

Terms and conditions

Campaign: Life stages campaign 2023
Period: From 2 May 2023



Terms and conditions

Union Health terms and conditions

New joining offer

The offer

All eligible customers will receive from Queensland Teachers' Union Health Fund Limited (ABN 38 085 150 376) 8 weeks free health insurance, redeemed in the circumstances set out below:

- First 4 weeks free instalment - once you have held cover and maintained up-to-date direct debit premium payments for a minimum of 30 consecutive days from your policy start date, we will apply a 4-week free period before your next direct debit is applied.
- Second 4 weeks free instalment - once you have held cover for a continuous period of at least 14 months from your policy start date, we will apply a 4-week free period before your next direct debit is applied.

Fund rules including yearly benefit limits and waiting periods may apply.

Eligibility

The offer is available to you if you:

- Meet membership criteria.
- Are a new Union Health health insurance customer and have not in the 6 months prior to the start of the offer period, been insured under a TUH or Union Health policy.
- Are not transferring from a TUH health insurance policy.
- Are an Australian resident over the age of 18.
- Join on a Union Health insurance policy between 12.00am on Tuesday 2 May 2023 (the 'offer period') and maintain the same membership number for 14 months from your policy start date.
- Pay your health insurance premiums via direct debit.

If you meet all of the eligibility criteria above, you are an eligible customer.

General

- A 30-day cooling off period applies if you change your mind about the cover purchased. As long as no claims have been made, we will refund any premium paid, however you will forfeit eligibility for these offers.
- Not available in conjunction with any other offers.
- Offer is not transferrable.
- 8 weeks free is not redeemable for cash.
- The offer is forfeited if you suspend your policy for any reason during the first 14 months from your policy start date.
- Queensland Teachers' Union Health Fund Limited reserve the right to extend or withdraw this offer at any time without notice.

Details of Union Health's Privacy Policy can be obtained [here](#) or upon request.

If you have any questions regarding these terms and conditions, please contact Union Health on 1300 661 283.