# **FAQs for Broker**

## Summary

HIF are making our '**6W2M**' acquisition offer available to Compare the Market (CTM). The offer is only available to domestic policy holders who purchase combined Hospital and Extras cover before 30 November 2022.

- **Offer**: What if you could score 6 weeks FREE cover? Join on Hospital and Extras before 30 November 2022 and you'll do just that! Plus, we'll waive all 2-month Extras waiting periods.
- Offer available from/to: 17 October to 30 November 2022
- Offer code (internal use only): CTM6W2M
- Offer available to: HIF domestic policyholders only
- **Product eligibility**: Hospital + Extras (combined only)
- Sales conditions: No caps apply.

### **Offer FAQs**

### What is the offer?

What if you could score 6 weeks FREE cover? When you join HIF on Hospital and Extras before 30 November 2022, you'll do just that! Plus, we'll waive all 2-month Extras waiting periods.

That means you can claim straight away on general dental, optical, chiro, physio, healthy lifestyle programs and much, much more!

#### How long will the offer run for?

This offer is available to CTM from 17 October to 30 November 2022 for new joins who take up the offer by 30 November 2022.

#### Who is eligible for this offer?

This offer is applicable to new HIF domestic memberships who purchase any combined Hospital and Extras policies and opt to pay by Direct Debit.

#### Where is this offer available?

This offer is now available for CTM (CTM6W2M) – and exclusively to CTM in November.

The offer is on hif.com.au (6W2M) for members who join direct with HIF until 31 October 2022. HIF may choose to extend this offer or reintroduce it at a later stage without advance notice.

#### Why should I choose HIF?

There are many reasons you should choose HIF, like -

#### • HIF is not for profit and member focused

HIF's priority is to look after the health and wellbeing of our members, not to maximise profits.

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- Total freedom to choose your own Extras provider You have total freedom to choose your own registered dentist, optician, physio, chiro and other Extras providers.
- Australia's first certified carbon neutral health fund As well as looking after our members' health, we also do our part for the community and planet.
- Alternative healthcare options Access alternative health care options through our exclusive partnerships.

## **Offer Terms and Conditions**

- This offer starts on Monday 17 October 2022 at 12.01am (WST) and closes on Wednesday 30 November 2022 at 11.59pm (WST).
- To qualify for this promotion, the applicant must purchase a health insurance policy from Compare the Market (online or over the phone).
- This offer is only applicable to new HIF domestic memberships who purchase any combined Hospital and Extras policy and opt to pay by Direct Debit.
- Members must maintain their combined Hospital and Extras policy (and be financial) for 90 consecutive days from the policy start date to be eligible to receive the 6 weeks free offer.
- This offer is not available to members who have cancelled their health cover with HIF in the 12 months prior to their join date.
- This offer cannot be used in conjunction with any other offer from HIF.
- Existing HIF members who add Extras to their Hospital Only policy will have the 2-month Extras waiting periods waived.
- Existing HIF members who add a spouse or partner to their existing HIF combined Hospital & Extras policy will have 3 weeks free cover applied to their membership after 90 days from the new joint policy start date.
- HIF reserves the right to change the promotional offer without prior notice or advice.
- HIF Directors and employees are not eligible to receive this offer.