



Supporting Your Professional Practice

Extended Health Insurance Coverage of OT Services

While coverage of OT services under extended health insurance policies is not universal, several insurers DO cover OT or have provisions for coverage upon request. OSOT's practice resource has been updated to support OTs and their clients. Continued advocacy is required to ensure OT is routinely covered amongst basic paramedical benefits. Ensure clients speak to their employers about coverage or use [OSOT advocacy letter templates](#).

Insurers that **DO** Cover OT Services

- **Insurer:** The Cooperators
Description of Coverage: Can accommodate individual plan members' needs
Tel: 1-800-265-2662
Web: www.cooperators.ca
- **Insurer:** The Empire Life Insurance Company
Description of Coverage: Max. annual per certificate or per insured all practitioners combined \$300, \$400, \$500, \$750. Max. per visit \$25, \$35, \$50, \$75
Tel: 1-800-561-7923
Web: www.empire.ca/sites/default/files/documents/BEN-0026-BenefitProductGuideGroupBenefits-EN-web.pdf
- **Insurer:** Manulife Financial
Description of Coverage: \$400 combined per year for Chiropractor, Podiatrist, Osteopath, Speech Therapist, Naturopath, Physiotherapist, Massage Therapist, Psychologist, Audiologist and Occupational Therapist
Tel: 1-800-668-0195
Web: [www1.manulife.com/can/affinity/affinity.nsf/LookupFiles/DownloadableFilepp.ehc.bro/\\$File/pp_ehc_bro.pdf](http://www1.manulife.com/can/affinity/affinity.nsf/LookupFiles/DownloadableFilepp.ehc.bro/$File/pp_ehc_bro.pdf)
- **Insurer:** RBC Insurance and/or Western Life Assurance Company
Description of Coverage: All plans are custom to company's needs
Tel: 1-888-441-6120
Web: www.rbcinsurance.com/personal.html

- **Insurer:** Sun Life Financial
Description of Coverage: \$350 per practitioner per plan year; \$600 per plan year for all categories combined
Tel: 1-800-361-6212
Web: www.sunlife.ca/ca/Insurance/Health+insurance/Personal+health+insurance?vgnLocale=en_CA

Insurers that **DO NOT** Cover OT Services

- **Insurer:** CAA Health
Description of Coverage: Acupuncturist, Chiropractor, Osteopath, Podiatrist, Naturopath, Chiropodist, Registered Massage Therapist, Physiotherapist
Tel: 1-888-334-4561
Web: www.caahealth.ca/caa/plans/health-and-dental-plans.jsp?lang=E&province=ON&assocId=CAACO&webPlanId=000122&step=1
- **Insurer:** Chambers of Commerce Group Insurance Plan
Description of Coverage: Audiologists, Chiropractic care, Podiatrist & Chiropodists, Massage Therapy, Acupuncture, Physiotherapy, Licensed speech therapy, Licensed Clinical Psychologists, Naturopaths, not incl. food or vitamin supplements, Osteopaths, Clinical Dieticians
Tel: 1-877-277-0677
Web: www.chamberplan.ca/plan-features/extended-health-care
- **Insurer:** CoverMe Canada
Description of Coverage: Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist, Psychologist or Psychotherapist, Physiotherapist
Tel: 1-877-268-3763
Web: www.coverme.com/products/flexcare-plans.jsp?province=ON&MKT=762
- **Insurer:** Desjardins Financial Security Life Assurance Company
Description of Coverage: Chiropractor, Massage Therapist, Speech and Hearing Therapist, Acupuncture, Social Worker, Family & Marriage Counsellor, Career Coach, Psychologist
Tel: 416-494-6446
Web: www.desjardinslifeinsurance.com/en
- **Insurer:** Edge Benefits
Description of Coverage: Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist/Registered Social Worker, Speech Therapist
Tel: 1-800-908-9917
Web: www.edgebenefits.com/product-medical-details

- **Insurer:** Equitable Life of Canada
Description of Coverage: Chiropractor, Registered Massage Therapist, Physiotherapist, Podiatrist/Chiropodist, Naturopath, Osteopath, Psychologist, Specialist in Acupuncture and/or Speech Therapist
Tel: 1-800-722-6615
Web: www.equitable.ca
- **Insurer:** Great-West Life
Description of Coverage: Chiropractor, Osteopath, Physiotherapist, Podiatrist, Psychologist/Social Worker, Massage Therapist, Speech Therapist, Naturopath, Acupuncturist
Tel: 1-800-565-4066
Web: www.myinsuranceplan.ca/en/sonata/core.html?w
- **Insurer:** Green Shield Canada/Bullfrog Insurance
Description of Coverage: Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist, Speech Therapist
Tel: 1-844-462-3764
Web: mygscadvantage.ca/Quote/Product/1?mgaid=1598&oid=HA342&aid=N7461
- **Insurer:** Ontario Blue Cross
Description of Coverage: Psychologist, speech therapist, massage therapist, chiropodist, podiatrist, naturopath, physiotherapist, osteopath, chiropractor
Contact Information: 416-646-2585
Web: www.on.bluecross.ca/health-insurance/health-insurance-101/compare-our-plans/basic-blue-choice
- **Insurer:** The Public Service Health Care Plan
Description of Coverage: Acupuncture, Chiropractor, Electrologist, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist, Social Worker, Speech Language Pathologist
Tel: 1-888-757-7427
Web: www.pshcp.ca/coverage/extended-health-provision/medical-practitioners-benefit.aspx
- **Insurer:** Trust Life & Investments
Description of Coverage: Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist, Psychologist, Physiotherapist, Speech Pathologist/Therapist
Tel: 1-855-868-7878
Web: www.trustlife.ca/services/insurance/health-dental/#1444300654474-2bfb86dc-fd3a