LET'S TALK ABOUT IT!

HEALTH RESOURCES

A quick guide to a few resources available to you. There are many more, so explore what's best for you!
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COVID-19

Many resources presented in this book have transitioned into an online format due to COVID-19. Please check their respective websites for up-to-date information.

For COVID-19 specific updates:

**SGS Looking Ahead:** The School of Graduate Studies (SGS) have addressed many frequently asked questions related to health, wellness, safety, academics, research, financial support, international students, and services available.

**UTGSU COVID-19 Updates:** The University of Toronto Graduate Students Union (UTGSU) fights on behalf of graduate students to help with the economic impact of COVID-19. They provide a list of emergency grants and loans, food bank information, legal protection information, tax information, and information regarding international student identity card suspension.

**Studentcare COVID-19 FAQ:** Studentcare provides an updated list of FAQ related to the status of the current outbreak, along with travel and emergency information.

**Research Engagement/Re-Engagement Planning:** SGS discusses current actions related to returning to the lab. Includes a list of FAQ related to returning to work and the current guidelines in place.

**Faculty of Medicine COVID-19 Information:** The faculty of medicine has information specific for our faculty related to health and wellness, as well as continuing professional development and graduate research. They also have many resources related to individual or group support, including counselling, workshops, and webinars.

**UofT COVID-19 Information for Students:** The Vice-Provost, Students website lists information for all UofT students related to coping with stress, information about fees, quarantining, and for new students starting their program.
ACCESSIBILITY

Access Us

Students registered with Accessibility Services can connect with an Access Us peer mentor and be part of a supportive community. Register here.

Peer Advisors

Available to help students learn about accessibility services, discover resources at U of T, get tips on communicating with professors, exploring your identity and disability, and to practice and learn about self care. Drop in hours open to all students connected with accessibility services.

Drop in Hours: Tuesdays 10am-12pm & Thursdays 2-4pm
Location: 455 Spadina Avenue, Room 417A
http://www.studentlife.utoronto.ca/as/peer-programs#node-1480

Accessibility Services

The School of Graduate Studies has an on-site Accessibility advisor to provide resources, services, and academic accommodations to graduate students. Accommodation needs are based on documented temporary or permanent physical, learning, sensory, or mental health issue, disability or medical condition. Grad student-specific accommodations include support for thesis-related work, fieldwork, practicums and laboratory components.

For Graduate Students:
63 St. George Street

Central Services:
455 Spadina Avenue
4th Floor, Suite 400
416-978-8060

Email: accessibility.services@utoronto.ca
Website: www.studentlife.utoronto.ca/as

Cartoon Credit: Click Media
FUNDING

Top-Up Information
The SUMMED value of all awards you will hold this academic year determines your top-up.

<table>
<thead>
<tr>
<th>Value of award(s)</th>
<th>$2001 - $9999</th>
<th>$10000 - $15000</th>
<th>Greater than $15000</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2000</td>
<td>$3000</td>
<td>$4000</td>
<td></td>
</tr>
</tbody>
</table>

Where does my money for my stipend and top-up come from?

- **No scholarship**
- **Total winnings < 2k**
- **Total winnings $2-10k**
- **Total winnings $10-15k**
- **Total winnings 15k+**
- **Awards exceeding base stipend + $4k**

How long am I guaranteed funding?

- **MSc Stipend**
  - Year 1: MSc Students
  - Year 2: Direct entry PhD (with MSc)
  - Year 3: Direct entry PhD (no MSc)
  - Year 4: MSc to PhD transfer students

- **PhD Stipend**

Faculty of Medicine Harmonized Base Funding Agreement:

Indigenous Student Services
Learn about and access a variety of scholarships and grants for Indigenous students.
563 Spadina Avenue (North Borden Building), 3rd Floor
[https://studentlife.utoronto.ca/department/first-nations-house/](https://studentlife.utoronto.ca/department/first-nations-house/)

SGS Graduate Awards Office (GAO) and Financial Advising
For information about funding packages, consult the SGS website. Speak to a financial advisor to learn more about financial opportunities, managing educational expenses and grant applications.
63 St. George Street 416-946-0808
[https://www.sgs.utoronto.ca/awards-funding/](https://www.sgs.utoronto.ca/awards-funding/)  [https://www.sgs.utoronto.ca/awards-funding/financial-aid-advising/](https://www.sgs.utoronto.ca/awards-funding/financial-aid-advising/)  sgs.financial.assistance@utoronto.ca
LEAVES OF ABSENCE

DID YOU KNOW? If you need time off for medical, parental, or personal reasons, the department offers an official leave of absence (LOA) for one to three sessions.

Types of Leave

<table>
<thead>
<tr>
<th>Medical</th>
<th>Parental</th>
<th>Personal</th>
</tr>
</thead>
<tbody>
<tr>
<td>A student may qualify for a medical leave if a documented health issue makes it temporarily impossible for the student to remain in the program.</td>
<td>A parental leave may be taken by either parent at the time of pregnancy, birth or adoption, and/or to provide full-time care during the child’s first year.</td>
<td>Personal leaves do not need to be health-related. Students may have financial reasons for requesting a leave; exceptional temporary employment, placement or education opportunities relevant to the student’s program or career goals may arise; family members or close friends may require care; or the student may simply have any number of serious personal reasons for requesting a leave from academic study.</td>
</tr>
</tbody>
</table>

More Information on LOA

On our department website:

More generally, associated with the school of graduate studies (SGS):

From the above link, students can find the LOA form they must complete and submit. A recent version of this form can be found here:

How to acquire funding for a leave of absence

GLSE has a LOA stipendiary support for students on leave. More information and application package can be found at:
https://www.glse.utoronto.ca/glse-leave-absence-stipendiary-fund

SGS has a parental grant for parental leaves, with more details on the application available at:
https://www.sgs.utoronto.ca/awards/sgs-parental-grant/
MENTAL HEALTH COUNSELLING

Graduate Wellness Services
214 College Street, Second Floor, Room 232
Koffler Student Services Centre, M5T 2Z9
Phone: 416-978-8030
https://www.sgs.utoronto.ca/resources-supports/graduate-wellness-services-at-sgs/

Graduate Wellness Counselling Services
Counsellors embedded in the Faculty of Medicine:
Laurie Coleman, Wellness Counsellor & Coordinator (MSW, RSW)
Heidi Cho, Wellness Counsellor & Coordinator (MSW, RSW)

Offers brief counselling services tailored to the challenges presented by graduate-level university life. These services include a focus on the development of resilience-oriented skills such as fostering self-compassion, coping skills, and much more. There are various mental health care professionals working as part of a larger interdisciplinary healthcare team to best serve your needs. Preferences and accommodations for the student will be provided, based on individual needs and availability. If needs are determined to be outside of the scope of Graduate Wellness Services, a referral can be made to other services within the community or otherwise affiliated with U of T (i.e., MY Student Support Program).

Service in a nutshell:
One-on-one counselling session with an initial consultation of ~90 minutes, and following appointments of 30-60 minutes. To ensure you are eligible for these services, please visit: https://studentlife.utoronto.ca/task/eligibility-for-health-services/ for more information. If you have any questions, please reach out by phone or email.

To book an appointment:
1) Call the Graduate Wellness Service: 416-978-8030 (option “5”)
2) Make appointments online via Medeo Health
3) Ask for a faculty/staff referral

Hours
Mon/Fri 9:00am - 5:00pm
(evening hours may become available again soon)

COVID-19 Restrictions
Please note that while they do not have evening hours scheduled for Winter 2021, this is subject to change. To stay updated please call, visit the website, or subscribe to the Health & Wellness newsletter.
MENTAL HEALTH WORKSHOPS

Graduate Wellness Workshops
Health & Wellness offers a variety of workshops centered on numerous health topics that are currently available to both graduate and undergraduate students, unless indicated otherwise. All workshops are currently held virtually through the Blackboard Collaborate or Microsoft Teams learning platforms.

Please visit the Health & Wellness website, and a full list of workshops that are available are listed under "Programs". You can register through the link above or through CLNx.

For more information about Health & Wellness workshop offerings, please contact the Department of Health & Wellness at 416-978-8030 or email health.promotion@utoronto.ca.

Health & Wellness Peer Support Program
The Health & Wellness Peer Support Program is a service provided by trained student peer supporter for immediate support and help connecting with resources that meet your needs. Support is offered in a one-on-one, drop-in, non-judgemental, confidential and accessible virtual space.

Health & Wellness Newsletter
Subscribe to the Health & Wellness Newsletter for student-centric Health & Wellness news, information and updates brought to you on a bi-weekly basis. Get updates from your student-led HealthyU Crew, register for an upcoming virtual wellness workshop, learn about the new drop-in peer support service, and more.

Grad Minds Workshops
Part of the U of T Graduate Students’ Union (UTGSU) that holds workshops and events to help improve graduate mental health. Grad Minds also advocates for graduate students’ mental health, and creates partnerships in the community.

All workshops and opportunities can be found here.

Offerings include events (arts events, film screenings, talks), the annual Open Minds conference, free yoga, and monthly Mental Health at the Grad Room.

Grad Minds also offers an extensive list of mental health resources:
MENTAL HEALTH RESOURCES AVAILABLE TO ALL U OF T STUDENTS

How can I find the resource that’s right for me?

Ask Navi virtual chat assistant:

A resource for finding the right mental health support at U of T.

Information on Navi: https://www.viceprovoststudents.utoronto.ca/navi/

Access to Navi: https://prod.virtualagent.utoronto.ca/

Where can I find 24/7 help?

My Student Support Program (My SSP)

A text/call helpline service that offers 24/7 counselling services. Provides on-demand support over the phone in 35 languages and support scheduled in advance in 146 languages.

For more information, check out: https://www.utoronto.ca/news/u-t-rolls-out-demand-my-ssp-counselling-service-all-students

To access My SSP, download it from the App Store or call 1-844-451-9700

Where can I find resources available to all U of T students?

You can find all of this information on the U of T Student Mental Health Resource Page. This page can be found at https://mentalhealth.utoronto.ca and provides the following tabs:

- **Find Supports and Services:** A directory for a wide range of health supports ranging from wellness workshops, counselling and peer support, to crisis support. Search in the directory based on the type of assistance you need, the location, the provider, or the topic. You can also enter a key word in the search bar similar to a web search.
- **Build your Toolkit:** Contains links to apps, websites, and podcasts focused on wellbeing, finances, relationships, and more.
- **View Upcoming Events:** See events held at each campus and by SGS.
- **Get Urgent Help:** Access distress and crisis lines/resources including campus police, Good2Talk, and My SSP.
- **Book an Appointment:** Book a counselling appointment on any UofT campus or through SGS.
- **Campus Health Centres:** Access websites for the health & wellness centres on any of the U of T campuses.
HEALTH & DENTAL RESOURCES @ U OF T

**Dental Care**
Dental services performed by supervised dentistry students at a reduced rate. Services include pediatric, emergency and general dentistry, and orthodontics.

**Registration information**
For more information, call: 416-864-8000

**David L. MacIntosh Sport Medicine Clinic**
Comprehensive sport medicine care facility with certified athletic therapists, sport massage therapists, sport physicians, orthopaedic surgeons, a certified pedorthist, and registered psychologists. Fees vary for U of T students - see website for details.

Faculty of Kinesiology and Physical Education
100 Devonshire Place, 4th floor 416-978-4678 (Press “0” for reception)
https://kpe.utoronto.ca/david-l-macintosh-sport-medicine-clinic

**OISE Psychology Clinic**
Provides comprehensive assessment and intervention services to children and adolescents, and assessment and counselling services to adults. Services typically provided by students doing their clinical training under supervision.

252 Bloor Street West, Suite 7-296
416-978-0620
https://www.oise.utoronto.ca/aphd/Home/Psychology_Clinic/
ACCESSING & FUNDING EXTERNAL SERVICES

Counselling services through the Graduate Wellness Counselling Services is free; this section details how to submit claims if you are referred to an outside service or choose to find another mental health service where there are associated costs.

The following two pages specifically cover submission of claims through Green Shield Canada (UTGSU) for Domestic Students, and UHIP/Supplemental Insurance for International/Exchange/Out of Province Students.

External mental health services
- Mental health services outside of U of T services are abundant and costs are often associated with the level of experience/expertise of the professional.
- Many services follow a ‘sliding scale’ payment model meaning that you pay within a range depending on your income.

What does U of T (UTGSU) insurance cover?
The U of T health and dental plan is able to cover many physical health expenses, including a limited number of visits or cost applied to prescription drugs, eye exams, physiotherapy, dental work, mental health services, and more.
- Quick Information from UTGSU can be found at: https://utgsu.ca/health-and-dental/benefits/
- A detailed coverage breakdown from the UTGSU is provided at: http://www.studentcare.ca/rte/en/IHaveAPlan_UniversityofTorontoGraduateStudentsUnionUTGSU_Home under “Understanding my coverage”
- A detailed benefits booklet from the insurance provider: http://www.studentcare.ca/RTEContent/Document/EN/Miscellaneous/UTGSU_benefit_booklet.pdf

Brief UTGSU insurance breakdown
- The Plan fee for full-year coverage (Sept. 1, 2021 – Aug. 31, 2022) is $615.40. This breaks down into $367.44 for health, and $247.96 for dental.
- These are paid as part of your student fees. An annual maximum of $500 is provided for mental health services, and note that some specialist appointments require a doctor’s note for coverage.
- Coverage top-ups exist for students who have been hired by the school as a teaching assistant under the CUPE 3902 Top Up Plan. To be eligible for this plan, students must already be enrolled in the UTGSU health and dental plan.
### UTGSU INSURANCE PLAN

#### What is covered in the UTGSU Plan

<table>
<thead>
<tr>
<th>Health Coverage</th>
<th>Per Visit/ Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs</td>
<td>80%</td>
<td>$5,000</td>
</tr>
<tr>
<td>Psychologist/Master of Social Work/Clinical Counsellor/Licensed Psychotherapist</td>
<td>100%</td>
<td>$500</td>
</tr>
<tr>
<td>Massage Therapist (requires referral from an MD)</td>
<td>$25</td>
<td></td>
</tr>
<tr>
<td>Chiropractor</td>
<td>$15</td>
<td>20 visits</td>
</tr>
<tr>
<td>Physiotherapist</td>
<td>$30</td>
<td>20 visits</td>
</tr>
<tr>
<td>Naturopathic Doctor</td>
<td>$15</td>
<td>20 visits</td>
</tr>
<tr>
<td>Acupuncturist</td>
<td>$15</td>
<td>20 visits</td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>100%</td>
<td>$1,000</td>
</tr>
<tr>
<td>Podiatrist/Chiropodist</td>
<td>100%</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vision Coverage</th>
<th>$ Covered</th>
<th>Eligible every</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye exam</td>
<td>$75</td>
<td>24 Months</td>
</tr>
<tr>
<td>Eyeglasses, contact lenses, and laser eye surgery</td>
<td>$125</td>
<td>24 Months</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental Coverage</th>
<th>What’s included</th>
<th>% Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Services</td>
<td>Exam, cleanings, impacted wisdom teeth extractions</td>
<td>70%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>Fillings, oral surgery, endodontics (root canals), periodontics (gum treatments)</td>
<td>70%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>Crowns, bridges, posts</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Travel Coverage</th>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Health Coverage</td>
<td>120 Days</td>
<td>Per trip</td>
</tr>
<tr>
<td>Medical Incident</td>
<td>$5,000,000</td>
<td>Per lifetime</td>
</tr>
<tr>
<td>Trip Cancellation</td>
<td>$1,500</td>
<td>Per trip</td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>$5,000</td>
<td>Per trip</td>
</tr>
</tbody>
</table>
SUBMITTING AN INSURANCE CLAIM FOR MENTAL HEALTH SERVICES

### Domestic Student Insurance Claim Submission (Green Shield Canada)

<table>
<thead>
<tr>
<th>Registration with Green Shield Canada Insurance</th>
<th>Submitting Claims to Green Shield Canada</th>
</tr>
</thead>
</table>
| ● Visit greenshield.ca and select login as a plan member.  
   ● To complete registration of your account you will need:  
     1. Your Plan Member ID: “UTG” followed by your student ID number - 00  
     2. Registration Key: Follow online instructions to receive a registration key in your email  
   ● Follow the following prompts to validate your information and set up your login details.  
   ● Input information to set up direct deposit. This is optional and can be completed later.  
   ● You can now login to access services such as submitting claims, viewing statements, and learning more about your benefits! | ● Login to your Green Shield Canada account  
   ● In the dashboard you will see a record of all submitted claims.  
   ● Press the following: Submit a claim → Professional Services (drop down menu) → Professional Services - Not Listed. Check mark the appropriate boxes, then upload the statement sent to you by your counsellor.  
   ● If a statement/receipt is not sent to you by your counsellor/service provider, claim forms are available here.  
   ● After submission: Green Shield Canada will send you a confirmation email of receiving the claim. Once the claim has been processed another email will be sent to your email associated with the account.  
   ● Note that if you wish to submit multiple claims in one file ensure each amount has an individual corresponding procedure or date associated with it.  
   ● If a claim is denied but you have not exceeded the claimable amount, call GSC at +1 888-711-1119 or fill out the Contact Us form. |

### International/Exchange/Out of Province Student Insurance Claim Submission (UHIP/Supplemental)

- A mandatory health insurance plan for all international and exchange students enrolled in an Ontario university, UHIP helps to cover the cost of hospital and medical services you may need while in Canada. Enrolment is automatic, and the coverage charge will be listed on your student account on ACORN. Quick information can be found here.
- Important note: UHIP covers most hospital and doctor visits, however it does not cover dental care, prescription drugs, vision care, physiotherapy, or psychotherapy/counselling services.
- Supplementary health insurance plans may provide partial coverage and are listed here.
CUPE 3902 Unit 1 Health Benefits

Comprehensive insurance coverage, in addition to $300 Healthcare Spending Account (HCSA). Members of Plan A must have worked minimum of 30 hours and must be enrolled in a “base” plan (eg. UTGSU). Plan year is from September 1st - August 31st.

https://www.cupe3902.org/unit-1/benefits/

What is a Healthcare Spending Account (HCSA)?
A HCSA is a flexible employee benefit program in Canada. HSA is a spending account that you can use to pay for health and dental expenses that are not covered by your group benefit plan or your provincial health plan. Examples of eligible expenses include:

- Payment to medical practitioners, hospitals, orthodontics, etc.
- Artificial limbs, aids, and other medical equipment
- Eyeglasses and contact lenses
- Rehabilitative therapy

A complete list of eligible expenses for HCSA can be found here.

How do I use my TA Top-Up Benefits with my UTGSU Insurance?
Submit your claim through Green Shield using your UTGSU account. When you go to submit a claim, it will ask you if you have another insurance provider, and if that provider is with Green Shield. Select “yes” to both of these answers, and input your C.U.P.E member ID (UOT+ employee number - 00). The claim will first be submitted to the UTGSU insurance, and any remaining money not covered will automatically be submitted to your CUPE insurance.

How do I use my HCSA?
If you would like any remaining money not covered by the UTGSU or CUPE insurance to come out of your $300 HCSA, you can set up “auto coordination”. To do so, sign into your CUPE Green Shield account, click “My Spending Accounts” → “Health Care Spending Account” and select “yes” to all benefits you would like to auto coordinate (Dental, Drug, and Extended Health Services).

If you would like to decide which claims to submit to your HCSA, once you identify how much money does not get covered by UTGSU or CUPE insurance, you can submit that claim directly to your HCSA when signing onto your CUPE Green Shield Account and clicking on “Submit a Claim” → “Spending Accounts”.

Did you know that the HSCA can be used to claim health and dental premiums (i.e. your health and dental tuition fees)? Details for how to do this can be found here.
TEACHING ASSISTANT HEALTH & DENTAL TOP-UP PLAN

What is covered in CUPE TOP-UP Plan (In addition to your UTGSU plan)

<table>
<thead>
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</thead>
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<td>Acupuncturist</td>
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<td>$600</td>
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<tr>
<td>Speech Therapist</td>
<td>100%</td>
<td>$1,300</td>
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<th>Vision Coverage</th>
<th>$ Covered</th>
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<td>Eye exam</td>
<td>$15</td>
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<th>What's included</th>
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<td>Basic Services</td>
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</tr>
<tr>
<td>Major Restorative</td>
<td>Crowns, bridges, posts</td>
<td>50%</td>
</tr>
</tbody>
</table>

No additional coverage for Travel Insurance
SPORT & RECREATION


Athletic Centre

<table>
<thead>
<tr>
<th>7 Gyms</th>
<th>3 Pools</th>
<th>Cardio Machines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indoor track</td>
<td>Dance studio</td>
<td>Steam rooms</td>
</tr>
<tr>
<td>Strength and conditioning center</td>
<td>Tennis and squash courts</td>
<td></td>
</tr>
</tbody>
</table>

55 Harbord Street * 416-978-3436 * kpe.utoronto.ca/facility/athletic-centre

Goldring Centre for High Performance Sport

2,000 seat field house for volleyball, basketball, and other court sports

Strength and conditioning center Fitness studio

Open to all students! Not just high-performance athletes.

100 Devonshire Place * 416-946-0400 * kpe.utoronto.ca/facility/goldring-centre-high-performance-sport

Hart House

<table>
<thead>
<tr>
<th>Pool</th>
<th>Squash courts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suspended indoor track</td>
<td>Multi-level fitness facilities</td>
</tr>
</tbody>
</table>

Variety of spaces for everything from basketball to archery!

7 Hart House Circle * 416-978-2452 * harthouse.ca/fitness

University of Toronto Graduate Students’ Union (UTGSU) Gym

Reserved for graduate students to use free of charge. Students can sign up in September for a non-competitive drop-in volleyball or basketball league offered in the evenings once a week, as well as other activities on weekdays after 5:00 PM.

Intramural Team Sports

Intramurals offer different levels of competition in many sports through leagues, tournaments, and special events. Keep a look out for an email from the Molecular Genetics GSA Sports Representative to learn more and for registration!

uoftintramurals.ca