

REASONABLE AND CUSTOMARY LIMITS



When employee benefit plans cover visits to Paramedical health practitioners, **reasonable and customary (R&C)** limits are used by insurance companies to ensure that claims reimbursement is fair and consistent. These limits reflect typical costs for each treatment on a province-by-province basis.

The following table displays the reasonable and customary limits by practitioner in each province. Refer to your benefits booklet to ensure that the practitioner listed is covered by your plan.

Category	AB	BC	MB	NB	NL	NS	NWT	ON	PEI	QC	SK	YK
Acupuncturist	115	110	100	105	110	120	135	150	105	100	105	125
Audiologist	115	125	105	110	95	105	-	220	95	115	80	-
Chiropractor	90	90	85	85	90	90	120	105	85	90	90	85
Dietician	140	150	155	130	130	130	-	140	130	140	130	130
Massage Therapist	130	150	110	120	120	125	140	130	115	110	110	125
Naturopath	190	210	150	170	140	145	175	210	130	130	180	155
Occupational Therapist	190	150	155	130	140	150	155	160	130	140	140	155
Optometrist	150	150	150	150	150	150	150	150	150	150	150	150
Osteopath	150	180	150	140	150	130	120	150	145	130	155	150
Physiotherapist	125	125	90	110	90	100	195	115	85	115	105	130
Podiatrist	95	105	95	110	105	95	110	105	95	110	105	-
Chiropodist	-	-	-	110	105	95	110	105	95	-	100	-
Psychologist	230	255	210	200	180	220	230	255	210	155	190	200
Social Worker	210	165	155	160	175	165	170	180	165	145	155	170
Speech Therapist	165	160	145	120	165	140	150	230	150	170	140	140

Rates shown as of July 1, 2019. R&C charges may change over time without prior notice. Claims are subject to the revised limits from the time changes are determined by GroupHEALTH. The information contained in this document is proprietary to GroupHEALTH Benefit Solutions and cannot be disclosed to any third party, posted on any website or reproduced in any format without our express consent.