



Massage Therapy Coverage

Massage Therapy treatments from a Registered Massage Therapist (RMT) can be beneficial in the treatment of sport injuries, back, shoulder and neck pain, whiplash and even headaches. Your plan only covers massage treatments for therapeutic purposes provided by a Registered Massage Therapist. It does not cover unregulated massages or “other services” for non-therapeutic purposes.

Key Facts to help you understand your massage coverage

- Massage Therapy is currently only regulated in British Columbia, New Brunswick, Newfoundland and Ontario. In all other provinces, professional associations have established the standards of practice for their industry.
- Massage Therapists must be registered in their province
- We only cover massage services provided in Canada
- For coverage to apply, you cannot be related to or living at the same address as your practitioner

How does The Co-operators determine who is a qualified massage therapist?

When massage therapy is provincially regulated, therapists must meet strict requirements to become licensed and registered members of the provincial association. Services provided by qualified practitioners are eligible for coverage under the Massage Therapy benefit included in your Extended Health Care plan.

In unregulated provinces, there are many associations that massage therapists can be members of, each with their own membership criteria. The Co-operators assesses the requirements of each association in non-regulated provinces based on the requirements set for regulated provinces, which currently include 2200 hours of formal education and training.

Services provided from massage therapists who are members of an association that does not meet the same criteria as a regulated province may not be eligible for reimbursement.

I live in an unregulated province; how do I know if my massage therapist is approved?

When searching for a massage therapist, be an informed consumer. We recommend asking the practitioner about their education and training, what association they are registered through and requesting references. This will give you a better idea about whether they would be considered a qualified practitioner.

If in doubt, contact our Group Client Service Centre and inquire if the association your massage therapist is registered through is one that is recognized as eligible by The Co-operators.



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Massage for non-therapeutic purposes

Unregulated massage therapy for non-therapeutic purposes is a growing industry. These establishments, commonly referred to as “massage parlours”, do not typically employ Registered Massage Therapists and often provide additional services. Although they may offer receipts for insurance purposes, non-therapeutic massage is not covered by your benefits plan and these claims will not be reimbursed.

Key indicators of non-registered massage parlours

- Hours of operation – If they are open extended hours or 24 hours 7 days a week
- The use of inappropriate advertising or graphics
- Advertising “additional” or “other” services with suggestive language

Submitting your claim

Be sure to include the following information for your massage therapy claims:

- A detailed receipt which includes:
 - A breakdown of charges including any gratuity
 - Service date
 - Service location
 - Therapist name, RMT number and the name of the association they are registered with.

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

Working with a Registered Massage Therapist will help ensure that you receive the proper treatment for your medical condition.

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.

Do you have questions about your Massage Therapy coverage?
Contact the Group Client Service Centre using the Ask a Question
feature in Benefits Now® for Plan Members or by calling 1-800-667-8164.

