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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): $475
Off-the-Shelf Braces (corset/back/knee)	Per brace: $80
Wheelchairs	Electric: $4,000 Manual: $1,500 Scooters: $2,000
Wigs	Per wig: $300
Eye Exams	Assessment: $116
Blood Pressure Monitor	Per unit: $115
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: $55 45 Minutes: $75 60 Minutes: $100 90 Minutes: $112 120 Minutes: $135
Chiropractor	Initial: $68 Subsequent: $55 X-ray: $50
Physiotherapist/Athletic Therapist	Initial: $85 Subsequent: $70
Psychologist	Per Hour: $195
Podiatrist/Chiropodist	Initial: $85 Subsequent: $65
Acupuncturist	Initial: $105 Subsequent: $70
Speech Therapist	Per 1/2 Hour: $60
Osteopath	Per Visit: $120
Naturopath	Initial: $175 Subsequent: $120
Dietitian	Initial: $150 Subsequent: $125
Registered Social Worker	Per Visit: $125
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