

# UNDERSTANDING my coverage

July 23, 2015

## Non-therapeutic massage clinics in Canada

Sun Life knows of a number of massage facilities in Canada that operate as massage parlours. These parlours offer non-therapeutic treatment, including body rubs and other services of a sexual nature. They may issue receipts for insurance purposes – and some plan members claim these as therapeutic massage services under their group benefits plan.

This communication provides an overview of the issue – and a reminder that only claims for legitimate, therapeutic massages services are covered under your benefits plan.

### The background

Massage therapy may be unregulated in some provinces and territories (for example, it's unregulated in Quebec). This means that there are no government-regulated, province-wide standards of practice or quality control.

These operations are most easily identified by the public advertising they post – offering “additional” or “other” services and using sexually suggestive photos or language. They may also be identified by their long hours of operation, with many open 24 hours a day, seven days a week.

### Only qualified receipts will be processed

Many of these operations advertise that they will issue receipts for insurance purposes – even though these services don't meet the eligibility requirements under a benefits plan. Under the terms of our plans, services or supplies are eligible for reimbursement if they are medically necessary, in accordance with Canadian medical standards, to treat an illness.

You're encouraged to research paramedical providers before obtaining services. You can do this through online searches or checking local newspapers. Inappropriate advertising or 24-hour services can indicate that it's a facility providing services that are not eligible for you to claim.

Sun Life will decline all massage therapy claims, if the services are rendered at a facility that provides non-therapeutic services.

### Questions?

Please contact the Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m to 8 p.m ET.