COMMUNIQUÉ

To Group Insurance plan administrators
Annual update

Paramedical care | Reasonable and customary fees 2027

We review reasonable and customary paramedical care fees every year to ensure that reimbursement amounts for your members reflect current industry standards. When fees are not representative, we adjust them.

New reasonable and customary fees will therefore take effect on **January 1, 2027**.

What are reasonable and customary fees?

The cost of paramedical services 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?

If the amount claimed for a paramedical service exceeds the reasonable and customary fee established for that service, reimbursement is limited. The plan member must pay the difference. Reimbursement is 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. It will also be available in My Client Space, under *Guides and Resources*, in the left-hand menu, as of January 2027.

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.

MKG(2026-11)-ACC

iA Financial Group is a business name and trademark of
Industrial Alliance Insurance and Financial Services Inc.

1-877-422-6487

November 23, 2026

Group insurance

Reasonable and customary fees for paramedical services – 2027

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	YT	NT
ACUPUNCTURIST												
Initial assessment	$170	$170	$145	$145	$160	$125	$135	$135	$135	$135	$135	$135
Subsequent visits	$140	$135	$110	$110	$130	$110	$130	$130	$130	$130	$130	$130
AUDIOLOGIST												
Assessment and treatment	$180	$175	$160	$160	$170	$150	$145	$145	$145	$145	$145	$145
CHIROPRACTOR												
Initial assessment	$155	$160	$110	$110	$160	$160	$145	$145	$140	$145	$140	$140
Subsequent visits	$95	$90	$70	$70	$95	$85	$85	$85	$85	$85	$85	$85
DIETITIAN												
Initial assessment	$220	$230	$205	$205	$235	$185	$160	$160	$160	$160	$160	$160
Subsequent visits	$185	$210	$170	$175	$175	$145	$135	$130	$130	$130	$130	$130
HOMEOPATH												
Initial assessment	$160	$160	$180	$140	$195	$150	$145	$145	$145	$145	$145	$145
Subsequent visits	$110	$105	$105	$105	$135	$125	$105	$110	$110	$110	$110	$110
KINESITHERAPIST												
Assessment and treatment	$135	$125	$125	$125	$145	$145	$125	$125	$125	$125	$125	$125
MASSAGE THERAPIST												
Assessment and treatment (per hour)	$165	$185	$170	$170	$180	$185	$150	$150	$150	$150	$145	$145
NATUROPATH												
Initial assessment	$285	$285	$285	$280	$295	$215	$230	$230	$225	$225	$225	$225
Subsequent visits	$205	$205	$205	$205	$210	$155	$180	$180	$175	$175	$175	$175
OCCUPATIONAL THERAPIST												
Assessment and treatment (per hour)	$195	$200	$160	$170	$205	$200	$155	$155	$155	$155	$155	$155
OPTOMETRIST												
General eye exam	$175	$190	$210	$180	$215	$175	$175	$175	$175	$175	$170	$170
ORTHOTHERAPIST												
Assessment and treatment	$95	$90	$90	$90	$100	$125	$90	$90	$90	$90	$90	$90
OSTEOPATH												
Initial assessment	$190	$190	$180	$180	$185	$145	$170	$170	$170	$170	$170	$170
Subsequent visits	$180	$170	$160	$165	$160	$145	$165	$165	$165	$165	$165	$165
PHYSIOTHERAPIST												
Initial assessment	$175	$175	$150	$135	$165	$155	$130	$130	$130	$130	$130	$130
Subsequent visits	$150	$150	$105	$105	$130	$140	$115	$115	$115	$115	$115	$115
PODIATRIST												
Initial assessment	$215	$145	$125	$120	$135	$185	$110	$110	$110	$110	$110	$110
Subsequent visits	$145	$125	$120	$105	$100	$140	$100	$100	$95	$100	$95	$95
PSYCHOLOGIST/PSYCHOTHERAPIST/COUNSELLING THERAPIST												
Assessment and treatment (per hour)	$290	$285	$250	$270	$310	$210	$270	$270	$270	$270	$270	$260
SOCIAL WORKER												
Assessment and treatment (per hour)	$240	$275	$195	$195	$220	$195	$195	$195	$190	$195	$190	$190
SPEECH THERAPIST												
Assessment and treatment (per hour)	$185	$180	$165	$170	$190	$160	$135	$140	$135	$135	$135	$135

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.

iA Financial Group

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.
1-877-422-6487

Get ahead ia.ca

MKG(2026-11)-ACC