

# COMMUNIQUÉ

To Group Insurance plan administrators  
Annual update

## Paramedical services | 2025 reasonable and customary fees

Consistent with industry standards and practices, we regularly review and adjust the reasonable and customary fee limits to ensure that all allowable amounts are representative of industry standard fees.

Where fees are not representative, we change them. The new reasonable and customary fees will take effect on **January 1, 2025**.

### What are reasonable and customary fees?

The cost of a paramedical service varies between specialists. Reasonable and customary fees correspond to the maximum acceptable amounts established for certain services based on their average cost in any given region.

### What are the impacts of reasonable and customary fees on claims?

A limit applies to a claim for a paramedical service if the provider charges more than the reasonable and customary fee. The plan member must pay the difference. Limits are also subject to any deductibles and reimbursement percentages specified in the group plan.

### Where to find the updated list of reasonable and customary fees?

You can find the list on the following page of this communiqué. It will be available in My Client Space, under *Guides and Resources*, in the left-hand menu, as of January 2025.

For further information regarding your coverage with respect to reasonable and customary fees for paramedical services, please refer to your group insurance booklet in My Client Space under Forms and Documents in the left-hand menu.

You, as the plan administrator, have an important role to play in informing your plan members about their group insurance plan. We also look to your support to give them all explanatory and administrative documents upon enrolment or upon request. We will help you show them where they can consult this documentation if it is not available in hard copy. If you have any questions, please feel free to consult your administrator's guide or to contact your local Account Executive or Client Relationship Manager.

This communiqué and past publications are also available on our website [ia.ca](http://ia.ca).

## Reasonable and customary fees for paramedical services – 2025

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	YT	NT
<b>ACUPUNCTURIST</b>												
Initial assessment	\$155	\$160	\$135	\$135	\$150	\$120	\$125	\$125	\$125	\$125	\$125	\$125
Subsequent visits	\$130	\$120	\$110	\$110	\$120	\$100	\$120	\$120	\$120	\$120	\$120	\$120
<b>AUDIOLOGIST</b>												
Assessment and treatment	\$180	\$175	\$160	\$160	\$170	\$150	\$145	\$145	\$145	\$145	\$145	\$145
<b>CHIROPRACTOR</b>												
Initial assessment	\$145	\$150	\$110	\$110	\$150	\$145	\$135	\$135	\$135	\$135	\$135	\$135
Subsequent visits	\$80	\$85	\$65	\$65	\$90	\$80	\$75	\$80	\$80	\$80	\$80	\$80
<b>DIETITIAN</b>												
Initial assessment	\$205	\$215	\$195	\$195	\$220	\$175	\$150	\$150	\$150	\$150	\$150	\$150
Subsequent visits	\$170	\$195	\$160	\$160	\$165	\$135	\$125	\$125	\$125	\$125	\$125	\$125
<b>HOMEOPATH</b>												
Initial assessment	\$155	\$150	\$175	\$135	\$185	\$140	\$135	\$135	\$135	\$135	\$135	\$135
Subsequent visits	\$100	\$95	\$95	\$95	\$125	\$115	\$100	\$100	\$100	\$100	\$100	\$100
<b>KINESITHERAPIST</b>												
Assessment and treatment	\$125	\$125	\$125	\$125	\$140	\$130	\$125	\$125	\$125	\$125	\$125	\$125
<b>MASSAGE THERAPIST</b>												
Assessment and treatment (per hour)	\$155	\$170	\$155	\$155	\$150	\$170	\$135	\$135	\$135	\$135	\$135	\$135
<b>NATUROPATH</b>												
Initial assessment	\$270	\$270	\$270	\$270	\$280	\$190	\$215	\$215	\$215	\$215	\$215	\$215
Subsequent visits	\$190	\$190	\$190	\$190	\$190	\$140	\$165	\$165	\$165	\$165	\$165	\$165
<b>OCCUPATIONAL THERAPIST</b>												
Assessment and treatment (per hour)	\$180	\$185	\$145	\$155	\$190	\$190	\$145	\$145	\$145	\$145	\$145	\$145
<b>OPTOMETRIST</b>												
General eye exam	\$165	\$175	\$195	\$160	\$195	\$160	\$160	\$170	\$160	\$160	\$160	\$160
<b>ORTHOTHERAPIST</b>												
Assessment and treatment	\$90	\$90	\$90	\$90	\$95	\$105	\$90	\$90	\$90	\$90	\$90	\$90
<b>OSTEOPATH</b>												
Initial assessment	\$175	\$180	\$170	\$170	\$180	\$135	\$160	\$160	\$160	\$160	\$160	\$160
Subsequent visits	\$165	\$170	\$150	\$150	\$155	\$135	\$155	\$155	\$155	\$155	\$155	\$155
<b>PHYSIOTHERAPIST</b>												
Initial assessment	\$160	\$165	\$145	\$120	\$150	\$140	\$120	\$120	\$120	\$120	\$120	\$120
Subsequent visits	\$140	\$140	\$100	\$100	\$120	\$125	\$105	\$105	\$105	\$105	\$105	\$105
<b>PODIATRIST</b>												
Initial assessment	\$200	\$130	\$120	\$110	\$130	\$170	\$110	\$100	\$100	\$100	\$100	\$100
Subsequent visits	\$130	\$110	\$105	\$90	\$95	\$125	\$90	\$90	\$90	\$90	\$90	\$90
<b>PSYCHOLOGIST/PSYCHOTHERAPIST/COUNSELLING THERAPIST</b>												
Assessment and treatment (per hour)	\$270	\$265	\$230	\$250	\$290	\$190	\$250	\$250	\$250	\$250	\$250	\$250
<b>SOCIAL WORKER</b>												
Assessment and treatment (per hour)	\$200	\$240	\$180	\$180	\$210	\$185	\$180	\$180	\$180	\$180	\$180	\$180
<b>SPEECH THERAPIST</b>												
Assessment and treatment (per hour)	\$170	\$170	\$150	\$165	\$185	\$150	\$130	\$130	\$130	\$130	\$130	\$130

Unless otherwise indicated, the fees indicated are per visit. Reasonable and customary limits can be changed without prior notice.

Claims are subject to the fees in effect at iA Financial Group on January 1 of each year.