



ARM health plans

Our commitment to insurance built around our members of the education community doesn't stop at retirement



What are the reasonable and customary limits for paramedical services?

Industry studies show that paramedical services have become more popular in the last ten years.

With per visit maximums, you can do some comparison shopping before buying items or services to reduce your out-of-pocket expenses such as costs of treatments and services.

Service	Per Visit Maximums*
Physiotherapy	Initial - \$134 Subsequent - \$84
Chiropractor	Initial - \$180 Subsequent - \$73
Massage	Initial - \$103 Subsequent - \$103
Shiatsu Therapist	Initial - \$135.20 Subsequent - \$90
Reflexologist	Initial - \$95 Subsequent - \$75
Speech Pathologist	Initial - \$203 Subsequent - \$203
Psychologist	Initial - \$225 Subsequent - \$225
Psychological Associate	Initial - \$225 Subsequent - \$225
Osteopath	Initial - \$130 Subsequent - \$130

Service	Per Visit Maximums*
Podiatrist**	Initial - \$100 Subsequent - \$75
Chiropodist**	Initial - \$100 Subsequent - \$75
Acupuncturist	Initial - \$130 Subsequent - \$130
Homeopath	Initial - \$220 Subsequent - \$130
Naturopath	Initial - \$240 Subsequent - \$180
Dietician	Initial - \$150 Subsequent - \$110
Registered Family Therapist	Initial - \$175 Subsequent - \$145
Registered Social Worker	Initial - \$150 Subsequent - \$150
Psychotherapist	Initial - \$150 Subsequent - \$150

*Coinsurance and deductible will be applied to the eligible amount.

**Surgical expenses are not subject to the Per Visit Maximums.

We are here to help!

If you have any questions or require assistance, please call us at 1-800-267-6847 and we will help you find the right coverage.

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OTIP

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