

Example: Proposed Changes to Physiotherapy Coverage from Human Resources – Total Compensation

Scenario 1: Employee goes to Queen’s Physiotherapy Clinic for an initial visit and 3 subsequent follow-up visits.

Visit	Employee Pays	Current Reimbursement	Proposed Reimbursement
Initial	\$80.00	\$55.00 (69%)	\$64.00 (80%)
1 st Follow-Up	\$60.00	\$35.00 (58%)	\$48.00 (80%)
2 nd Follow-Up	\$60.00	\$35.00 (58%)	\$48.00 (80%)
3 rd Follow-Up	\$60.00	\$35.00 (58%)	\$48.00 (80%)
Total	\$260.00	\$160.00 (62%)	\$208.00 (80%)

Scenario 2: Employee goes to Queen’s Physiotherapy Clinic for an initial visit and 5 subsequent follow-up visits. Later in the same calendar year, the employee goes to the Clinic for a different injury (Initial visit and 5 subsequent follow-up visits).

Visit	Employee Pays	Current Reimbursement	Proposed Reimbursement
Injury 1: Initial	\$80.00	\$55.00 (69%)	\$64.00 (80%)
Injury 1: 5 Follow-Up Visits	\$60.00 x 5 = \$300.00	\$35.00 x 5 = \$175.00 (58%)	\$48.00 x 5 = \$240.00 (80%)
Injury 2: Initial	\$80.00	\$55.00 (69%)	\$64.00 (80%)
Injury 2: 5 Follow-Up Visits	\$60.00 x 5 = \$300.00	\$35.00 x 5 = \$175.00 (58%)	\$48.00 x 5 = \$240.00 (80%) However, this puts the employee’s claims over the annual maximum of \$500.00, therefore claim is reduced by \$108.00 to bring this claim to \$132.00 and total claims to the annual maximum of \$500.00
Total	\$760.00	\$460.00 (61%)	\$500.00 (66% due to annual maximum)