness” (p. 44). Since so many young adults participate in the post-secondary education system, this is an ideal setting in which to develop more effective mental health promotion approaches and effective models to support those experiencing mental health problems.

Footnote. 1) This amount was calculated by obtaining the per unit cost of common medications used in the treatment of anxiety and depression (from the Ontario drug formulary) and calculating the cost of a year’s supply, including the cost of the dispensing fee (when dispensed at three month intervals).

Table 1

Student Extended Health Insurance Coverage for Prescription Medication by Province for Universities

Province/ Territory	No. of Institutions	Percentage With Medication Coverage	Percentage Of Cost Covered: Mode (range)	Yearly Maximum: Mode (range)
Alberta	6	83%	80%	\$3000 (\$3000 – no maximum)
British Columbia	14	79%	80% (70% - 100%)	No maximum (\$2500 – no maximum)
Manitoba	5	80%	80% (80% - 100%)	None, \$3000 (\$3000 – no maximum)
Newfound- land & Labrador	1	100%	70%	\$2000
New Brunswick	8	63%	80% (70 – 100%)	No maximum (\$4000 – no maximum)
Nova Scotia	8	100%	80% (70%-80%)	\$5000 (\$1000 – no maximum)
Ontario	20	100%	80% (80% - 100%)	\$5000 (\$750 – no maximum)
Prince Edward Island	1	100%	80%	\$2000
Quebec	18	11%	<i>Combined with the provincial public plan:</i> Up to 100% <i>With provincial health insurance from another province:</i>	No maximum
Saskatchewan	3	100%	80% 80%	No maximum

Notes. 1) The proportion of cost covered and the maximum coverage are for those institutions where coverage is available. 2) There are no universities in the Northwest, Nunavut or Yukon Territories.

Table 2

Student Extended Health Insurance Coverage for Prescription Medication by Province or Territory for Colleges

Province/ Territory	No. of Institutions	Percentage With Medication Coverage	Percentage Of Cost Covered: Mode (range)	Yearly Maximum: Mode (range)
Alberta	28	43%	80% (70% - 80%)	\$3000 (\$2000 – No maximum)
British Columbia	19	32%	80% (80% - 90%)	No maximum (\$3000 – No maximum)
Manitoba	7	14%	80%	\$5000
Newfound- land & Labrador	1	100%	80%	\$2000
New Brunswick	6	---	---	---
Nova Scotia	5	80%	80% (70% - 80%)	\$3000 (\$2000 – No maximum)
Ontario	34	74%	80% (70% - 100%)	\$5000 (\$1000 – No maximum)
Prince Edward Island	3	67%	70%, 80% (70% - 80%)	\$3000, No maximum (\$3000 – No maximum)
Quebec	See note below			
Saskatchewan	20	---	---	---
Northwest Territories	1	---	---	---
Nunavut	1	---	---	---
Yukon	1	---	---	---

Notes. 1) The proportion of cost covered and the maximum coverage are for those institutions where coverage is available. 2) --- = no coverage available. 3) Quebec has a well developed system of colleges that starts at an earlier age than in other provinces (after Grade 11). As most students are covered by parents' plans, extended health plans are not offered. The number of colleges in Quebec is much larger for this reason. Quebec colleges are not included in the total. See methods section for detailed explanation.

Table 3

Student Extended Health Insurance Coverage for Psychotherapy Services by Province for Universities

Province/ Territory	No. of Insti- tutions	Percentage With Psycho- therapy Coverage %	Maximum Per Visit		Yearly Maximum: Mode (range)	Physician Referral Required (%)
			Mode \$ Covered (range)	Mode % Covered (range)		
Alberta	6	83%		80% (\$20/visit – 80%)	\$300 (\$300 - \$400)	100%
British Columbia	14	79%		100% \$20/visit – 100%)	\$300, \$400, \$500 (\$300 - \$500)	0%
Manitoba	5	80%		100%	\$300 (\$300 - \$500)	0%
Newfound- land& Labrador	1	100%		100%	\$300	0%
New Brunswick	8	50%	\$50/visit (\$20/visit – 80%)		\$300 (\$300 - \$500)	0%
Nova Scotia	8	100%		100% (\$30/visit – 100%)	\$500 (\$250 - \$500)	100%
Ontario	20	80%		80% (\$20/visit – 100%)	\$500 (\$200 - \$500)	
Prince Edward Island	1	---	---	---	---	---
Quebec	18	33%	\$12/visit (\$12/visit – \$75/visit)		\$144 (\$144 - \$500)	0%
Saskatch- ewan	3	100%	\$20/visit		\$400	0%

Notes. 1) The proportion of cost covered and the maximum coverage are for those institutions where coverage is available. 2) --- = no coverage available. 3) There are no universities in the Northwest, Nunavut or Yukon Territories.

Table 4

Student Extended Health Insurance Coverage for Psychotherapy Services by Province or Territory for Colleges

Province/ Territory	No. of Insti- tutions	Percentage With Psycho- therapy Coverage %	Maximum Per Visit		Yearly Maximum: Mode (range)	Physician Referral Required (%)
			Mode \$ Covered (range)	Mode % Covered (range)		
Alberta	28	36%	\$20/visit (\$20/visit – 80%)		\$300	100%
British Columbia	19	32%		100% (\$20/visit – 100%)	\$300	29%
Manitoba	7	14%		80%	\$1000	0%
Newfound- land & Labrador	1	---	---	---	---	---
New Brunswick	6	---	---	---	---	---
Nova Scotia	5	60%	\$20/visit (\$20/visit – 100%)		\$500 (\$300 - \$500)	100%
Ontario	34	38%		80% (\$20/visit – 100%)	\$300 (\$250 - \$1000)	77%
Prince Edward Island	3	67%	\$40/visit, 100% (\$40/visit – 100%)		\$500, \$1000 (\$500 - \$1000)	50%
Quebec	See note below					
Saskatch- ewan	20	---	---	---	---	---
Northwest Territories	1	---	---	---	---	---
Nunavut	1	---	---	---	---	---
Yukon	1	---	---	---	---	---

Notes. 1) The proportion of cost covered and the maximum coverage are for those institutions where coverage is available. 2) --- = no coverage available. 3) Quebec has a well developed system of colleges that starts at an earlier age than in other provinces (after Grade 11). As most students are covered by parents' plans, extended health plans are not offered. See methods section for detailed explanation.

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APPENDIX:

Prescription Medication and Psychotherapy Coverage Under Extended Health Insurance Plans Available to Undergraduate Students in Canadian Post-Secondary Institutions by Province/ Territory and Institution

Notes:

- 1) Policy Year of Plans Collected = 2011 – 2012
- 2) --- = no health plan coverage

PROVINCES

ALBERTA						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Athabasca University	---	---	---	---	---	---
Alberta College of Art and Design	80%	None	Psychologist	\$20/visit to \$300/year	Yes	http://www.ihaveaplan.ca/RT/Content/Document/EN/Brochure/Current_ACADSA.pdf
Ambrose University College	---	---	---	---	---	---
Bow Valley College	80%	\$3000	Psychologist or social worker 80% up to \$20 per visit	80% up to \$20/visit to \$300/year.	Yes	https://www.mystudentplan.ca/bowvalley/mybenefits-at-a-glance

Canadian University College	---	---	---	---	---	---
Canadian Lutheran Bible Institute	---	---	---	---	---	---
Canadian Southern Baptist Seminary	---	---	---	---	---	---
Concordia University College of Alberta	---	---	---	---	---	---
Gardner College – A Centre for Christian Studies	---	---	---	---	---	---
Grand Prairie Regional College	80%	\$3000	Psychologist	80% up to \$300/year	Yes	http://www.gprcsa.com/?nav=services&section=health-dental
Grant MacEwan University	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	https://www.mystudentplan.ca/macewan/mybenefits-at-a-glance
Keyano College	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	https://www.mystudentplan.ca/keyano/mybenefits-at-a-glance
Lakeland College	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	https://www.mystudentplan.ca/32akeland/mybenefits-at-a-glance
Lethbridge College	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	https://www.mystudentplan.ca/lethbridge/mybenefits-at-a-glance
Living Faith Bible College	---	---	---	---	---	---
Medicine Hat College	70%	\$2000				http://studentbenefits.ca/sbta/

			---	---	---	sites/default/files/SAMHC%202011%20Final.pdf
Mount Royal University	80%	\$3000	Psychologist or social worker	80% up to \$25/visit to \$400/year	Yes	https://www.mystudentplan.ca/mtroyal/mybenefits-at-a-glance
NorQuest College	80%	\$1500	---	---	---	https://www.mystudentplan.ca/norquest/mybenefits-at-a-glance
Northern Alberta Institute of Technology	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	https://mystudentplan.ca/nait/mybenefits-at-a-glance
Northern Lakes College	---	---	---	---	---	---
Olds College	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	https://www.mystudentplan.ca/olds/mybenefits-at-a-glance
Peace River Bible Institute	---	---	---	---	---	---
Portage College	---	---	---	---	---	---
Prairie Bible Institute	---	---	---	---	---	---
Red Deer College	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	https://www.mystudentplan.ca/reddeer/mybenefits-at-a-glance
Rocky Mountain College	---	---	---	---	---	---
Southern Alberta Institute of Technology	80%.	\$3000	Psychologist or social worker	100% up to \$25/visit	Yes	https://mystudentplan.ca/sait/mybenefits-at-a-glance

				to \$300/year		
St. Mary's University College	---	---	---	---	---	---
Taylor College & Seminary	---	--	---	---	---	---
The King's University College	---	---	---	---	---	---
The University of Lethbridge	80%	None	---	---	---	<a href="https://www.studentvip.ca/Fo
rms/ULSU/Benefits_Brochur
e.pdf">https://www.studentvip.ca/Fo rms/ULSU/Benefits_Brochur e.pdf
University of Alberta	80%	\$10 000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	<a href="http://www.ihaveaplan.ca/rte/
en/IhaveAPlan_Universityof
AlbertaUndergraduateStudent
sSU_Health_HealthCoverage">http://www.ihaveaplan.ca/rte/ en/IhaveAPlan_Universityof AlbertaUndergraduateStudent sSU_Health_HealthCoverage
University of Calgary	80%	\$3000	Psychologist or social worker	100% up to \$25/visit to \$300/year	Yes	<a href="https://www.mystudentplan.c
a/uofcalgary/mybenefits-at-a-
glance">https://www.mystudentplan.c a/uofcalgary/mybenefits-at-a- glance
Vanguard College	---	---	---	---	---	---
BRITISH COLUMBIA						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
British Columbia Institute of Technology	80%	\$3000	Psychologist or social worker	80% up to \$20/visit to \$300/year	Yes	<a href="https://www.mystudentplan.c
a/bcit/mybenefits-at-a-glance">https://www.mystudentplan.c a/bcit/mybenefits-at-a-glance

Camosun College	80%	\$3000	Psychologist Or social worker	80% up to \$35/visit to \$300/year	Yes	https://www.mystudentplan.ca/camosun
Capilano University of North Vancouver	80%	\$2500	Psychologist or social worker	\$500/year	No	http://www.ihaveaplan.ca/rte/en/IhaveAPlan_CapilanoUniversityCSU_Health_HealthCoverage_HealthPractitioners
Christ for the Nations Bible College	---	---	---	---	---	---
Collège Educacentre	---	---	---	---	---	---
College of New Caledonia	---	---	---	---	---	---
College of the Rockies	---	---	---	---	---	---
Columbia Bible College	---	---	---	---	---	---
Douglas College	80%	None	Psychologist	\$300/year	No	http://filesadmin.cfsadmin.org/file/cfslocal18/d552cd4a28dabf9700e18c0876a779f57097ab42.pdf http://greenshield.ca/studentcentre/site-assets/Booklets/DouglasCollegeStudentsUnion-EN2011.pdf
Emily Carr University of Art & Design	80%	None	Psychologist	\$300/year	No	http://greenshield.ca/studentcentre/site-assets/Booklets/EmilyCarrStudentsUnion-EN2011.pdf
Justice Institute of British Columbia	---	---	---	---	---	---

Kwantlen Polytechnic University	90%	\$3000	Psychologist or social worker	80% up to \$25/visit to \$400/year.	No	https://www.mystudentplan.ca/kwantlen
Langara College	90%	None	Psychologist	\$300/year	No	http://ihaveaplan.ca/rte/en/LangaraCollegeLSU_Health_HealthCoverage_HealthPractitioners
Nicola Valley Institute of Technology	---	---	---	---	---	---
North Island College	---	---	---	---	---	---
Northwest Community College	---	---	---	---	---	---
Okanagan College	80%	None	Psychologist	\$300/year	No	http://ocsu.ca/services/member-resources-2/coverage/
Pacific Life Bible College	---	---	---	---	---	---
Quest University	---	---	---	---	---	---
Royal Roads University	80%	None	Psychologist	80% up to \$500/year	No	http://ihaveaplan.ca/rte/en/IhaveAPlan_RRURoyalRoadsUniversity_Home
Selkirk College	80%	None	Psychologist	\$300/year	No	http://selkirkstudents.ca/section/152
Seminary of Christ the King	---	---	---	---	---	---
Simon Fraser University	70%	None	Psychologist	\$20/visit to \$400/year	No	http://ihaveaplan.ca/rte/en/SimonFraserUniversityundergraduatestudentsSFSS_Health_HealthCoverage_HealthPractitioners
Summit Pacific College	---	---	---	---	---	---

Thompson Rivers University	100%	\$3000	Psychologist or social worker	\$20/visit up to \$300/year	No	http://greenshield.ca/studentcentre/site-assets/Booklets/ThompsonRiversUniversityStudentsUnion-EN2011.pdf
Trinity Western University	---	---	---	---	---	---
University Canada West	---	---	---	---	---	---
University of British Columbia	80%	None	Psychologist	\$300/year	No	http://ihaveaplan.ca/rte/en/UniversityofBritishColumbiaAMSGSS_Home
University of Fraser Valley	70%	None	Psychologist	\$20/visit up to \$300/year	No	http://ihaveaplan.ca/rte/en/IhaveAPlan_UniversityoftheFraserValleySUS_Health_HealthCoverage_HealthPractitioners
University of Northern British Columbia	80%	None	Psychologist	\$25/visit up to \$400/year	No	http://ihaveaplan.ca/rte/en/UniversityofNorthernBCUndergraduateStudentsNUGSS_Health_HealthCoverage
University of Victoria	80%	None	Psychologist	80% up to \$500/year	No	http://www.ihaveaplan.ca/rte/en/IhaveAPlan_UVicUniversityofVictoriaStudentsSocietyUVSS_Health_HealthCoverage_HealthPractitioners
Vancouver Community College	80%	\$3000	Psychologist	\$300/year	No	http://greenshield.ca/studentcentre/site-assets/Booklets/StudentsUnionofVancouverCommunityCollege-EN2011.pdf
Vancouver Island University	80%	None	Psychologist	\$300/year	No	http://greenshield.ca/studentcentre/site-

assets/Booklets/VancouverIsl
andUniversityStudentsUnion
FullYear-EN2011.pdf

MANITOBA (Note that the online links reflect 2012-2013 plans.)

NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Assiniboine Community College	---	---	---	---	---	---
Booth University College	---	---	---	---	---	---
Brandon University	80%	None	Psychologist	\$300/year	No	http://busu.ca/section/49/
Providence University College	---	---	---	---	---	---
Canadian Mennonite University	---	---	---	---	---	---
Red River College of Applied Arts, Science and Technology	80%	\$5000	Psychologist or social worker	80% up to \$1000/Year	No	http://rrcsa.ca/#!/?page_id=22
Steinbach Bible College	---	---	---	---	---	---
The University of Winnipeg	80% up to \$2500 and 100% after \$2500.	\$3000	Psychologist	\$300/year	No	http://theuwsa.ca/services/uwsa-student-services/health-plan/
University College of the North	---	---	---	---	---	---
Université de Saint Boniface	80% up to \$2500	\$3000	Psychologist	\$300/year	No	http://greenshield.ca/sites/student/en/Pages/default.aspx

	and 100% after \$2500.					
University of Manitoba	80%	None	Psychologist	\$500/year	No	http://www.umsu.ca/services-a-programs-umsumenu-3/health-a-dental-plan-umsumenu-4
Winnipeg Technical College	---	---	---	---	---	---
NEWFOUNDLAND AND LABRADOR						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
College of the North Atlantic	80%	\$2000	---	---	---	http://www.cna.nl.ca/current-students/StudentHealthDentalPlan.pdf
Memorial University of Newfoundland	70%	\$2000	Psychologist	\$300/year	No	http://greenshield.ca/studentcentre/site-assets/Booklets/MemorialUniversityofNewfoundlandUndergraduates-EN2011.pdf

NEW BRUNSWICK						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Bethany College	---	---	---	---	---	---
Collège communautaire du Nouveau-Brunswick	---	---	---	---	---	---
Crandall University	70%	None	Psychologist	\$50/visit up to \$500/year	No	Emailed Marilyn.west@crandallu.ca to find information (MD)
Kingswood University	---	---	---	---	---	---
Maritime College of Forest Technology	---	---	---	---	---	---
Mount Allison University	80%	\$4000	Psychologist	\$50/visit up to \$300/year	Yes	http://www.mta.ca/health/insurance.html
New Brunswick Bible Institute	---	---	---	---	---	---
New Brunswick College of Craft and Design	---	---	---	---	---	---
New Brunswick Community College	---	---	---	---	---	---
Saint Thomas University	100% (w/\$20 co-payment)	None	Psychologist	\$20/visit up to \$350/year	Yes	http://w3.stu.ca/stu/administrative/financial/fees/pdfs/final.pdf

Saint Stephen's University	---	---	---	---	---	---
Université de Moncton	80%	\$10 000	---	---	---	1-888-869-9797
University of Fredericton	---	---	---	---	---	---
University of New Brunswick	80%	None	Psychologist	80% up to \$300/year	Yes	http://www.unbsu.ca/content/239162
NOVA SCOTIA						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Acadia University	75%	\$3000	Psychologist	\$30/visit up to \$300/year	Yes	http://studentbenefits.ca/sbta/?q=node/19
Atlantic School of Theology	80%	None	Psychologist	\$500/year	Yes	https://www.studentvip.ca/smu/usa/health_and_dental/health/health_coverage/
Cape Breton University	70%	None	Psychologist	70% up to \$250/year	Yes	http://www.cbusu.ca/faq-section/health-plan/
Dalhousie University	80%	None	Psychologist	80% up to \$500/year	Yes	http://studentservices.dal.ca/services/health_insurance.html
Kingston Bible College	---	---	---	---	---	---
Mount Saint Vincent University	80%	\$5000	Psychologist	\$500/year	Yes	http://studentbenefits.ca/sbta/?q=node/146
Nova Scotia Agricultural College	80%	\$3000	Psychologist or	80% up to \$20/visit	Yes	https://www.mystudentplan.ca/nsac/mybenefits-at-a-glance

			social worker	to \$300/year		
Nova Scotia College of Art & Design	80%	\$2000	---	---	---	http://greenshield.ca/StudentCentre/site-assets/Booklets/StudentUnionoftheNovaScotiaCollegeofArtDesign-EN2011.pdf
Nova Scotia Community College	70%	\$3000	Psychologist or social worker	80% up to \$20/vist to \$300/year	Yes	https://www.mystudentplan.ca/nsc/mybenefits-at-a-glance
Saint Francis Xavier University	80%	\$5000	Psychologist	\$500/year	Yes	http://studentbenefits.ca/sbta/?q=node/146
Saint Mary's University	80%	\$5000	Psychologist	\$500/year	Yes	http://studentbenefits.ca/sbta/?q=node/146
University of King's College	80%	\$1000	Psychologist	80%/visit up to \$500	Yes	http://greenshield.ca/StudentCentre/site-assets/Booklets/KingsCollegeStudentsUnion-EN2011.pdf
Université Sainte-Anne	80%	\$1000	Psychologist	\$500/year	Yes	http://greenshield.ca/StudentCentre/site-assets/Booklets/AssociationGeneraledesEtudiantesdelUniversiteSainte-Anne-EN2011.pdf

ONTARIO						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Algoma College	80% up to \$2500 and 100% after \$2500.	\$3000	Psychologist	\$20/visit up to \$300/year	No	http://greenshield.ca/studentcentre/site-assets/Booklets/AlgomaUniversityStudentsUnion-EN2011.pdf
Algonquin College	80%	\$3000	---	---	---	http://www.wespeakstudent.com/media/schools/downloads/33/Algon%2011-12%20booklet.pdf
Boreal College	100%	\$1000	---	---	---	---
Brock University	90%	\$5000	Psychologist	\$20/visit up to \$200/year	No	https://www.studentvip.ca/Forms/BUSU/Benefits_Brochure.pdf
Cambrian College	80%	\$3000	---	---	---	---
Canadore College of Applied Arts and Technology	80%	\$1000	Psychologist	\$20/visit up to \$250/year	Yes	http://www.wespeakstudent.com/media/schools/downloads/43/Canadaore%2011-12%20Booklet.pdf
Carleton University	80%	\$2000	---	---	---	http://www.cusaonline.com/downloads/hp_health_booklet

						2011.pdf
Centennial College	90%	\$1200	---	---	---	http://www.ccsai.ca/sites/default/files/health-plan-brochure12.pdf
Conestoga College	80%	\$2000	Psychologist	80% up to \$300/year	Yes	https://mystudentplan.ca/conestoga
Confederation College of Applied Arts and Technology	75%	\$1000	Psychologist	80% up to \$300/year	Yes	http://wespeakstudent.com/media/schools/downloads/20/Confed%2011-12%20Booklet.pdf
Dominican University College	---	---	---	---	---	---
Durham College	80%	\$3000	Psychologist	\$300/year	Yes	http://www.wespeakstudent.com/media/schools/downloads/41/DC%2011-12%20Booklet.pdf
Emmanuel Bible College	---	---	---	---	---	---
Fanshawe College	80%	\$2000	Psychologist	\$20/visit up to \$300/year	Yes	http://www.fsu.ca/docs/health_1112_booklet.pdf
Fleming College	70%	\$1000	---	---	---	http://www.wespeakstudent.com/media/schools/downloads/57/Fleming%2011-12%20Booklet.pdf
George Brown College	80%	\$5000	Psychologist, counselor or social worker	80% up to \$1000/year	No	http://studentassociation.ca/wp-content/uploads/2012/01/Health-Benefit-Plan-Booklet.pdf
Georgian College of Applied Arts and Technology	90%	\$5000	Psychologist or social	80% up to \$300/year	No	http://www.georgianc.on.ca/studentlife/services/health-

			worker			insurance/
Great Lakes Bible College	---	---	---	---	---	---
Heritage College and Seminary	---	---	---	---	---	---
Humber College	80%	\$2000	Psychologist	80% up to \$300/year	Yes	http://humberlife.com/wp-content/uploads/2011/06/Humber-11-12-Booklet-Aug-3-11.pdf
La Cité Collégiale	80%	None	---	---	---	http://www.monasso.ca/fr/services_etudiants/regime_assurance.php#couverture
Lakehead University	80%	\$5000	Psychologist	\$20/visit up to \$300/year	No	https://www.studentvip.ca/lusu/claim_forms/LUSU%20brochure%20for%20web%202010%20with%20VIP.pdf
Lambton College	80%	\$5000	---	---	---	http://www.wespeakstudent.com/media/schools/downloads/50/Lambton%2011-12%20Booklet.pdf
Laurentian University of Sudbury	80%	\$750	Psychologist	80% up to \$300/year	Yes	http://fileserver.cfsadmin.org/file/ensgaage/2674d372e6d715f480bd144c395e9abead1d8bb9.pdf
Loyalist College	80%	\$3000	---	---	---	http://loyalisthealthcentre.com/health-plan/
Master's College and Seminary	---	---	---	---	---	---
McMaster University	80%	\$1400	---	---	---	http://www.msumcmaster.ca/newmsu/msu/membership/he

						alth.htm
Mohawk College	80%	\$2000	Psychologist or social worker	\$20/visit up to \$300/year	No	http://www.ihaveaplan.ca/RT/Content/Document/EN/Brochure/Current_MSA.pdf
Niagara College	80%	\$5000	Psychologist	80% up to \$300/year	Yes	http://ncsac.ca/files/Nia_11-12_Booklet.pdf
Nipissing University	80%	\$1000	Psychologist	\$20/visit up to \$250/year	Yes	http://www.wespeakstudent.com/media/schools/downloads/35/Nipissing%2011-12%20Booklet.pdf
Northern College of Applied Arts and Technology	80%	\$2000	---	---	---	https://mystudentplan.ca/northern
Ontario College of Art and Design University	90%	\$3000	---	---	---	http://www.ocadu.ca/Assets/pdf_media/ocad/shared/financial_aid_awards/1112_OCAD_U_benefits_booklet.pdf
Queen's University	80%	\$2000	Psychologist	\$30/visit up to \$400/year	No	http://myams.org/media/44936/ams_hd_reference_guide_2011-12.pdf
Redeemer University College	---	---	---	---	---	---
Royal Military College of Canada	---	---	---	---	---	---
Ryerson University	80%	\$5000	Psychologist, counselor, or social worker	\$350/year	No	http://www.greenshield.ca/studentcentre/site-assets/Booklets/RyersonStudentsUnion-EN2011.pdf
Sheridan College Institute of Technology and Advanced Learning	80%	None	Psychologist	\$20/visit to \$400/year	No	http://www.ihaveaplan.ca/RT/Content/Document/EN/Brochure/Current_SHERIDAN_S

						U.pdf
St. Clair College of Applied Arts and Technology	80%	\$5000	---	---	---	http://www.stclair-src.org/images/stories/saint/St_CclairHealthPlan2011-12.pdf
St. Lawrence College	80%	\$5000	---	---	---	http://www.wespeakstudent.com/media/schools/downloads/55/St.%20Law%2011-12%20Booklet.pdf
St. Paul University	80%	\$1500	Psychologist	\$75/visit up to \$500/year	No	http://greenshield.ca/studentcentre/site-assets/Booklets/StudentFederationoftheUniversityofOttawa-EN2011.pdf
Sault College of Applied Arts and Technology	100%	\$5000	---	---	---	http://www.myscsu.ca/?nav=services&section=health-plan
Seneca College of Applied Arts and Technology	80%	\$1000	Psychologist	80% up to \$300/year	Yes	http://www.wespeakstudent.com/media/schools/downloads/56/SSF%20Seneca%2011-12%20Booklet.pdf
Toronto Baptist Seminary and Bible College	---	---	---	---	---	---
Trent University	80%	\$3000	Psychologist	\$50/visit up to \$500/year	No	http://TrentCentral.ca/documents/Trent%20P%2011-12%20Booklet.pdf
Tyndale University College & Seminary	---	---	---	---	---	---
University of Guelph	100%	\$5000	Psychologist or social worker	80% up to \$500/year	Yes	https://www.mystudentplan.ca/uofguelph

University of Ontario Institute of Technology	80%	\$3000	Psychologist	80% up to \$300/year	Yes	http://www.your-sa.ca/files/2011/08/dc_-_uoit_healthplan-10-11_booklet.pdf
University of Ottawa	80%	\$1500	Psychologist	75% up to \$500/year	Yes	https://onlineservices.greenshield.ca/studentcentre/Booklets/SFUO_80000_ENG_09.11%20-%20FINAL.pdf
University of Toronto	100%	\$5000	---	---	---	http://greenshield.ca/studentcentre/site-assets/Booklets/UniversityofTorontoStudentsUnion-EN2011.pdf
University of Waterloo	80%	None	Psychologist	80% up to \$400/year	No	http://www.ihaveaplan.ca/RTContent/Document/EN/Brochure/Current_FEDS_GSA.pdf
University of Western Ontario (including affiliated colleges such as Brescia and Huron College)	80%	\$10 000	Psychologist	\$500/year	Yes	http://studentbenefits.ca/sbta/sites/default/files/Benefits%20at%20a%20Glance%20USC_0.pdf
University of Windsor	80%	\$1000	Psychologist	80% up to \$300/year	Yes	https://www.studentvip.ca/Forms/UWSA/Benefits_Brochure.pdf
Wilfrid Laurier University	80%	\$5000	Psychologist	80% up to \$500/year	No	https://www.studentvip.ca/Forms/WLUSU/Benefits_Brochure.pdf/
York University	80%	\$1000	Psychologist	\$25/visit up to	Yes	http://fileserver.cfsadmin.org/file/yfs/809dce3b9650315a6c

\$300/year

54f7a9399d59f77074ffa4.pdf

PRINCE EDWARD ISLAND

NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Collège Acadie Î-P.-É.	---	---	---	---	---	---
Holland College	70%	\$3000	Psychologist	\$40/visit up to \$500/year	Yes	http://www.hcsu.ca/healthplan.php
Maritime Christian College	100%	None	Psychologist or Psychiatrist	100% up to \$1000/year	No	---
University of Prince Edward Island	80%	\$2000	---	---	---	http://studentbenefits.ca/sbta/?q=node/153

QUÉBEC¹

NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Bishop's University	---	---	---	---	---	---
Concordia University	W/ Québec	None	Psychologist	\$75/visit up to	No	http://ihaveaplan.ca/rte/en/ConcordiaUniversityundergradu

	<p>medicare : Up to 100% with private/ public plan.</p> <p>Medicare from other province: 80%</p>			\$400/ year		atestudentsCSU_DownloadCentre_YourPlanataGlance
École de technologie supérieure	---	---	---	---	---	---
École nationale d'administration publique	---	---	Psychologist	\$12/visit up to 12 visits/year	No	http://www.santeetudiante.com/rte/fr/wwwsanteetudiantecom_Association%C3%A9tudiantedel%C3%89colenational edadministrationpublique_Sant%C3%A9_Couverturesant%C3%A9_Professionnelsdelasant%C3%A9
École Polytechnique de Montréal	---	---	---	---	---	---
HEC Montréal	---	---	---	---	---	---
Institut national de la recherche scientifique	---	---	Psychologist	\$12/visit up to 12 visits/year	No	Detailed information about benefits can be found at : http://www.santeetudiante.com/rte/fr/F%C3%A9d%C3%A9ration%C3%A9tudiantedelINRSFEINRS_Sant%C3%A9

						_Couverturesant%C3%A9
McGill University	W/ Québec medicare : Up to 100% with private/ public plan. Medicare from other province: 80%	None	---	---	---	http://www.ihaveaplan.ca/rte/en/McGillUniversityundergraduatestudentsSSMU_DownloadCentre_YourPlanataGlance
Université de Montréal	---	---	Psychologist	\$12/visit up to 12 visits/year	No	http://www.santeetudiante.com/rte/fr/FA%C3%89CUM_Sant%C3%A9_Couverturesant%C3%A9&random=593
Université de Sherbrooke	---	---	---	---	---	---
Université du Québec en Abitibi-Témiscamingue	---	---	---	---	---	---
Université du Québec en Outaouais	---	---	---	---	---	---
Université du Québec à Chicoutimi	---	---	---	---	---	---
Université du Québec à Montréal	---	---	---	---	---	---

Université du Québec à Montréal (Humanities Students Union)	---	---	Psychologist	\$20/visit up to \$500/year	No	http://www.afesh.uqam.ca/assurancecollective/spip.php?article3#couverture_tableau
Université du Québec à Rimouski	---	---	---	---	---	---
Université du Québec à Trois-Rivières	---	---	Psychologist	\$20/visit up to \$400/year	No	http://planmajor.ca/regime-age-uqtr-accueil.html
Université Laval	---	---	---	---	---	---
SASKATCHEWAN						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Bethany College	---	---	---	---	---	---
Briercrest College and Seminary	---	---	---	---	---	---
Carlton Trail Regional College	---	---	---	---	---	---
College Mathieu	---	---	---	---	---	---
Cumberland College	---	---	---	---	---	---
Eston College	---	---	---	---	---	---
First Nations University of Canada	80%	None	Psychologist	\$20/visit up to \$400/year	No	http://www.ihaveaplan.ca/rte/en/UniversityofReginaFirstNationsUniversityURSU_Home
Fountain of Life School	---	---	---	---	---	---

Ministry						
Gabriel Dumont Institute	---	---	---	---	---	---
Great Plains College	---	---	---	---	---	---
Horizon College and Seminary	---	---	---	---	---	---
Lakeland College	---	---	---	---	---	---
Millar College of the Bible	---	---	---	---	---	---
Nipawin Bible Institute	---	---	---	---	---	---
Northlands College	---	---	---	---	---	---
North West Regional College	---	---	---	---	---	---
Parkland College	---	---	---	---	---	---
Saskatchewan Indian Institute of Technologies	---	---	---	---	---	---
Saskatchewan Institute of Applied Science and Technology	---	---	---	---	---	---
Southeast Regional College	---	---	---	---	---	---
St. Peter's College	---	---	---	---	---	---
University of Regina	80%	None	Psychologist	\$20/visit up to \$400/year	No	http://ihaveaplan.ca/rte/en/UniversityofSaskatchewanundergraduatestudentsUSSU_Home
University of Saskatchewan	80%	None	Psychologist	\$20/visit up to \$400/year	No	http://ihaveaplan.ca/rte/en/UniversityofSaskatchewanundergraduatestudentsUSSU_Home

TERRITORIES

NORTHWEST TERRITORIES						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Aurora College	---	---	---	---	---	---
NUNAVUT						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Nunavut Arctic College	---	---	---	---	---	---
YUKON						
NAME OF INSTITUTION	COVERAGE FOR PRESCRIPTION MEDICATION		COVERAGE FOR PSYCHOTHERAPY SERVICES			ONLINE BROCHURE OR REFERENCE INFORMATION
	% Covered	Yearly maximum	Practitioner	Yearly maximum	Physician referral	
Yukon College	---	---	---	---	---	---

Note. 1) Quebec has a well developed system of colleges that starts at an earlier age than in other provinces (after Grade 11). As most students are covered by parents' plans, extended health plans are not offered. The number of colleges in Quebec is much larger for this reason. Quebec colleges are not included in the total. See methods section for detailed explanation.