

Important Notice To All Members of Preventative Health Services

We have been advised that there is considerable confusion regarding the current (2012) renewal of your policies. Additionally, there were several errors detected on the application which have been corrected on the on-line application. You can use this new form, or if using the form mailed to you, please refer to the on-line form for your correct band and premium.

In an effort to improve your policy in the event of a claim, we have modified the description of certain modalities listed under Option 1 of the application. Rather than limit coverage to specific modalities, we have instead described the broad outlines of certain therapies. By noting your operations under these broad outlines, additional similar modalities you may practice are now automatically insured. This will help ensure that a claim arising out of a therapy similar to those previously specified but not named, will be fully covered under the policy.

The new format insures all modalities formerly listed, as well as any similar modality regardless of its clinical title (**except for Bach Flower Remedy which has been removed from the plan**). We have continued to specify certain other modalities that did not adequately meet the broad definitions noted. Consequently massage now covers similar therapies regardless of the school of clinical title. The same is true for energy work such as Reiki, Healing Touch and all similar therapies.

For your convenience we have provided a list of modalities as appeared on previous applications. These continue to be insured, as do all similar practices.

We again wish to apologize for the confusion and inconvenience this may have caused you. While our intention is to continually enhance your protection, we can see how this was not readily apparent in the application we sent you. As your insurance professional, we are continually striving to provide you with the best possible coverage at the most economical cost.

To calculate your premium, please refer to the on-line Application. From the listing of modalities, except for those specified under Option 2 or 3, all other modalities are considered Option 1 therapies.

Should you have any questions regarding this or any other matter, please contact us at your earliest convenience.

IMPACT

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PREVENTATIVE HEALTH SERVICES INSURANCE PROGRAM

Sample listing of modalities: Minimum List of Insured Modalities for the 2012 policy Term

- Includes all modalities formerly insured except Bach Flower
- For modalities not listed below, please call our office for confirmation of inclusion under the plan

Acupressure	Lomi Ancient Massage
Acupuncture	Lymphatic Drainage Massage
Animal Massage (Suppl. Application Required)	Matrix Energetics
Aromatherapy	Meditation Training
Aquatic Exercise Therapy	NLP – Neuro Linguistic
ARC – A Return to Consciousness	Nutrition Counseling
Ayurveda Massage	Polarity Therapy
Bio Energetic Intolerance Elimination	Pranic Healing
Biofeedback	Qi Gong
Body Talk	Raindrop Therapy
Body Wraps	Reflexology
Bowen Technique	Relaxation Massage
Brine Baths	RMT (excluding Ontario)
Chair Massage	Reiki
Chakra Balancing	Shamanic Healing/Coaching
Crystal Healing	Shiatsu
Craniosacral	Sports Massage / Deep Tissue Treatment Massage
Cupping	Sugaring
Ear Candling Eden Energy Medicine	Swedish Massage
Emotional Freedom Tech (EFT)	Tai Chi
Exfoliations	Thai Massage
Facials	Therapeutic Touch
Indirect Moxibustion (excludes Direct Moxibustion)	Theta Healing
Healing Touch	Touch for Health
Heilkunst	Trager Approach
Heller Work	Trigenics
Homeopathy	Trigger Point Therapy
Hot Stem Facial/Massage	Tunia
Hot Stone Massage	Yoga (exclude Hot/Bikram/Moksha)
Hydro-massage	
Hydrotherapy	
Hypnotherapy	
Indian Head Massage	
Infrared Sauna	
Ionization Detoxification	
Iridology	
Journey Practitioner	
Kairos/Shen Therapy	