

December 15, 2025

Dear PSBT Members,

At the December 2025 trust meeting, the Trustees reviewed current member usage of paramedical services under the PSBT plan. This review showed a high level of utilization across several paramedical disciplines.

The PSBT is a pooled benefit plan for health and dental claims that is funded directly by its members. Higher levels of usage increase the overall cost of the plan. The PSBT Trustees are responsible for monitoring claim activity and establishing policies to ensure that plan resources remain sustainable and available for members who need them.

After careful consideration of how best to manage costs in a fair and responsible way, the Trustees have introduced the following change to paramedical coverage.

**Effective January 1, 2026:**

- An **annual maximum of \$3,000 per member** will apply to combined paramedical services.
- The existing **\$1,000 per practitioner** annual limit will remain in place.

**Paramedical Services Include:**

Chiropractor

Osteopaths

Chiropodists/Podiatrists

Physiotherapists

Acupuncturists

Naturopaths

Speech Therapy (*physician referral*)

Massage Therapy

Clinical Psychologist (*physician referral and with a registered Psychologist*) – contact [info@psbt.ca](mailto:info@psbt.ca) for more information.

These adjustments are intended to support the continued stability of the plan and help manage shared costs responsibly.

---

**Pre-Authorization For Treatment or Purchases Over \$500.00**

If any expense is estimated to be greater than \$500.00, it is recommended that you submit a "Pre-determination" to Canada Life.

A Pre-determination is simply an outline of the required aid services or supplies which is prepared, by your physician, prior to any treatment or purchase. Canada Life will advise you of the portion that is covered by the Benefit plan, enabling you to determine your costs

Canada Life is the claims adjudicator for the PSBT Plan, for any claim related questions or concerns, please contact Canada Life Claims Support for further assistance.

Canada Life Claims Support: 1-800-957-9777

---

The Outline of Benefits and updated Plan Booklet will be posted on the website when available.

If you have any questions, please contact [info@psbt.ca](mailto:info@psbt.ca) for further information.

Sincerely,  
PSBT Board of Trustees