



Extended Health Care Benefits

What's covered?

How can you confirm whether your Group Health Benefits Plan includes coverage for a particular service or provider? Finding out what's covered is as easy as 1-2-3...

Step 1 Check your Employee Benefits Booklet.

Your Employee Benefits Booklet contains information about which services and which providers are eligible, including details of any conditions, limitations and/or exclusions in coverage. It also shows lifetime, annual, per-visit and/or per practitioner benefit maximums.

Employee Benefit Booklets are available for electronic download from RWAM Plan Member Services (<https://planmember.rwam.com>) or ask your Plan Administrator at work for a printed booklet.

Step 2 Check your Practitioner.

Most Canadian provinces and territories have legislation regulating paramedical practitioners such as chiropractors, physiotherapists and psychologists. However, there are some paramedical professions, such as osteopaths, which are not regulated.

If the profession is regulated, the provider must be an active member in good standing of the appropriate regulatory body to qualify as an eligible provider under group health plans. Many regulatory authorities have on-line member listings where you can check to see if your provider is registered and in good standing.

If the profession is unregulated, there may be one or more associations performing the duties of a regulatory body. It's important to note that not all associations are recognized by all group health insurance companies.

Step 3 Still not sure what's covered? RWAM is here to help.

If you have questions regarding your Extended Health Care Benefits, RWAM's Claims Department can be reached at 1-877-888-RWAM (7926) or 519-669-1632.

Our Customer Service Representatives can help you determine whether a service is covered by your plan, if your chosen Health Care Practitioner is a recognized provider for the service, and any maximums, limitations, exclusions, or eligibility requirements which may apply to your claim.

Avoid surprises by calling us if you're unsure.

RWAM Insurance Administrators Inc. at 1-877-888-RWAM (7926) or 519-669-1632