

This communiqué concerns you only if you have plan members residing in Quebec.

Claims for Naturopathy Services in the Province of Quebec

In the province of Quebec, many naturopaths with diverse levels of training are issuing receipts for services that are not eligible for reimbursement under the naturopathy benefit commonly included in a standard Industrial Alliance group insurance policy. This situation stems from a lack of government regulation and provincial standards of practice or quality controls relating to naturopathy services in Quebec.

Inappropriate use of this benefit can take numerous forms. For example, some practitioners may provide receipts for private training, yoga or pilates classes, hypnosis sessions, support therapy, beauty or spa treatments, overnight accommodations or groceries. The naturopathy benefit is not intended to cover such expenses.

Using naturopathy services the right way – Plan members should:

- Always verify that the services received are executed by a qualified practitioner who openly displays a legitimate diploma from a professional school of naturopathy
- Be wary of establishments and/or providers that openly advertise the issuance of receipts for services not intended for coverage under the naturopathy benefit
- Ensure that treatments received are medically necessary
- Not accept receipts for services or supplies not received
- Be familiar with the naturopathy services covered under their group plan and any limitations that apply

Industrial Alliance's position

Industrial Alliance has made it a point to better protect your plan and your plan members from questionable business practices. We will decline all naturopathy claims if the services received are not covered under the naturopathy benefit. Also, if it is determined that an establishment does not meet with Industrial Alliance's standard business practices, either through the establishment's advertising, the services provided or any other evidence, the clinic and/or provider will be de-listed.

Furthermore, if it is determined that a naturopath's professional association knowingly allows its members to issue receipts for services not intended for coverage under the naturopathy benefit, Industrial Alliance will no longer recognize the professional association or its members.

Communicating this information to plan members

We have prepared suggested wording that can be used to provide plan members with information about the misuse of naturopathy services. It can be found on page 3 of this communiqué. If you received a paper version of this communiqué and want to obtain an electronic version of the plan member communication, please contact our Customer Service at 1-877-422-6487 or find it on our website, inalco.com, under *Group Products and Services/Group Insurance/Administrator Services/Communiqués/2014*.

If you have any questions or concerns regarding this matter, please contact your benefits advisor or your Industrial Alliance group account executive.

This communiqué and past publications are also available on our website inalco.com under *Group Products and* Services/Group Insurance/Administrator Services/Communiqués/2014.

PLAN MEMBER COMMUNICATION

Using Naturopathy Services the Right Way

In the province of Quebec, many naturopaths with diverse levels of training are issuing receipts for services that are not eligible for reimbursement under the naturopathy benefit commonly included in a standard Industrial Alliance group insurance policy. This situation stems from a lack of government regulation and provincial standards of practice or quality controls relating to naturopathy services in Quebec.

Inappropriate use of this benefit can take numerous forms. For example, some practitioners may provide receipts for private training, yoga or pilates classes, hypnosis sessions, support therapy, beauty or spa treatments, overnight accommodations or groceries. The naturopathy benefit is not intended to cover such expenses. Please note that if you make a claim for these types of expenses, you will not be reimbursed.

You should:

- Always verify that the services are executed by a qualified and licensed practitioner who openly displays a legitimate diploma from a professional school of naturopathy
- Be wary of establishments and/or providers that openly advertise the issuance of receipts for services not covered under the naturopathy benefit
- Ensure that treatments received are medically necessary
- Not accept receipts for services or supplies not received
- Be familiar with the naturopathy services covered under your group plan and any limitations that apply

If you have any questions about your naturopathy claims, please contact Industrial Alliance Customer Service at 1-877-422-6487.

We also encourage you to contact our investigative services by phone at 1-888-789-3938 or by e-mail at <u>IAInvestigativeServices@inalco.com</u> to report any concerns about a service provider.