



*Your*  
**Physiotherapy  
Benefits**

**Using them the right way**

The misuse of physiotherapy benefits is increasing. Plan members are submitting claims for gym memberships, fitness programs, and other purposes. In many cases, physiotherapists are providing these services. However, the physiotherapy benefit under your group benefits plan doesn't cover them. If you make a claim for these types of services, you may not receive your reimbursement.

The type of benefits covered under your organization's group benefit plan may be different than the benefits covered under other employer benefit plans.

Here are some tips to help you determine which services qualify for reimbursement under the physiotherapy benefit in your plan.



## Did you know?

- Physiotherapy coverage helps with the rehabilitation of an existing medical condition – like an illness or injury. It's not meant to cover preventative, permanent, or ongoing treatment.
- Sun Life plans do not cover physiotherapy services for:
  - weight loss treatment,
  - exercise or personal training programs.
- In order for physiotherapy expenses to be eligible for reimbursement:
  - Qualified practitioners must perform the services or treatments. This means that the physiotherapist is an active, licensed member of the provincial regulatory body where they practice.



## Designations that Sun Life recognizes:

- P.T. (Physiotherapist)
- B.Sc. P.T. (Bachelor's of Science in Physiotherapy)
- R.P.T./D.P.T. (Registered Physiotherapist)

Expenses for services provided by physiotherapists without proper designations are not eligible for reimbursement.

If there's no provincial governing body of physiotherapists in your province or territory (i.e., Nunavut and NWT), the physiotherapist must be an active member of an association approved by Sun Life. Please contact our Client Care Centre **1-800-361-6212** for the names of the approved associations in these provinces.

There may be cases where Sun Life needs more information from you or your physiotherapist. This is to determine if your claim is eligible for reimbursement under your plan. Please provide us with any additional information requested and encourage your physiotherapist to do the same. This will ensure we handle your claim in a timely manner.

## Why benefits fraud matters to you

Benefits fraud costs Canadian employers hundreds of millions of dollars each year.<sup>1</sup> This means it can have a direct impact on the benefits coverage you receive under your employer's plan.

Fraud can increase the costs to your benefits plan. It can also lead to higher premiums for you and/or your employer. To help manage increasing costs, your employer may decide to cover fewer services and products. They may also decide to lower the coverage limits that apply under your plan now.

## Sun Life's role fighting fraud

Sun Life has a comprehensive fraud prevention, detection and investigation program. We also have a zero-tolerance policy when it comes to fraud. We invest in anti-fraud technologies and resources to help protect you, your employer and your benefits plan.

<sup>1</sup> Canadian Life and Health Insurance Association website: [www.clhia.ca](http://www.clhia.ca)

## Life's brighter under the sun

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