

FACT SHEET: Harmony Natural Therapies (E5)

Harmony Natural Therapies is an Extras cover designed to provide benefits for natural therapies such as naturopathy, reflexology, homoeopathy and complementary therapies such as remedial massage, shiatsu and chinese medicine, which are not covered by Medicare. Harmony Natural Therapies also covers you for conventional treatments such as dental services, optical, physiotherapy and many more, to benefit the total you.

All benefits are subject to waiting periods listed below. **A 12 month waiting period applies for any pre-existing conditions from the date of commencing cover before benefits are payable.**

Benefits are payable only for services provided by a recognised practitioner in private practice. It is recommended you contact us to ensure your practitioner is recognised by Australian Unity prior to your first consultation. To obtain a full schedule of dental benefits call **13 29 39** or email healthcover@australianunity.com.au. Maximum limits apply per calendar year (January to December).

Services	Benefits	Yearly Limit (per calendar year)			Waiting Period				
		Year	Single	Family					
Dental	Overall yearly dental maximum limits apply per membership	1st	\$600	\$1,200	Please see below				
		2nd	\$700	\$1,400					
		3rd	\$800	\$1,600					
		4th	\$900	\$1,800					
		5th	\$1,000	\$2,000					
		6th	\$1,200	\$2,400					
Preventative Dental <i>Covers services such as periodic examinations, scale and cleans, fluoride treatment and mouth guards</i>	Set benefits apply per item No out-of-pocket cost for selected preventative services at Australian Unity No Gap Dental Centres	Included in overall yearly dental limits above.			No waiting periods except for pre-existing conditions				
General Dental <i>Also covers services such as fillings, teeth extractions, endodontics and periodontics</i>	Set benefits apply per item	Included in overall yearly dental limits above. Periodontic benefits are subject to a maximum of \$400 per person per calendar year.			<ul style="list-style-type: none"> Six months for surgical extraction of wisdom teeth No other waiting periods except for pre-existing conditions 				
Major Dental <i>Covers crowns, bridges, inlays, onlays, some restorations, veneers, dentures, implants and prosthetic devices</i>	Set benefits apply per item Benefits for replacement of a complete denture is limited to one set every three calendar years	Entitlement per person included in overall yearly limits above			<ul style="list-style-type: none"> 12 months If you were previously uninsured or not covered for these services your 1st year of benefit entitlement is the 2nd year of membership 				
		1st year of membership	Waiting period applies						
		1st year of entitlement	\$550						
		2nd year of entitlement	\$600						
		3rd year of entitlement	\$650						
		4th year of entitlement	\$700						
Orthodontics	100% of the fee charged up to the yearly maximums A lifetime maximum of \$2,400 per person applies	Entitlement per person included in overall yearly limits above							
		1st year of membership	Waiting period applies						
		1st year of entitlement	\$550						
		2nd year of entitlement	\$600						
		3rd year of entitlement	\$650						
		4th year of entitlement	\$700						
Acupuncture, Aromatherapy, Ayurvedic, Chinese Massage, Chinese Medicine, Dietetics, Herbalism, Homoeopathy, Iridology, Kinesiology, Myotherapy, Naturopathy, Reflexology, Remedial Massage, Rolfing, Shiatsu, Swedish Massage	\$32 initial consultation \$27 subsequent consultations Benefits are not payable for herbal medicines or supplements	Combined maximum of \$350 per person \$600 per family			No waiting period except for pre-existing conditions				
		Chiropractic, Osteopathy, Bowen Therapy, Alexander Technique	\$35 initial consultation \$27 subsequent consultations \$30 for chiropractic x-ray (limit of one x-ray per person per year)	Combined maximum of \$500 per person \$900 per family			No waiting period except for pre-existing conditions		
				Physiotherapy, Speech Therapy, Eye Therapy, Occupational Therapy, Exercise Physiology	70% of fee charged	Combined maximum of \$500 per person \$900 per family			No waiting period except for pre-existing conditions

FACT SHEET: Harmony Natural Therapies (E5) – *continued*

Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
Optical <i>For glasses, contact lenses or repairs prescribed by a registered optometrist/oculist in private practice</i>	100% of the cost A prescription or copy must be supplied with the claim. Non-prescription sunglasses and non-prescription contact lenses are excluded	\$200 per person	Six months
Pharmacy <i>For non-PBS scripts dispensed by a registered pharmacist in private practice (vitamins, minerals and supplements are excluded)</i>	Up to \$25 per script after an equivalent of the current PBS contribution is paid	\$500 per person	No waiting period except for pre-existing conditions
Podiatry <i>Excludes surgical podiatry</i>	\$35 initial consultation \$25 subsequent consultations	Combined maximum of \$300 per person \$600 per family	No waiting period except for pre-existing conditions
Orthotics <i>Approved appliances on the recommendation of a podiatrist or medical practitioner and supplied by a practitioner in private practice. Includes foot orthotics, braces and splints</i>	75% of the cost		12 months
Psychology	\$50 initial consultation \$30 subsequent consultations	Combined maximum of \$400 per person \$800 per family	No waiting period except for pre-existing conditions
Hypnotherapy	\$40 initial consultation \$25 subsequent consultations		No waiting period except for pre-existing conditions

What is a pre-existing condition?

It is any illness, ailment or condition, the signs or symptoms of which were known, or which a medical or paramedical practitioner appointed by us considers, after examining information furnished by your doctor, and any other relevant information, were in existence at any time during the six months ending on the day on which you became insured. This is irrespective of whether you were aware of the illness, ailment or condition.

Preventative Health Benefits

The following preventative health benefits are included with your health cover. For detailed information on benefit limits, waiting periods and program approvals please refer to your preventative health benefits brochure or visit australianunity.com.au/wellnessbenefits. Claim forms are downloadable from australianunity.com.au/claims

Doctor health checks*

Regular check ups with your GP are all part of a good health regime and we'll help cover the consultation when not covered by Medicare.

Quit smoking*

When you're ready to quit, if you complete a course with one of our approved providers Smokenders, Allen Carr's Easyway or the QUIT Foundation, we're here to support you.

Weight loss*

Lose weight with one of our approved weight loss providers, Weight Watchers (excludes at home kits/online), Sure Slim, Jenny Craig or UltraLite, and we'll reward you at three different stages toward your weight loss goal.

Travel vaccinations

Travelling is fantastic for the body, mind and spirit. Make sure avoidable health risks don't stop you in your tracks and get the right vaccinations before you go.

Wellplan Online

Available exclusively to Australian Unity Health members, Wellplan Online offers personalised information and support to help you identify and manage your health risks. Visit: australianunity.com.au/wellplanonline

* Where an Extras cover is taken with Hospital cover, benefits are payable under the Hospital cover only.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to www.privatehealth.com.au/codeofconduct

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