

# Reasonable and Customary Limits

Reasonable and customary limits are the range of usual fees for comparable medical services in a geographic area. If your provider charges more than the reasonable and customary limit, you will be responsible for paying the difference.

We review reasonable and customary limits on a continual basis and make changes periodically to ensure our allowed amounts are representative of the current standard charges in the health care environment.

If you have a question about coverage or a limit for a specific health care product or service, contact our Customer Service Department at 604 419-2600 or toll-free at 1 888 275-4672.

Like other health benefit providers, Pacific Blue Cross uses limits to determine the maximum eligible amounts for health care services and supplies covered by your plan. Smart shopping for health care products and services helps members by reducing out of pocket expenses and helps employers reduce benefit plan costs.

The following will provide information regarding limits for paramedical services and preferred hospital accommodation.



## Limits for Paramedical Services

Limits will be applied to claims for paramedical services. The following limits will be subject to any deductibles and plan percentages your plan may have. If you plan has a per visit limit, that amount will be used to determine your reimbursement and the following reasonable and customary limits will not apply.

### Reasonable and Customary Limits

Paramedical Service	For Services Rendered in 2009	For Services Rendered in 2010
Acupuncture	All visits — \$100	All visits — \$100
Chiropractor Services	Initial visit — \$50 Subsequent visit — \$45	Initial visit — \$60 Subsequent visit — \$45
Massage Therapy	All visits — \$85	All visits — \$90 (Effective February 1)
Naturopath Services	Initial visit — \$240 Subsequent visit — \$180	Initial visit — \$240 Subsequent visit — \$180
Physiotherapy Services	Initial visit — \$74 Subsequent visit — \$64	Initial visit — \$74 Subsequent visit — \$64
Podiatry	All visits — \$100	All visits — \$100

## Limits for Preferred Hospital Accommodation

The provincial plan will cover the standard ward rate in a Canadian acute care hospital. The difference between the standard ward rate and preferred accommodation in either a semi-private or private room may be eligible under your Extended Health plan.

Limits will be applied to claims for preferred hospital accommodation in a semi-private or private room. The limit will be based on the geographic area in which the hospitalization occurred and will be subject to benefit eligibility as well as any deductibles and percentages your plan may have. If your plan has a contractual limit, which is less than the reasonable and customary limit, that amount will be used to determine your reimbursement and reasonable and customary limits will not apply.

To confirm whether the difference between the standard ward rate and preferred accommodation in a semi-private or private room is covered under your plan, please visit CARESnet, our self-service access to plan and benefits information or contact our Customer Service Department at 604 419-2600 or toll-free at 1 888 275-4672.

Please note television, phone and any other comfort charges over and above the hospital room charge is not a covered benefit.

## Appeal Process

You can appeal reasonable and customary limits if you have a medical condition that warrants non-standard therapy. We review each case on an individual basis.

To appeal, provide us with medical documentation supporting that additional treatment or treatment by a specific provider is medically necessary. The documentation should include your diagnosis, the reason treatment fees exceed the reasonable and customary limits and your proposed treatment plan, which should include how long this additional treatment will be medically required.

### Contact Us

**Customer Service** 604 419-2600

**Toll-free** 1 888 275-4672

#### Mailing Address

PO Box 7000  
Vancouver, BC V6B 4E1

#### Street Address

4250 Canada Way  
Burnaby, BC V5G 4W6

[www.pac.bluecross.ca](http://www.pac.bluecross.ca)