

Important Information:

If you take up this policy, you will not be eligible for Qantas Points offers and other offers advertised elsewhere for the same policy.

Qantas Health Insurance is issued by nib health funds limited ABN 83 000 124 381 (nib) a registered private health insurer, and is arranged by Qantas Airways Limited ABN 16 009 661 901 (Qantas), for which Qantas receives commission.

To earn Qantas Points, you must be a member of the Qantas Frequent Flyer (QFF) program, and provide your QFF number to the Qantas Health Insurance team. A joining fee usually applies. However, this will be waived if you join with the help of the Qantas Health Insurance team. Membership and points are subject to the QFF program terms and conditions.

1 Qantas Frequent Flyer (QFF) members who purchase a Qantas Health Insurance policy will earn 1 Qantas Point per \$1 value of premium paid excluding any Government rebate amounts applied to reduce the cost of the premium. Qantas may withdraw or extend this offer at any time.

2 The Qantas Wellbeing App (the App) is available to Qantas Frequent Flyer (QFF) members aged 13 years of age and over. The number of Qantas Points offered on activities in the App may vary depending on the Eligible Qantas Product/s the member holds. See the Wellbeing program terms and conditions for details. Membership and Qantas Points are subject to the QFF program terms and conditions. A joining fee usually applies, however this will be waived when signing up via the App. Each App user who is covered under a Qantas Health Insurance policy could earn 12,000 Qantas Points in a year through the App, by reaching a Daily Stepping Challenge goal of at least 10,000 steps every day, a Weekly Stepping Challenge goal of at least 70,000 steps every week, and any Sleep Health Challenge goal 6 out of every 10 nights. Qantas Points earned with the App will be credited to the App user's QFF account fortnightly. Qantas may amend or withdraw points offers on activities in the App at any time.

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