

TERMS AND CONDITIONS

**4 weeks free + 2 and 6 months waits waived on Extras cover
+ 3% corporate discount + 5% Vitality discount**

Exclusive to CBUS employees

May 2024



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this Weeks Free and Waiting Period Waiver offer to **Eligible Customers** holding an **Eligible Policy**, on the following terms and conditions:

1. Eligibility

You will be an **Eligible Customer** where:

- 1.1 As of 4 June 2024, you do not hold and are not insured under, nor have you in the 2 months prior to 4 June 2024, held or been insured under a private health insurance policy issued by AIA Health.
- 1.2 You must purchase either a combined hospital and extras policy or hospital only policy issued by AIA Health that commences between 4 June 2024 and 4 September 2024 (**Eligible Policy**).
The following are not considered to be an **Eligible Policy**:
 - 1.2.1 Gold Hospital and Silver Plus Family products (either standalone product or within a combined product)
 - 1.2.2 Overseas Workers Base Cover
 - 1.2.3 Overseas Workers Standard Cover
 - 1.2.4 Extras Only products
- 1.3 You have not utilised any other discount or promotion issued or provided by AIA Health within the last 12 months.
- 1.4 You are at least 18 years of age.
- 1.5 You must be a employee of CBUS.
- 1.6 The promo code: **CBUSJUN24** has been applied to your policy.
- 1.7 You maintain continuous membership with AIA Health for the **Qualifying Period** specified in clause 2.4 (a) from the commencement date of your **Eligible Policy**.
- 1.8 Your **Eligible Policy** is paid up at the time of fulfilment. Fulfilment is determined within 14 business days of the end of the **Qualifying Period**.

2. Offer

The following offer applies to **Eligible Customers** only:

- 2.1 You will be entitled to receive a maximum of 4 weeks free as a premium refund in Year 1 of your **Eligible Policy** plus an ongoing 3% corporate discount, and a 5% AIA Vitality discount (see 3. Discounts).
- 2.2 The premium refund will be determined by the **Eligible Policy** type held by you at the end of the **Qualifying Period**.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.
- 2.4 (a) **Qualifying Period**
 - i) For Eligible Policies commencing between 4 June 2024 and 30 June 2024 once you have held and paid for your **Eligible Policy** for a continuous period up to **7 October 2024**, you will be reimbursed the equivalent of 4 weeks of premiums into your nominated bank account.
 - ii) For Eligible Policies commencing between 1 July 2024 and 31 July 2024 once you have held and paid for your **Eligible Policy** for a continuous period up to **4 November 2024**, you will be reimbursed the equivalent of 4 weeks of premiums into your nominated bank account.
 - iii) For Eligible Policies commencing between 1 August 2024 and 4 September 2024 once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2024**, you will be reimbursed the equivalent of 4 weeks of premiums into your nominated bank account.
- 2.5 You will be entitled to a waiver of any applicable 2 month and 6 month waiting periods on the following AIA Health Extras products: Base 50% Back Extras, Good 50% Back

Extras, Better 60% Back Extras, Best 70% Back, Base Set Extras, Base Set Extras (with Optical), Good Set Extras and Better Set Extras.

- 2.6 The 2 month and 6 month waiting periods on Extras services under the Extras products listed in clause 2.5 will be waived from the commencement date of your Eligible Policy.
- 2.7 Annual Extras limits, other waiting periods (i.e. 12 month Extras waiting periods and Hospital waiting periods) and fund rules continue to apply.

3. Discount

- 3.1 You are entitled to receive a corporate discount of 3% on the cost of your AIA Health policy for as long as you are an employee of an AIA Health corporate partner.
- 3.2 You are eligible for a 5% AIA Vitality discount where you engage with the program achieving a Silver AIA Vitality status or higher (as specified in clause 3.3 below).
- 3.3 To remain eligible for the ongoing 5% AIA Vitality discount, you must maintain an AIA Vitality Silver Status or above for each year that you hold an **Eligible Policy**. If you do not maintain AIA Vitality Silver Status or above, the AIA Vitality discount will reduce by 2.5% each year until no discount is applied. The 5% discount will be reapplied to the policy once you return to AIA Vitality Silver Status.

4. General

- 4.1 This offer is not available in conjunction with any other AIA Health promotional join offer or any other AIA Australia Limited staff promotional offer or discount.
- 4.2 You must provide your company name and employee ID at the time of purchase.
- 4.3 This offer is not available to AIA employees and contractors of AIA.
- 4.4 This offer is only available for Eligible Policies purchased directly from AIA Health.
- 4.5 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.
- 4.6 You will be issued the applicable weeks free amount pursuant to this offer in your direct credit account within 14 business days after the end of the applicable **Qualifying Period**.
- 4.7 Premium refund reimbursements are payable by direct deposit only. Your provision of correct direct credit banking details is a requirement of AIA Health's fulfilment of this offer. If you do not provide correct direct credit details to AIA Health, AIA Health will apply this offer as a 'credit amount' entitlement on your **Eligible Policy**, and AIA Health will no longer be subject to, and is relieved from, any obligation to pay you a cash reimbursement under this offer.
- 4.8 AIA Health reserves the right to end, change or extend this Offer at any time.