

Existing Benefit Entitlement	January 1, 2016 Benefit Entitlement
<p>Recommendation by a physician for Professional Services is not required, <u>except for services of a Massage Therapist</u>, which requires a recommendation once every 6 months.</p>	
<p>Chiropractor/naturopath: \$200 per calendar year, limited to a maximum of \$10 reimbursement per visit for the twelve (12) visits during any calendar year, combined with naturopath, subject to an overall maximum of \$500 per family per calendar year, combined with naturopath.</p>	<p>Chiropractor/naturopath: \$200 per calendar year, limited to a maximum of \$10 reimbursement per visit for the <b>first five (5) visits</b> during any calendar year, combined with naturopath, subject to an overall maximum of \$500 per family per calendar year, combined with naturopath.</p>
<p>Podiatrist/Chiropodist: \$10 reimbursement per visit for the twelve (12) visits during any calendar year, thereafter unlimited.</p>	<p>Podiatrist/Chiropodist: \$10 per visit for the <b>first five (5) visits</b> during any calendar year, thereafter unlimited.</p>
<p>Massage Therapist: \$10 reimbursement per visit for the twelve (12) visits during any calendar year, thereafter unlimited.</p>	<p>Massage Therapist: \$10 reimbursement per visit for the <b>first five (5) visits</b> during any calendar year, thereafter unlimited.</p>
<p>Physiotherapist: \$10 reimbursement per visit for the first twelve (12) visits during any calendar year, thereafter unlimited.</p>	<p>Physiotherapist: \$10 reimbursement per visit for the <b>first five (5) visits</b> during any calendar year, thereafter unlimited.</p>
<p>Coverage will provide for 95% reimbursement for all covered expenses in excess of a \$25 deductible in a calendar year.</p>	<p>Coverage will provide for 95% reimbursement for all covered expenses in excess of a <b>\$50 deductible</b> in a calendar year.</p>
Existing Benefit Entitlement	January 1, 2017 Benefit Entitlement
<p>Hearing aid benefit will be to a maximum of \$600 in any 5 consecutive years.</p>	<p>Hearing aid benefit claims will be to a maximum of <b>\$1,000 every three years</b>.</p>
<p>Not available.</p>	<p><b><u>Upon physician referral and subject to the terms of the VIU Extended Health Benefit plan charges for a provincially licensed Substance Abuse Rehabilitative Facility, when not covered by a provincial medical plan, will be reimbursed to a lifetime maximum of \$25,000 per eligible insured.</u></b></p>