

Australian Unity FY24 Q3&4 Acquisition Offer

“Six Weeks Free” Offer Jan 2 – June 30 2024

“No 2 month or Optical waiting periods” 13 May – 30 June 2024

Offer: (no change)

- Get 6 (six) weeks free when you join hospital and extras – 2 Jan – 30 June 2024
- Get 6 (six) weeks free when you join extras only – 2 Jan – 30 June 2024

Offer period

- Start Date: **2nd Jan 2024**
- End Date: **30th Jun 2024**

Eligibility Criteria

1. Purchase Australian Unity combined hospital and extras cover, extras-only cover
2. Through either the Australian Unity call centre; via the Australian Unity website, Australian Unity Partnerships (phone and online portals) or via an aggregator or comparator call centres/websites.
3. Join between 2 January and 30 June 2024 where the policies purchased have a commencement date between 2 January and 30 June 2024.
4. are new members on new memberships who have not previously held Australian Unity health insurance within 90 days of joining.
5. complete **60 days of continuous paid membership** (within the first 60 days of membership) before being eligible for 6 weeks free.
6. member must be financial and not in arrears or be suspended for a period during the first 60 days of membership to receive the 6 weeks free

Note: If a customer is in arrears or suspends their policy in their first 60 days of membership, they will no longer be eligible for the 6 weeks free. Please advise customers to ensure their payments are up to date in their first 60 days in order to remain eligible.

Note: This offer is not available:

- to members who have held health cover with Australian Unity in the 90 days prior to 2 January 2024.
- to new members who purchase hospital-only cover or Overseas Visitors Cover.
- to dependants who come off their parent's policy and take out hospital and extras cover within 90 days will not be eligible for this offer. However, they will be eligible for a separate offer if they join within 30 days, refer to the details [here](#).
- to Australian Unity staff (this includes Greengate 21 staff); or
- in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
- All waiting periods are applicable, there are no waiting periods waived as part of the offer

Fulfilment of Six Weeks Free

- Customers need to meet all eligibility criteria as outlined above
- Customers need to complete **60 days of continuous paid Australian Unity membership** before the six weeks offer will be applied to the new member's policy.
- The six weeks free offer is applied to each policy by advancing the date it is paid up to, ie moving it forward six weeks.
- The offer will then be applied within 30 days of completing the 60 days of paid membership due to data and processing time. It won't be applied on the 60th or 61st day. It could take **up to 90 days** from joining for the weeks free to be applied, provided the member has maintained payment during that time. Please ensure you clearly communicate this to customers.

Offer: No 2-month or Optical waiting period on extras for combined hospital and extras policies

Offer period

- Start Date: **13 May 2024**
- End Date: **30 June 2024**

New members joining on combined hospital and extras policies can enjoy no 2 month or optical waiting period on extras so they can start claiming straight away. Unless specified, all other waiting periods for all products still apply.

Eligibility Criteria

1. Purchase Australian Unity combined hospital and extras cover (either a combined product or a hospital product and an extras product)
2. Through either the Australian Unity call centre; via the Australian Unity website, Australian Unity Partnerships (phone and online portals) or via an aggregator or comparator call centres/websites.
3. Join between 13 May and 30 June 2024 where the policies purchased have a commencement date between 13 May and 30 June 2024.
4. are new members on new memberships who have not previously held Australian Unity health insurance within 90 days of joining

Note: This offer is not available:

- to members who have held health cover with Australian Unity in the 90 days prior to 13 May 2024
- to new members who purchase hospital only cover; extras only cover; Overseas Visitors Cover or Overseas Visitors Cover plus extras cover;
- to Australian Unity staff (this includes Greengate 21 staff); or
- in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
 - i. This offer is available in conjunction with the following offer: Get 6 (six) weeks free when you join hospital and extras between 2 January and 30 June 2024

Terms and Conditions –

Link - <https://www.australianunity.com.au/health-insurance/campaign/health-offer/terms-and-conditions>

- **Get 6 (six) weeks free when you join hospital and extras (Jan 2 – June 30, 2024)**
1. This offer only applies:
 - a. to people who purchase Australian Unity hospital and extras cover (either a combined product or a hospital product and an extras product);
 1. through either:
 1. the Australian Unity call centre;
 2. the Australian Unity website;
 3. Australian Unity Partnerships (phone and online portals); or
 4. an aggregator or comparator call centre/website;
 2. between 2 January – 30 June 2024 where the policies purchased have a commencement date between 2 January – 30 June 2024; and
 3. are new members on new memberships (see condition 3 below); or
 - b. to members who purchase Australian Unity hospital & extras cover (either a combined product or a hospital product and an extras product) through iSelect's or Health Insurance Comparison (HIC)'s or It's My Health's or HealthDeal's referral program; and
 1. have a referral date (i.e.: the date the sale was processed by iSelect/ HIC /It's My Health/ HealthDeal) no later than 30 June 2024 and a start date no later than 15 July 2024;
 2. are new members on new memberships (see condition 3 below).
 2. After complying with paragraph 1 above, and subject to paragraph 3 and 5 below, the policy holder may receive 6 (six) weeks free on their hospital and extras cover (either a combined product or a hospital product and an extras product). Limit of one 6 weeks free offer per membership.
 3. Offer only available to new members on new memberships, who have not previously held Australian Unity health insurance within 90 days of joining.
 4. Dependants who come off their parent's policy and take out hospital & extras cover or a combination cover within 90 days will not be eligible for this offer. However, they may be eligible for a separate offer if they join within 30 days, refer to the details [here](#).
 5. This promotion is not available:
 - a. to members who take out hospital only cover or Overseas Visitors Cover;
 - b. to members who take out extras only cover (separate offer in market for extras only);
 - c. to Australian Unity staff (this includes Greengate21 staff).
 6. The 6 weeks free will be applied to the membership after the policy holder has held hospital and extras cover for a minimum period of 60 continuous days and the policy is paid up to date:
 - a. The 6 weeks free will not be applied on any policies that are in arrears or that are suspended for a period during the first 60 days of membership.
 - b. The 6 weeks free offer is applied to your policy by advancing the date you are paid up to, i.e. moving it forward 6 weeks. The 6 weeks free will be applied to policies within 30 days after completing 60 continuous days of paid membership.
 7. This offer is not available in conjunction with any other retail offer or promotion, except where those retail offers or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
 8. Those who join via a partnership relationship are eligible for the partnership discount and the weeks free offer.
 9. This offer can be withdrawn at any time by Australian Unity. Australian Unity reserves the right to change these offer conditions at any time by publishing updated terms and conditions on its website [australianunity.com.au/health-insurance/campaign/health-offer/terms-and-conditions](https://www.australianunity.com.au/health-insurance/campaign/health-offer/terms-and-conditions), and to apply the updated offer conditions to any policies purchased after the time when the conditions were updated.
 10. Australian Unity may request further information from any purchaser at its discretion, acting reasonably, in order to determine whether the purchaser is eligible for this promotion.

• **Get 6 (six) weeks free when you join extras only – 2 Jan – 30 June, 2024**

1. This offer only applies:
 - a. to people who purchase Australian Unity extras cover (extras product);
 1. through either:
 1. the Australian Unity call centre;
 2. the Australian Unity website;
 3. Australian Unity Partnerships (phone and online portals); or
 4. an aggregator or comparator call centre/website;
 2. between 2 January – 30 June 2024 where the policies purchased have a commencement date between 2 January – 30 June 2024; and
 3. are new members on new memberships (see condition 3 below); or
 - b. to members who purchase Australian Unity extras cover (extras product) through iSelect's or Health Insurance Comparison (HIC)'s or It's My Health's or HealthDeal's referral program; and
 1. have a referral date (i.e.: the date the sale was processed by iSelect/ HIC /It's My Health/ HealthDeal) no later than 30 June 2024 and a start date no later than 15 July 2024;
 2. are new members on new memberships (see condition 3 below).
2. After complying with paragraph 1 above, and subject to paragraph 3 and 5 below, the policy holder may receive 6 (six) weeks free on their extras cover (extras product). Limit of one 6 weeks free offer per membership.
3. Offer only available to new members on new memberships, who have not previously held Australian Unity health insurance within 90 days of joining.
4. This promotion is not available:
 - a. to members who take out hospital only cover or Overseas Visitors Cover;
 - b. to members who take out hospital and extras cover (either a combined product or a hospital product and an extras product) (separate offer in market hospital and extras cover);
 - c. to Australian Unity staff (this includes Greengate21 staff).
5. The 6 weeks free will be applied to the membership after the policy holder has held extras cover for a minimum period of 60 continuous days and the policy is paid up to date:
 - a. The 6 weeks free will not be applied on any policies that are in arrears or that are suspended for a period during the first 60 days of membership.
 - b. The 6 weeks free offer is applied to your policy by advancing the date you are paid up to, i.e. moving it forward 6 weeks. The 6 weeks free will be applied to policies within 30 days after completing 60 continuous days of paid membership.
6. This offer is not available in conjunction with any other retail offer or promotion, except where those retail offers or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
7. Those who join via a partnership relationship are eligible for the partnership discount and the weeks free offer.
8. This offer can be withdrawn at any time by Australian Unity. Australian Unity reserves the right to change these offer conditions at any time by publishing updated terms and conditions on its website australianunity.com.au/health-insurance/campaign/health-offer/terms-and-conditions, and to apply the updated offer conditions to any policies purchased after the time when the conditions were updated.
9. Australian Unity may request further information from any purchaser at its discretion, acting reasonably, in order to determine whether the purchaser is eligible for this promotion.

No 2 month or optical waiting periods on extras (13 May – 30 June 2024)

1. This promotion is only available:
 - a. to members who purchase Australian Unity hospital & extras cover;
 - b. through either the Australian Unity call centre/website, or aggregator or comparator call centre/website;
 - c. between 13 May and 30 June 2024, where the policies purchased have a commencement date between 13 May and 30 June 2024.
2. Notwithstanding section 1, Members who join Australian Unity hospital & extras cover (either a combined product or a hospital product and an extras product) through iSelect's or Health Insurance Comparison (HIC)'s or It's My Health's or HealthDeal's referral program must have a referral date (i.e. the date the sale was processed by iSelect / HIC / It's My Health / HealthDeal) no later than 30 June 2024 and a start date no later than 14 July 2024.

3. This promotion is available:
 - a. to new members on new memberships who have not previously held Australian Unity health insurance within 90 days of joining (see further condition 4 below)
 - b. existing members with hospital only, adding extras cover to their policy or existing members with hospital and extras who upgrade their extras level of cover (waiting periods waived for higher benefits allowance only)
4. This promotion is not available:
 1. to new members who purchase hospital only cover; extras only cover; Overseas Visitors Cover or Overseas Visitors Cover plus extras cover;
 2. to Australian Unity staff; or
 3. in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
 1. This offer is available in conjunction with the following offer: Get 6 (six) weeks free when you join hospital and extras between 2 January – 30 June 2024.
5. After satisfying condition 1 to 4 above, Australian Unity will waive 6-month optical extras waiting periods and all 2-month extras waiting periods required to be served under extras covers which have been purchased as part of this promotion. Unless specified by Australian Unity, all other waiting periods for all products still apply.
6. If you are transferring from another fund, we'll take into consideration the amount you've claimed in 2024 under your previous cover when we calculate your yearly limit for equivalent services under your new cover.
7. This promotion can be withdrawn at any time by Australian Unity. Australian Unity reserves the right to change these offer conditions at any time by publishing an updated version of these terms and conditions on its website, and to apply the updated offer conditions to any policies purchased after the time when the conditions were updated.
8. Australian Unity may request further information from any purchaser at its discretion in order to determine whether the purchaser is eligible for this promotion.