

Group Benefit Plans

Reasonable & Customary Policy



Reasonable & Customary (R&C) is the 'reasonable' reimbursement amount determined by Wawanesa Life for a medical item or service. R&C is also referred to as Usual & Customary amounts. All services and supplies will be subject to a R&C amount during the adjudication process. In all cases, Wawanesa Life will reimburse the lesser of either the submitted eligible expense or the amount as determined by the reasonable and customary pricing policy.

Reasonable & Customary amounts are ***subject to change without notice*** (increase or decrease). It is possible that a Plan Member may see an adjusted R&C amount during the claim adjudication process in comparison to a previously adjudicated claim.

Wawanesa Life will review its R&C limits on an annual basis, taking into account the rendered amounts for a service or item, manufacturers' pricing, provincial and association pricing.

Do you want an idea how much your plan will pay for some of the "common" services available?

Plan Members are encouraged to submit "mock claims" for many eligible services. Sign into the Plan Member OnLine Claims site.

- *Select 'My Benefits' from the left hand menu.*
- *Then, select 'View My Benefit Coverage' to submit a "mock" claim. From the available list, select the service that you wish to see your benefit coverage, how much will be paid and any limits or conditions in accordance with your plan.*

To access or register for Plan Member OnLine Claims, select the link on the home page or see additional information on the Group Benefits Online tab on this site.

For assistance with any of the above features, please call:
Group Customer Service at 1-800-665-7076.
Hours are 7:30AM to 7:30PM CST.

