## 1 Month free + Waive Waits

1 Month free after first 60 consecutive days of cover & any 2 & 6 months waits waived

## 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 last 30 days from your cover start date.
- Must join and commence an eligible hospital and extras combination cover on direct debit on or before 16/02/2023
- Only available on direct debit.
- Only available when you join through Compare The Market.
- Only available on any Basic, Basic Plus, Bronze, Bronze Plus, Silver, Silver Plus when combined with an Extras product.
- Not available in conjunction with any other ahm or third party offers.
- Not available on any Gold Hospital Products when combined with any Extras product.
- Not available for Hospital only, Extras only, Ambulance only or Overseas Student Health Cover.
- Cannot be redeemed for cash.
- Please note we reserve the right to amend the offer terms and conditions from time to time.
- 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.

## 1 Month free:

• Must maintain eligible hospital and extras cover continuously for 60 days from the cover start date to receive 1 month free. If you change to an ineligible cover during this period, 1 month free will not be issued.

## Waive Waits:

- Waiver of any 2 & 6 month waiting periods only applies to the extras part of ahm (a) packages and (b) Combined (individual hospital and extras purchased together).
- Please note other waiting periods may still apply to your cover. If switching funds, generally be recognised if you join ahm within 30 days of leaving you previous fund.