

Reasonable & Customary Limits

Reasonable and customary (R&C) limits are based on the usual charges paramedical practitioners (Chiropractic, Massage Therapy, Physiotherapy, etc.) bill for services in your region. Manulife will provide claim reimbursement based on these R&C amounts.

Most practitioners will bill equal to, or less than, the R&C limits. However, there are practitioners who bill extra based on the additional services or customer experience they provide. You will be responsible for this difference in cost.

Example:

A paramedical practitioner charges \$95 for a service. If Manulife's R&C limit for that service is \$80, you will receive reimbursement of \$64 calculated as 80% of \$80.

If you have any questions on your coverage please contact Manulife or Life Benefit Solutions.

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