

## Orthopaedic Supplies – Understanding Your Benefits

*The Chambers Plan is committed to ensuring that benefits are paid fairly, accurately and promptly. By helping you better understand the benefits available, we hope you avoid purchasing products that are not covered under your employee benefit plan.*

### Orthotics

Plans cover **custom made** orthotics from a recognized orthopaedic supplier. A custom made foot orthotic is a device that can be inserted into the shoe to support, align, prevent and/or correct foot deformities and improve foot function. The product is specifically made for the individual and fabricated from a three-dimensional model/cast of the foot which captures the foot alignment and shape.

Mass produced insoles that are not unique to the patient (and generally sold in shoe sizes), or over the counter insoles that have been altered, would not be considered custom made.



When making a claim, each submission should include a:

- biomechanical assessment from a practitioner qualified to prescribe orthotics including a medical doctor, podiatrist or chiroprapist.
- detailed description from the supplier indicating how the orthotics were made for the individual's condition.

### Surgical Stockings

Plans cover surgical elastic stockings on the written recommendation of a physician.

Surgical stockings (also known as compression stockings), are used to compress the limb, aiding in circulation. They help to circulate blood and lymph fluid through the legs and are sold in different pressure ranges. The Plan only covers medically necessary surgical stockings with a compression factor of 20 mmHg or higher.

Over-the-counter stockings that are simply used for support would typically have a compression factor of 10-20 mmHg and would not be covered.

When making a claim, each submission should include a referral from a medical doctor indicating the patient's name, diagnosis, compression factor and the physician's signature and date.

## Orthopaedic Supplies – Understanding Your Benefits (Continued)

### Orthopaedic Shoes

Plans cover the purchase of custom made orthopaedic shoes from a recognized orthopaedic supplier.

Custom made orthopaedic shoes are specifically designed for an individual to correct a specific deformity of the foot. They are typically prescribed when stock footwear will not fit due to deformity, or will not suit the client due to significant dysfunction such as a congenital deformity, traumatic injury or disease.

Mass produced and over-the-counter shoes that have been altered by the addition or deletion of material would not be considered custom made.

When making a claim, each submission should include:

- Information regarding the medical necessity of the shoes, such as a prescription from a practitioner qualified to prescribe orthopaedic shoes including a medical doctor, podiatrist or chiroprapist.
- A detailed description from the supplier indicating how the shoes were made for the individual's condition.

### Learn More about Your Coverage

If you are unsure about the product you are considering, ask the service provider to submit the following information to our Claims Department. They can determine what benefits are payable and advise you of the approximate cost your Chambers Plan coverage will cover. Your service provider should supply:

- **Your name, firm and certificate number.**
- **His or her name and qualifications.**
- **A detailed description of the orthopaedic shoe, including model number or brand name, and an itemized list of what has been added or modified specifically for the patient.**
- **Confirmation it has been custom made for the patient.**
- **An explanation of what specifically will be purchased – custom made orthotic only, custom made orthotic and custom made shoe, or a custom made shoe only.**

If you have any questions, please call the Service Centre at 1 800 665 3365.

