# FOUR WEEKS FREE AND A DONATION

to the value of 2 weeks premium of your Eligible Policy to the Mother's Day Classic Foundation (MDCF) plus an ongoing 2% corporate discount

# **Terms and Conditions**

1 May 2025 - 31 May 2025



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this offer of 4 weeks free premium, plus a donation to the value of 2 weeks premium going to the Mother's Day Classic Foundation (MDCF) to support breast and ovarian cancer research, plus an ongoing 2% corporate discount available on eligible AIA Health products on the following terms and conditions:

# 1. Eligibility

You will be an Eligible Customer where:

- 1.1. As at 1 May 2025, you do not hold and are not insured under, nor have you in the 2 months prior to 1 May 2025 held or been insured under a private health insurance policy issued by AIA Health.
- 1.2. As at 1 May 2025, you are a current employee of Coverforce.
- 1.3. You must purchase either a Hospital only, or combined Hospital and Extras policy, issued by AIA Health that commences between 1 May 2025 and 31 May 2025 (Eligible Policy). The following are not considered to be an Eligible Policy:
  - 1.3.1 Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product).
  - 1.3.2 Extras Only products.
  - 1.3.3 AIA Health Overseas Workers Base Cover and AIA Health Overseas Workers Standard Cover.
- 1.4. You have not utilised any other discount or promotion issued or provided by AIA Health within the last 12 months.
- 1.5. You are at least 18 years of age.
- 1.6. You use or reference the following promo code: **CFMAY25**.
- 1.7. You maintain continuous membership with AIA Health for the Qualifying Period specified in clause 2.4 below from the commencement date of your Eligible Policy.

## 2. The Offer

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

- 2.1. You will be entitled to receive 4 weeks free and the Mother's Day Classic Foundation (MDCF) will receive a donation to the value of 2 weeks of **Eligible Policies** premium plus you will receive an ongoing 2% corporate discount, and a 5% AIA Vitality discount (see Section 3).
- 2.2. The premium that the MCDF will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of the **Qualifying Period**.
- 2.3. One (1) **Eligible Customer** per **Eligible Policy** is entitled to the offer.

#### 2.4. Qualifying Period

Once you have held and paid for your **Eligible Policy** for a continuous period up until **4 August 2025**, within **15 business days of the Qualifying date**, 4 weeks free will be applied to your **Eligible Policy**, meaning you will not be required to pay any premiums for your **Eligible Policy for 4 weeks**.

- 2.5. AIA Health will also make one (1) donation to MCDF on behalf of the **Eligible Customer**. The donation value will be a 2 week premium based on the product and membership type at the end of the **Qualifying Period**.
- 2.6. If your 4 weeks free period ends before your next scheduled direct debit date, a smaller payment amount may be taken to cover the difference.
- 2.7. Your **Eligible Policy** must not be in arrears, terminated or suspended during the **Qualifying Period**.

### 3. Discount

- 3.1. You are entitled to receive a corporate discount for as long as you are an employee of Coverforce. The current corporate discount for eligible Coverforce employees is 2% on AIA Health products. The size of this discount may change in the future but not without prior notification to you.
- 3.2. You are eligible for a 5% AIA Vitality discount when you first join AIA Health and continues to apply as long as you maintain an AIA Vitality Silver Status or higher (as specified in clause 3.4 below).
- 3.3. Any discounts e.g. the 5% AIA Vitality discount and the 2% corporate discount (i.e. a 7% total discount) are applied to the total premium of AIA Health.
- 3.4. To remain eligible for the ongoing 5% AIA Vitality discount, **Eligible Customers** must maintain AIA Vitality Silver Status or above for each year that they hold an **Eligible Policy**. If **Eligible Customers** don't maintain AIA Vitality Silver Status or above, the AIA Vitality discount will reduce by 2.5% each year until no discount is applied.

### 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. This offer is only available for **Eligible Policies** purchased directly from AIA Health.
- 4.3. This offer is not available to any customers attached to a corporate group, including employees/contractors of AIA Australia.
- 4.4. Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.
- 4.5. The Offer is not exchangeable for cash.
- 4.6. Maximum one donation per policy.
- 4.7. The donation made by AIA Health to the MCDF is not tax deductible for the **Eligible Customer**.
- 4.8. The **Eligible Customer** will receive SMS notification once the 4 weeks free has been applied to their policy.