

# Your Group Benefits

## **Professional Services**

Services provided by the following licensed practitioners:

- Chiropractor - \$200 per calendar year, including 1 x-ray per calendar year
- Podiatrist/Chiropodist - Unlimited, including 1 x-ray per calendar year
- Massage Therapist - Unlimited for employees and \$400 per calendar year for eligible dependents
- Naturopath - \$200 per calendar year
- Speech Therapist - \$500 per calendar year
- Physiotherapist - Unlimited
- Psychologist - \$600 per calendar year
- Acupuncturist - \$400 per calendar year

Expenses for some of these Professional Services may be payable in part by Provincial Plans. In those provinces, expenses under this Benefit Program are payable after the Provincial Plan's maximum for the calendar year has been paid.

Recommendation by a physician for Professional Services is not required, except for services of a massage therapist. A physician's recommendation for these services is required on an annual basis.

## **Medical Services and Supplies**

For all medical equipment and supplies covered under this provision, Covered Expenses will be limited to the cost of the device or item that adequately meets the patient's fundamental medical needs.

## **Private Duty Nursing**

Services which are deemed to be within the practice of nursing and which are provided in the hospital by:

- a registered nurse, or
- a registered nursing assistant (or equivalent designation) who has completed an approved medications training program

*Charges for the following services are not covered:*

- service provided primarily for custodial care, homemaking duties, or supervision
- service performed by a nursing practitioner who is an immediate family member or who lives with the patient

**Extended Health Care -  
Professional Services**

**Extended Health Care -  
Medical Services and  
Supplies**

**- Private Duty Nursing**