

UNDERSTANDING your benefits

July 6, 2011

Confused about the eligibility of massage therapy claims in Alberta? Here are some answers.

Not all massage therapists are recognized practitioners – their services may not be eligible for coverage under your Sun Life Financial Group Benefits plan. How do you know if your claim will be eligible for coverage? Here are some guidelines.

How does Sun Life Financial approve practitioners?

- There are only three provinces in Canada where the profession of massage therapy is regulated by provincial legislation (B.C., Ontario and Newfoundland). In all other provinces and territories, independent associations have formed to represent practitioners and self-regulate the profession.
- In regulated provinces, the qualifications that therapists must meet are stringent for the protection of the public, and the services of these qualified, licensed and registered practitioners are eligible for coverage under your Extended Health Care (EHC) benefits. In provinces where the practice is not provincially regulated, Sun Life Financial makes the assessment of which associations meet comparable requirements.
- One important factor considered is the number of hours of education and training students of massage therapy must achieve to become practitioners. For massage therapy, Sun Life Financial requires that practitioners have at least 2,200 hours of formal education and training in their profession, which is comparable to the level of those licensed in regulated provinces.

Which associations and practitioners in Alberta are recognized by Sun Life Financial?

- Not all associations meet the above mentioned number of hours of education and other stringent criteria. In Alberta, there are three associations that Sun Life Financial has approved *. The services of massage therapists belonging to these associations would qualify for coverage under your Group Benefits plan:
 - London and Counties Society of Physiologists
 - Massage Therapist Association of Alberta (MTAA)
 - Remedial Massage Therapy Association (RMTA)
- The Natural Health Practitioners of Canada (NHPC), formerly known as Association of Massage Therapists and Wholistic Practitioners (AMTWP), meets the criteria as an eligible association. However, this association also includes member practitioners with less than 2,200 hours of education and training. Therefore, not all member practitioners of this association are recognized by Sun Life Financial as eligible massage therapists.

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- Sun Life Financial also recognizes the services of massage therapists who are practicing in Alberta, but are active members of another province's regulatory body (i.e. B.C., Ontario or Newfoundland), or active members of an association approved by Sun Life Financial in those provinces where massage therapy is not provincially regulated.
- The following association in Alberta is not approved by Sun Life Financial. Services of practitioners belonging to this association would not be eligible for coverage under your Group Benefits plan.
 - Alberta Association of Therapeutic Masseurs (AATM)

* This approval means that Sun Life Financial will honour claims for services rendered by practitioners of the association providing the following conditions are satisfied:

- the association continues to meet Sun Life Financial eligibility criteria,
- the identified member's registration with the association remains in good standing at the time of treatment.

Please be advised this approval is subject to change if the association no longer meets Sun Life Financial's eligibility criteria.

How can you tell if a massage therapist is covered under your Sun Life Financial plan?

- Check the list of approved associations shown above. Services of practitioners belonging to associations not approved by Sun Life Financial are ineligible under your plan.
- If you have a practitioner in mind, ask the practitioner what association they are registered with as an active member and check against the approved list above.

For practitioners registered with the NHPC, ask the practitioner if they have received a notice of competency letter (called the "Massage Therapy Competency Assessment Process") from the NHPC. This letter confirms that the therapist has been assessed and is determined to have the equivalent of at least 2,200 hours of education and training.

- a. If the practitioner *did* receive the notice letter, ask for a copy and send it in with your next massage therapy claim. You can also send us this letter along with a copy of a previously denied claim for re-assessment.
 - b. If the practitioner *did not* receive the notice letter from the NHPC, it is possible that they did not meet the requirements of the competency assessment. If this is the case, their services would not be eligible under your plan.
- If you are looking for a new massage therapist, associations often have websites where you can browse for a registered therapist online, or a phone number you can call to enquire. Look for active members of the association.

Questions?

If you have any questions about which massage therapy associations Sun Life Financial recognizes across Canada, please contact our Customer Care Centre toll-free at 1-800-361-6212 (Monday to Friday, 8 a.m. to 8 p.m. EST).