



To: All Retirees enrolled in the University Group Benefit Program
From: Melissa Jutzi, Director – Human Resources (Total Compensation)
Date: November 11, 2019
Subject: **Employee Group Benefits: Physiotherapy Reasonable & Customary Limit change January 1, 2020**

The University’s Extended Health Care plan provides coverage for several paramedical practitioners such as chiropractors, massage therapists, and physiotherapists. There’s a range of fees most practitioners in each province typically charge for certain services or procedures. These Reasonable & Customary (R&C) fees are determined and used by insurance carriers as the basis for paying claims. Most paramedical expenses claimed by plan members fall within the reasonable and customary fee range. If a health care practitioner chooses to charge more, the member is responsible for the extra cost. Reasonable and Customary fees are **not** the same as the per visit or annual plan maximums outlined in the benefit booklet.

Each year, the University’s insurance provider Sun Life reviews their list of R&C reimbursement levels and adjusts these to ensure the reimbursement levels remain competitive. As part of this review, they also consider claim history, as well as market and competitive information to determine if any adjustments need to be made for any of the expenses where a R&C rate applies. R&C rates can either remain static, be increased or decrease based on their review and these adjustments are then used to reimburse claims accurately.

Please be advised that effective **January 1, 2020**, a new R&C will be applied to physiotherapy claims submitted to Sun Life as follows:

Service Type	Current R&C	January 1, 2020 R&C
Initial visit	\$150	\$150
Subsequent visit	\$150	\$100

All plan members submitting physiotherapy claims are encouraged to review the per visit charges of their current service providers and discuss this change with them. The Sun Life website mysunlife.ca also has a Provider Search function that will show you practitioners that are within your geographic location and if they charge within Sun Life’s R&C limits.

Should you have any question please do not hesitate to contact Sun Life at 1-800-361-6212