



Orthopedic footwear and orthotics

Orthotic medicine is concerned with the design, manufacture and application of orthopedic footwear and orthotics. These aids are prescribed as medically necessary, to correct congenital or post-traumatic deformities and other severe foot abnormalities.

Orthotics are corrective devices worn inside a shoe to support and align foot function. To qualify for coverage under your plan, they must be custom made of raw materials and crafted using a three-dimensional (3D) cast of the insured person's foot.

The following are *not eligible* for reimbursement:

- Commercially made, over-the-counter products, even when labelled as "orthotic"
- Insoles purchased for comfort rather than medical necessity
- Inserts to be used specifically for sports or other physical activities
- Expenses associated with cleaning orthotics

Custom-made **orthopedic footwear** is typically used to treat a congenital deformity, traumatic injury or a disease affecting the feet. To be eligible for coverage, they must be custom made of raw materials and crafted using a cast of the insured person's foot. If permanent custom modifications are made to shoes manufactured and branded as orthopedic, they are also eligible for coverage. Mass-produced, off-the-shelf footwear, such as sandals, comfort footwear or walking shoes, are *not eligible* for coverage under your plan.

Claim submission requirements

Be sure to include the following information with a claim for orthotics or orthopedic footwear:

- Detailed prescription from an eligible provider (see list below), including the medical diagnosis of the condition
- Gait analysis/biomechanical evaluation
- Detailed lab invoice indicating that the orthotics or orthopedic footwear are custom made
- Description of the casting method/make and model of orthopedic shoe
- Detailed paid-in-full receipt, including a breakdown of charges, date received and provider name and address

We may contact you if any of the required information is missing from your claim submission.

Eligible providers

The following chart illustrates the roles of specific medical professionals in your orthopedic footwear and orthotics claim.

	Physician	Orthotist	Pedorthist	Podiatrist	Chiroprapist	Orthopedic Surgeon
Prescribe	X			X	X	X
Perform gait analysis or biomechanical evaluation		X	X	X	X	
Dispense		X	X	X	X	X

*Please note: Your policy does not cover items dispensed by chiropractors, physiotherapists or osteopaths. This article is for information purposes only. Consult your benefits booklet to see if you are covered for this type of benefit. The Co-operators® used under license from The Co-operators Group Limited. Group Benefit plans offered by Co-operators Life Insurance Company. For information on our privacy policy, please visit www.cooperators.ca.