

Reasonable and Customary Rates

Limits as of December 15, 2022 and are subject to change

Reasonable and Customary (R&C) limits are based on the usual cost for an item or service in each province. These limits are the maximum amount we'll cover. If an item or service costs more than our R&C limit, you would be responsible for paying the difference.

To keep things simple, these tables only list the R&C limits for the most commonly claimed items. R&C limits can apply to other items too. **Check your policy to see which benefits are included in your plan.**

Health Benefits

| Item | R&C Limit |
|--|--|
| Compression Stockings | One pair: \$120 Two pair: \$240 Three pair: \$360 Four pair: \$480 |
| Custom Foot Orthotics | Per pair (Orthotics only): \$525 |
| Off-the-Shelf Braces (corset/back/knee) | Per brace: \$85 |
| Wheelchairs | Electric: \$4,000 Manual: \$1,500 Scooters: \$2,000 |
| Wigs | Per wig: \$300 |
| Eye Exams | Assessment: \$120 |
| Blood Pressure Monitor | Per unit: \$125 |
| Prosthetic Appliances | Artificial prosthesis: \$2,000 Artificial limb (right or left): \$2,000 Artificial eye (right or left): \$2,500 Larynx: \$300 Surgical Bra/Mastectomy: \$50 Single Breast Prosthesis: \$300 Bilateral Breast Prosthesis: \$500 |
| CPAP Mask | One every six months |

Paramedical Services

| Item | R&C Limit |
|-------------------------------------|--|
| Massage Therapist | 30 Minutes: \$65 45 Minutes: \$85 60 Minutes: \$125 90 Minutes: \$155 120 Minutes: \$200 |
| Chiropractor | Initial: \$90 Subsequent: \$60 X-ray: \$50 |
| Physiotherapist/Athletic Therapist | Initial: \$140 Subsequent: \$90 |
| Psychologist | Per Hour: \$225 |
| Podiatrist/Chiropodist | Initial: \$135 Subsequent: \$80 |
| Acupuncturist | Initial: \$125 Subsequent: \$90 |
| Speech Therapist | Per 1/2 Hour: \$70 |
| Osteopath | Per Visit: \$130 |
| Naturopath | Initial: \$190 Subsequent: \$150 |
| Dietitian | Initial: \$150 Subsequent: \$120 |
| Registered Social Worker | Per Visit: \$140 |
| Psychotherapist/Clinical Counsellor | Per Hour: \$150 |

R&C limits can change, and this list can be updated without notice. Full benefit details, along with the terms, conditions, limitations, and exclusions are in the policy.

For more information or if you have any questions, please contact us at info@gms.ca or 1.800.667.3699