

## PRINTABLE WORKSHEET

# Therapy cost & benefits worksheet

Work out what a course of counselling will cost after your extended health benefits. BCACC's 2026 fee guide suggests roughly \$140–\$225 per 50-minute session; couples sessions and longer appointments cost more.

A. Fee per session: \$ \_\_\_\_\_ × B. Number of sessions: \_\_\_\_\_ = **Total fees:** \$ \_\_\_\_\_  
C. Plan pays per session: fee × \_\_\_\_\_ % = \$ \_\_\_\_\_ (or the per-visit limit, if lower)  
D. Annual maximum \$ \_\_\_\_\_ – already used \$ \_\_\_\_\_ = room left \$ \_\_\_\_\_ (for couples: add a partner's room if your insurer allows splitting)  
E. Plan may pay: the smaller of (C × B) and D = \$ \_\_\_\_\_  
**You pay:** Total fees – E = \$ \_\_\_\_\_ Per session on average: \$ \_\_\_\_\_

## Questions to ask your insurer

- Which practitioners do you reimburse for counselling (registered clinical counsellors, psychologists, social workers, others)?
- Is the maximum per person or per family, per calendar year or per benefit year?
- Is couples counselling covered, and can the receipt be claimed under either partner, or split?
- Is there a per-visit limit, or a cap on the number of visits? Do I need a doctor's referral?
- Is online (video) counselling covered the same as in-person? Can I claim leftover amounts on a spouse's plan?

## Good to know

- One Canadian employer survey found a median annual counselling maximum of \$750 (Canadian Psychological Association, 2023).
- For BC, CRA's medical expense tax credit table lists psychologists and social workers as authorized but marks counselling therapists as not applicable.
- Koby Smutylo's registration with the BC Association of Clinical Counsellors is in progress, so plans that only reimburse registered clinical counsellors may not cover his sessions yet. Reduced-fee appointments are available: see [victoriarelationshiptherapy.ca/fees.html](https://victoriarelationshiptherapy.ca/fees.html).

Interactive version, with your results calculated for you: [victoriarelationshiptherapy.ca/tools-therapy-cost-calculator.html](https://victoriarelationshiptherapy.ca/tools-therapy-cost-calculator.html)