

### What are Reasonable and Customary Limits?

Reasonable and customary limits represent the maximum amount that Canada Life will reimburse for a specific product or service under your benefit plan. These limits are based on the average cost of the product or service within a particular geographic area and are used to help guard the benefit plan against overcharging by service providers. Canada Life reviews their reasonable and customary amounts annually and adjusts them as costs rise. Canada Life recently made changes to their reasonable and customary limits. You can visit <https://my.canadalife.com/sign-in> to see the current limits. Sign in with your user name and password. Click on the Overview tab on the left, and scroll down to the Coverage and Balances section. Once you click on this you can explore the amounts payable and limits for your various benefit coverages, including the reasonable and customary amounts payable.

Customary charges are used to determine how much your plan will cover for a specific service or supply (the maximum eligible amount). A charge is considered customary if:

- It's consistent with typical pricing in the area where treatment was provided.
- It's the price in the fee guide for a professional association – such as a dental association.
- It's the maximum price by law.

If your provider charges more than what's customary, Canada Life will only reimburse you the reasonable and customary amount and you'll be responsible for paying any difference.

Members are more likely to run into reasonable and customary limit issues with paramedical services and medical equipment or supplies. This is because dentists and hospital services generally follow established provincial fee guides (e.g. Ontario Dental Association Fee Guide for General Practitioners), whereas paramedical practitioners, other service providers, and medical products are not generally governed by standardized fee schedules. As a result, fees in these areas can vary significantly.

If you're not sure whether something is covered or what the reasonable and customary amount is for a particular product or service, please contact Canada Life at 1-844-232-4239, before you spend your money.

#### TEIBAS TIP

For larger expenses, we suggest you take the time to get an estimate or pre-determination and check to see what Canada Life's reasonable and customary limits are. An estimate or pre-approval should be sent to Canada Life prior to incurring any cost. And remember, any expense related a motor vehicle accident or eligible under WSIB as an expense for a workplace accident or injury is not covered under the Benefit Plan.

**Questions? We're here to help!** You can email us at [members@teibas.com](mailto:members@teibas.com) or call us at 416-637-6789 (toll-free 1-800-267-0602) for assistance during our regular office hours (Monday to Friday 7:30 a.m. – 4:30 p.m.).

**Disclaimer:** This factsheet was prepared on behalf of the Trustees of the Local 353 IBEW Trust Funds. It provides summary information about the IBEW Local 353 Health and Welfare, Supplementary Unemployment Benefit and Pension Plans (the Plans) in plain language. This publication isn't intended to provide legal advice. If there is any discrepancy between this document and the legal documents that govern the plans, the legal documents will apply. The Trustees expect to maintain these benefit plans indefinitely. However, they reserve the right to change or cancel any or all benefits under the Plans for active and retired members, and their survivors and dependents.