

TERMS AND CONDITIONS

Offer terms and conditions.

- **General – offer for new joins:**
 - Available for new members on new memberships who have not held ahm hospital and/or extras cover in the 30 days before their cover start date.
 - Must join an eligible ahm extras only cover between **6 July 2026-31 July 2026**.
 - Only available on direct debit.
 - Only available on an **Extras only** product.
 - Not available in conjunction with any other ahm or third party offers.
 - Not available for Hospital only, Hospital and Extras packages or combinations, Ambulance only or overseas student health cover (OSHC).
 - Cannot be redeemed for cash.
 - Other waiting periods may apply to hospital and/or extras cover.
 - Annual limits on extras cover apply. If switching funds, any amount of your annual limits used while you were with your previous fund may be deducted.
- **6 weeks free:**
 - Must maintain eligible extras only cover continuously for 60 days from the cover start date and pay your premium for this period to receive 6 weeks free. If you change to an ineligible cover during this period, 6 weeks free will not be issued.