



MASSAGE & BODYWORK THERAPY  
**RMTclinic.NET**

# DON'T LET YOUR HEALTH BENEFITS GO TO WASTE

**Your Insurance Already Pays For "Most" of It.**

**FREE  
GUIDE**

## Why This Guide Matters

Feeling stressed, sore, or burned out? Your body is trying to tell you something. The good news? Most Ontarians have massage therapy already covered in their health benefits plan — but millions go unused every year.

- Discover the top insurance plans that cover RMT massage therapy in Ontario
- Learn what types of massage therapy are covered
- See how to maximize your benefits with simple steps
- Get home care exercises for before and after your sessions

**"Your health plan already pays for wellness. It's time you used it." – Henry Tse**



**By Henry Tse, Founder of RMT Clinic Network**

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## 5 THINGS RMTS WISH YOU KNEW WHAT YOU SHOULD KNOW BEFORE BOOKING

What You Should Know Before Booking	Why It Matters	Bonus Tip
<b>Only Registered Massage Therapists (RMTs) can issue insurance receipts</b>	Many patients mistakenly book with uncertified providers. Only RMTs licensed by the CMTO are recognized by Ontario insurers.	Always check the therapist's name in the <a href="#">CMTO Public Register</a> before booking.
<b>Arrive 10 minutes early and complete your health intake form</b>	RMTs legally require this for every first-time visit. It protects both you and the therapist under the Regulated Health Professions Act (RHPA).	Intake forms help personalize your care — be honest about medications, past injuries, or recent surgeries.
<b>You have the right to consent — and stop the session at any time</b>	RMTs are trained to seek informed consent before treatment. If anything feels uncomfortable, you're empowered to speak up.	You can request areas to be skipped or adjusted in pressure — RMTs will always respect that.
<b>Direct billing is not guaranteed — check with your insurer first</b>	Some benefit plans don't allow assignment of benefits. You may need to pay up front and get reimbursed.	Use our <a href="#">Check Your Coverage Tool</a> to confirm before booking.
<b>Your comfort is just as important as your symptoms</b>	RMTs care about how you feel. Relaxation improves outcomes, and clear communication makes your session more effective.	Tell your therapist what's sore and what your goal is: relaxation, rehab, or release.



# THE TOP 7 BENEFITS PROVIDERS IN ONTARIO

INSURANCE PROVIDER	Massage Therapy Coverage	Direct Billing Available	Annual Coverage
Sun Life Financial	Registered RMT Only	Yes	\$300–\$1000/year
Manulife	With RMT License	Yes	\$500–\$1000/year
Canada Life	Referral sometimes needed	Yes	Up to \$1000/year
Green Shield Canada	Certified RMTs only	Yes	\$300–\$500/year
Desjardins Insurance	May require prescription	Often	\$300–\$750/year
Equitable Life	RMTs eligible	Yes	\$500/year avg
Empire Life	Often requires doctor note	Some clinics only	\$300–\$600/year



**ALWAYS CHECK YOUR PLAN'S POLICY  
FOR "PARAMEDICAL SERVICES."**



# **TYPES OF MASSAGE THERAPY THAT COVER IN ONTARIO**

MASSAGE TYPE	Ideal For	Covered By Plans
Deep Tissue	Chronic tension, sports injury	Most plans
Swedish Massage	Relaxation, circulation	All plans
Trigger Point Therapy	Knots and muscle pain	Most plans
Prenatal Massage	Pregnancy support	Some plans
Hot Stone Massage	Tension & stress	Some Plans
Myofascial Release	Mobility improvement	Select plans
Lymphatic Drainage	Detox, swelling, post-surgery	Select plans



**ONLY REGISTERED MASSAGE THERAPISTS (RMTS)  
ARE ELIGIBLE FOR INSURANCE BILLING.**



# REMEDIAL EXERCISES & HOME CARE

- Healing starts at home. Your posture and daily habits play a key role in your recovery.
- Overuse injuries like tendonitis, muscle strain, and nerve issues are often caused by repetitive work.
- Massage helps, but lasting recovery comes from combining it with retraining your habits. Changing what caused the issue ensures long-term results.
- Home exercises don't have to be hard — simple movements can be very effective. Use the included guides to support your healing.

## Types of In-Home Therapy

### Stretching

Stretching helps prevent and relieve muscle tightness caused by repetitive work. Hold each stretch for 15–20 seconds, and make it a habit by pairing it with daily routines like meals or breaks.

### Strengthening

Strong muscles protect against injury. Weak muscles cause tightness and pain, and leave joints vulnerable. Train smart by balancing opposing muscle groups (e.g., biceps/triceps, quads/hamstrings).

### Hydrotherapy

Hydrotherapy improves circulation, eases pain, and relaxes muscles. Use heat or cold to reduce inflammation and tension.

### Caution:

**Avoid applying heat to the torso if you have high blood pressure or feel dizzy or unwell—stop immediately and contact your doctor.**



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# WHY CHOOSE A REGISTERED MASSAGE THERAPIST (RMT)?

**RMTs are licensed health professionals, trained in anatomy, pathology, and evidence-based treatment.**

RMT ADVANTAGE	Why It Matters
Covered by Insurance	Save \$300–\$1000/year
Medical-Grade Knowledge	Safe for injuries & chronic issues
Licensed & Regulated	Accountability & professionalism
Personalized Care Plans	Better results, tracked progress



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# **BEFORE, DURING & AFTER MASSAGE – HELPFUL EXERCISES**

## **Before Massage**

- Light stretching: neck rolls, shoulder rolls
- Hydration: Drink water before to improve muscle elasticity

## **During Massage**

- Breathe deeply and slowly
- Communicate pressure comfort to your therapist

## **After Massage**

- Drink water to flush toxins
- Gentle movement: cat-cow stretch, side bends
- Avoid intense exercise for 12–24 hours

**“HEALING ISN’T JUST ON THE TABLE — IT’S IN YOUR DAILY HABITS.” – HENRY TSE**



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## THE TOP 20 FREQUENTLY ASKED QUESTIONS (FAQS)

**That registered and certified massage therapists often encounter, along with concise answers**

### **1. What qualifications do you have?**

Answer: I am a certified massage therapist with [insert relevant certifications] and [insert years] of experience.

### **3. How often should I get a massage?**

Answer: The frequency of massages depends on your individual needs and goals. Generally, once a week or once every few weeks is beneficial for maintenance, but it can vary.

### **5. What should I expect during a massage session?**

You'll begin with a consultation to discuss your goals and concerns, then undress to your comfort level and lie on the table while I use techniques tailored to your needs.

### **7. Will the massage hurt?**

Answer: Massage should not be painful. I will adjust pressure based on your feedback to ensure your comfort and effectiveness.

### **9. Is massage covered by insurance?**

Answer: Some insurance plans cover massage therapy. I can provide you with a receipt to submit to your insurance company for reimbursement if applicable.

### **11. Are there any contraindications for massage therapy?**

Answer: Yes, contraindications include fever, contagious illness, recent surgery, or acute injury. Please inform me of any health conditions or concerns before your session.

### **13. Do you offer gift certificates?**

Answer: Yes, I offer gift certificates for massage therapy sessions. They make great gifts for friends and family.

### **15. Will I feel sore after a massage?**

Answer: It's common to feel some soreness, especially after a deep tissue massage. This soreness should subside within a day or two.

### **17. Can massage help with insomnia?**

Answer: Yes, massage therapy can promote relaxation and improve sleep quality, making it beneficial for individuals with insomnia.

### **19. Are there any age restrictions for massage therapy?**

Answer: Massage therapy is suitable for individuals of all ages, but minors may require parental consent or supervision.

### **2. What types of massage do you offer?**

Answer: I offer various types of massage, including Swedish, deep tissue, sports massage, prenatal, and hot stone massage, tailored to your needs.

### **4. How long is a typical massage session?**

Answer: A typical massage session is typically 60 to 90 minutes long, but shorter or longer sessions are available based on your preferences and needs.

### **6. Do I need to undress completely for a massage?**

Answer: You can undress to your comfort level. Most clients undress completely, but you may choose to leave undergarments on if it makes you more comfortable.

### **8. Can massage help with [specific condition]?**

Answer: Massage therapy can help with many conditions, including [specific condition], but consult your healthcare provider for personalized advice.

### **10. What should I do after a massage session?**

Answer: After a massage, drink plenty of water to stay hydrated and help flush out toxins. Avoid strenuous activity and relax to maximize the benefits.

### **12. How can I book an appointment with you?**

Answer: You can book an appointment by calling [insert phone number] or emailing [insert email address]. You can also book online through our website.

### **14. Can massage therapy help with stress and anxiety?**

Answer: Yes, massage therapy is known to promote relaxation and reduce stress and anxiety levels by releasing tension and promoting overall well-being.

### **16. Do you offer mobile massage services?**

Answer: Yes, I offer mobile massage services for clients who prefer the convenience of having a massage in their own home or office.

### **18. How can I prepare for my massage session?**

Answer: You can prepare for your massage session by showering beforehand, avoiding heavy meals, and wearing comfortable clothing.

### **20. What payment methods do you accept?**

Answer: I accept cash, credit/debit cards, and digital payment methods such as PayPal or Venmo.



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## READY TO USE YOUR MASSAGE BENEFITS?

- ✓ Direct Billing Available
- ✓ Licensed RMTs
- ✓ Let them know you found them on **RMTCLINIC.NET**

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**“This guide was brought to you by Henry Tse, Founder of RMT Clinic Organization – helping Canadians live better, pain-free lives one massage at a time.”**

