

Paramedical coverage and limits



IN MOST BENEFIT PLANS, paramedical coverages such as acupuncture, chiropractor, massage therapy, naturopath, physiotherapy, podiatry, and registered counselling are subject to what's called reasonable and customary limits.

What are reasonable and customary limits?

Reasonable and customary (R&C) limits are the range of usual fees per treatment for comparable medical services in a geographic area, or the number of treatments completed within a specific timeframe. If your plan has a contractual dollar or visit limit that is less than the R&C limit, this amount will be used to determine your reimbursement.

Paramedical claims may continue to be considered as per the requirements in your contract, up to the number of visits Pacific Blue Cross considers reasonable, per year, per person.

If the number of visits exceeds this threshold, you will be asked to provide a note from your attending medical doctor* that indicates the nature of illness and prognosis for future claims to be considered.



Questions? We're here to help.

Call us at 604 419-2000 or toll-free 1 877 PAC-BLUE.

Reasonable and customary limits as of January 1, 2023

These numbers are for BC only and are effective as of January 1, 2023. Visit pac.bluecross.ca/AdviceCentre to calculate R&C limits for services incurred prior to January 1, 2023, or for services incurred outside of BC.

SERVICE	R&C LIMITS
Acupuncture	Initial visit — \$135 Subsequent visit — \$110
Chiropractor [†]	Initial visit — \$105 Subsequent visit — \$65
Massage therapy	30 minute visit — \$63 ^{††} 45 minute visit — \$94.50 ^{††} 60 minute visit — \$126 ^{††}
Naturopath [†]	Initial visit — \$250 Subsequent visit — \$180

[†]R&C limits apply to both in person and virtual sessions. ^{††}Including GST.

SERVICE	R&C LIMITS
Physiotherapy [†]	20 minutes — \$63 30 minutes — \$95 45 minutes — \$110 60 minutes — \$145
Podiatry	Initial visit — \$180 Subsequent visit — \$105
Registered counselling [†]	60 minutes — \$170

Please note that exceptions may apply under your plan. Sign in to your Member Profile at pac.bluecross.ca/Member to learn more about any coverage limits that may apply under your specific plan.

*Doctor's note is not required for members covered by the Healthcare Benefit Trust, except for Emergency Health Services.

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