



Mental Health and Wellbeing on your IIE-SRF Fellowship

We hope that you will feel safe, supported, and productive throughout your IIE-SRF fellowship. We also understand that the transition can be a challenging adjustment involving significant change, loss, and concern about the situation and loved ones back home. It is important that you prioritize your mental health and wellbeing during your IIE-SRF fellowship, in addition to your academic work. The IIE-SRF team is here to support you and we trust that many people on your host campus will do their best as well.

There are many ways to tend to your mental health and wellbeing on fellowship. Everyone processes and copes with these challenges differently. Here are some activities that have been helpful for other IIE-SRF scholars:

- Spending time with family and loved ones.
- Staying in touch with family and loved ones who are not physically present.
- Reconnecting with and making progress on their academic work.
- Connecting with immigrants, refugees, and international students/scholars in their host community, including others from their home country and region.
- Sharing experiences with other displaced scholars. If you are interested in this, contact your IIE-SRF program officer, who will do their best to facilitate an introduction to another IIE-SRF fellow or alumni at your host institution or in the area or from your home country or academic discipline, for instance.
- Building relationships on campus, including with professors in their department, administrative staff, and other visiting scholars.
- Sharing experiences and knowledge with the host campus community.
- Continuing to work with students and colleagues from their home country, as safe to do so.
- Finding grocery stores and restaurants that carry foods from home.
- Engaging with familiar cultural and/or religious institutions.
- Considering how you coped during difficult times and relaxed back home and if there are ways to access similar spaces and activities from your new setting.
- Being patient with yourself and your new community. Recognize that the adjustment may take time.
- Processing emotions, relationships, personal challenges, and coping skills in therapy with a trusted mental health professional.

Mental health services, such as individual and group therapy/counseling, are one avenue to tend to your mental health and wellbeing on fellowship. Finding a therapist whom you feel comfortable speaking with is the first step. Here are some things to consider as you do so:

- Are you able to access your host institution's campus counseling center? This can often be a good place to start whether you are eligible for free sessions through this campus resource or can ask university psychological staff for guidance finding trusted mental health providers in the area. Ask your faculty host, another campus contact, or your IIE-SRF program officer to explore this option.
- IIE-SRF fellows enrolled in IIE-SRF's insurance plan with CISI are eligible for certain mental health coverage and benefits. Please see the attached documents on pages 3-5 detailing CISI's coverage of mental health treatment and 24/7 mental health hotline for immediate, short-term support.
- Is the provider in your insurance network? How much will you be charged per session? This is important to clarify up front with any potential provider. Keep in mind that many therapists offer "sliding scale" payment structures, which refer to lower rates based on financial resources and need. Some therapists may be willing to offer heavily discounted rates to a recently arrived refugee. It may be worth sharing your situation to explore whether this is an option.
- Do you have a strong preference for your therapist's background? For instance, would you be more/less comfortable speaking to someone of a certain gender or cultural background? While it takes time to build comfort and rapport with a therapist, an initial free consultation call can offer a valuable first impression of the therapist and how it would be speaking with them, as well as an opportunity to discuss any questions, expectations, or concerns you have.

There are also programs that offer resources and services specifically to immigrants, refugees, and asylum seekers. These organizations are often local and can be found through speaking with helpful contacts on your host campus, or via the internet. [Healtorture](#) is an excellent source for trauma- and culturally-informed resources for forced migrants. If you are in the U.S., [this map](#) can help you find a healing center in your area that offers services for individuals and families who have fled targeted persecution and violence in their home countries. *(While IIE-SRF cannot verify each center or your eligibility for services, it may be a helpful place to begin your search.)*

Write to your IIE-SRF program officer whenever you have suggestions or resources that you have found personally helpful as you adjust on your fellowship. We are always glad to hear from you and share your wisdom and experience with other IIE-SRF scholars.



IIE 2023-24 Policy Year Inbound Plan (Policy GLM N04849681 I) – Mental Health Benefit Summary

Outpatient and Inpatient Mental Health Limits (up to \$500K)	Medical Network Information (Aetna)	Remote and In-Person Counseling Providers (for non-urgent routine and maintenance counseling, must be US-based and licensed)	AXA’s Remote Behavioral Health (RBH) Service (for urgent counseling needs, not routine maintenance counseling)
<p>Outpatient Treatment: Payable up to 75% of covered expenses for the first 40 visits and up to 60% thereafter.</p> <p>Inpatient Treatment: Payable up to 45 days at a Hospital or non-Hospital residential facility.</p>	<p>Aetna Medical Provider Search Link: https://www.culturalinsurance.com/aetna-provider-search</p>	<p>In-Network (preferred method): Use the Aetna Medical Provider Search Link (counselors are in-person or remote, it will say): https://www.culturalinsurance.com/aetna-provider-search</p> <ul style="list-style-type: none"> -Bills are sent directly to Aetna/CISI. -Charges are agreed upon/no overcharging. <p>Out-of-Network: Insureds may also be seen by a licensed counselor that is out of the Aetna network. The potential drawbacks to this are:</p> <ul style="list-style-type: none"> -Bills aren’t sent to us automatically. -The insured will have to pay and then claim for reimbursement through claimhelp@mycisi.com. -Overcharging by out-of-network providers is not covered by the plan. -More costly for insured since it is out-of-network with no agreed upon charges. 	<p>Insureds can access this service by calling Team Assist (AXA), CISI’s 24/7 medical/security assistance partner:</p> <ul style="list-style-type: none"> -Call (855) 327-1411 (toll-free) or (312) 935-1703 (collect). -After insured briefly explains their counseling need, AXA will “warm transfer” insured to their Remote Behavioral Health (RBH) Service provider. -3 to 4 visits are allowed and usually are enough for emergent/acute mental health needs (i.e., help with sudden death/anxiety/depression). -AXA bills Aetna/CISI and we process the claim according to the outpatient benefits shown in this chart. -See RBH flyer or the detailed information at the following CISI website link: Remote Behavioral Health Services CISI (culturalinsurance.com) -Note: If thoughts of harming oneself or others are present, then the insured or someone with the insured should call a local first responder (i.e., 911) first.

Remote Behavioral Health Services

Behavioral Health Assistance on the go 24/7/365 from CISI, in coordination with our assistance partner, AXA Assistance

Practicing self-care is key for your physical and emotional well-being. Living abroad can be both exhilarating and stressful. Stressors like cultural adjustments, a new environment, loneliness and loss, and social pressure may lead to mental health conditions such as depression, anxiety, and post-traumatic stress disorder (PTSD). It's okay to not be okay. That's why we are here to help in your time of need.



What is Remote Behavioral Health Assistance?

A telephonic consultation between a U.S. mental health professional and a patient, for the purposes of delivering counseling services. This program provides seamless access to crisis assessment, intervention, and stabilization exclusively by Master and Doctoral level clinicians. Callers will be connected to a trained counselor to help with immediate support and coordination in high-risk situations. All conversations are kept confidential.

How AXA's Behavioral Health Services Can Help:

Mitigate emergencies through accessible psychological care administered by U.S. based specialists. This can help you overcome issues like:

- Lack of mental health resources in many countries.
- Language and cultural differences that can hinder success.

Immediate crisis intervention ensures safety and recovery.

Early intervention avoids escalation and preserves continuity of care, which improves coping and decreases need for hospitalization.

Psychology assessment helps determine the best possible method of responding to the mental health concern.

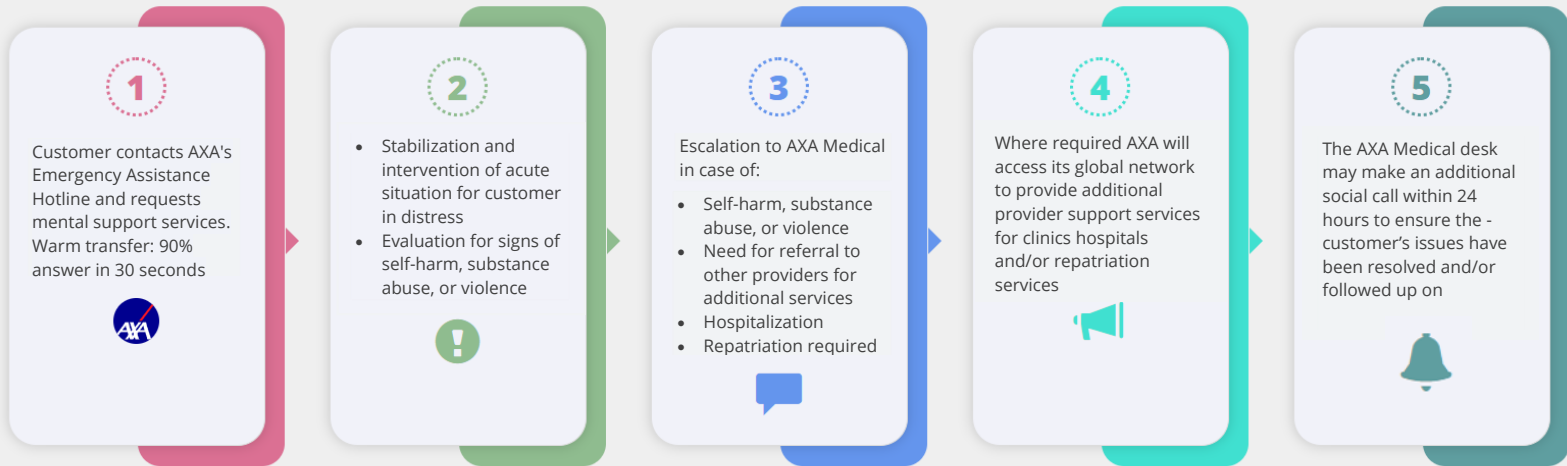
Follow up and continued support allows work and study programs to continue uninterrupted.

How to access these services:

Simply call AXA Assistance. The 24/7 number is located on your CISI medical ID card.

24/7 Crisis and Behavioral Health Support Process

Here's how participants traveling outside of their home country can access a U.S. mental health expert:



FAQ

What if the caller needs to seek additional treatment after the sessions?

An appropriate provider will be located where the caller can receive follow up treatment as needed.

Who can access these services?

Any active Chubb or Arch policyholders who are with AXA Assistance USA as the embedded Travel Assistance Provider.

Is this service a covered benefit under the insurance plan?

These services will be covered as any other medical expense while the traveler is outside their country of permanent residence, subject to the terms and conditions of the policy.

Can a study abroad/exchange program staff member request service on the insured's behalf?

Although a third party can make a call to AXA for this service, the insured should be on the line and ready to engage in conversation. This service is intended to be activated by the insured at the time the call is made.

Is there a limit to the number of visits?

This benefit is limited to a maximum of three sessions.

Can the caller have multiple sessions with the same person?

No. This service is intended to provide immediate support by the first available counselor at the time the call is made.

