



HEALTHIER, LONGER,
BETTER LIVES

AIA Health Insurance

**GET UP TO 12
WEEKS FREE***

**Plus, waive 2-6 month
waiting periods on Extras
when you join by 31 October.**

**SPEAK TO YOUR FINANCIAL ADVISER
TO TAKE UP THIS OFFER TODAY!**

On eligible products. Terms and conditions apply.

12 WEEKS FREE OFFER



Health

Terms and conditions

September 2023

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

1. Eligibility

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

- 1.1 As at 15 September 2023 you do not hold and are not insured under, nor have you in the 2 months prior to 15 September 2023 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a policy issued by AIA Health that commences between 15 September 2023 and 31 October 2023 (**Eligible Policy**).

The following are not considered to be an **Eligible Policy**:

- 1.2.1 Silver Plus Family and Gold hospital products (either standalone or within a combined product or in a standalone product).
- 1.2.2 Overseas Workers Base Cover.
- 1.2.3 Overseas Workers Standard Cover.
- 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 Your policy references the following promo code: **AIASEP23**
- 1.6 You maintain continuous membership with AIA Health for each **Qualifying Period** specified in clauses 2.4 (a), 2.4 (b), 2.4 (c), 2.11 (a) and 2.11 (b) below from the commencement date of your **Eligible Policy**.

2. Offer

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

Combined Hospital & Extras Policies

- 2.1 You will be entitled to receive a maximum of 12 weeks of premium refunds across Year 1, Year 2, and Year 3 of your **Eligible Policy** plus a waiver of the 2 month and 6 months waiting periods on all Extras services. This Offer will be promoted to **Eligible Customers** as a 6 weeks premium cashback after meeting criteria for **Qualifying Period 1**, 3 weeks premium cashback after meeting criteria for **Qualifying Period 2** and 3 weeks premium cashback after meeting criteria for **Qualifying Period 3**.
- 2.2 The premium refund amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of each applicable **Qualifying Period**.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.4 (a) Qualifying Period 1

- i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **22 January 2024** you will be reimbursed the equivalent of 6 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period**.

2.4 (b) Qualifying Period 2

- i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023 once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2024** and you have **AIA Vitality Silver Status** or above

at the time of fulfilment you will be reimbursed equivalent of 3 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

2.4 (c) Qualifying Period 3

i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **1 December 2025** and you have **AIA Vitality Silver Status** or above at the time of fulfilment you will be reimbursed the equivalent of 3 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

- 2.5 You will be entitled to the waiver of the 2 month and 6 months waiting periods on all Extras services under the relevant **Eligible Policy**. Extras are defined as: Base 50 Back, Good 50 Back, Better 60 Back, Best 70 Back, Base Set, Good Set and Better Set.
- 2.6 The 2 month and 6 month waiting periods on Extras services under the **Eligible Policy** will be waived from the commencement date of your **Eligible Policy**.
- 2.7 Yearly Extras limits, other waiting periods (12 month Extras waiting periods and Hospital waiting periods) and fund rules apply despite the waiver.

Hospital Only Policies

- 2.8 You will be entitled to receive a maximum of 6 weeks of premium refunds across Year 1, Year 2 of your **Eligible Policy**. This Offer will be promoted to **Eligible Customers** as a 4 weeks premium cashback after meeting criteria for **Qualifying Period 1** and a 2 weeks premium cashback after meeting criteria for **Qualifying Period 2**.
- 2.9 The premium refund amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of each applicable **Qualifying Period**.
- 2.10 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.11 (a) Qualifying Period 1

i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **22 January 2024** you will be reimbursed the equivalent of 4 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

2.11 (b) Qualifying Period 2

i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2024** and you have **AIA Vitality Silver Status** or above at the time of fulfilment you will be reimbursed equivalent of 2 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

3. General

- 3.1 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.
- 3.2 This offer is only available for **Eligible Policies** purchased directly from AIA Health.
- 3.3 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.
- 3.4 You will be issued the applicable cashback amount pursuant to this offer in your nominated bank account within 14 business days after the end of the applicable **Qualifying Period**.
- 3.5 Cashback amounts 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.