### Offer FAQs

#### What is the offer?

When you join HIF on Extras Cover before 30 June 2023, 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 Compare the Market from 1 May to 30 June 2023 for new joins who take up Extras Cover by 30 June 2023.

## Who is eligible for this offer?

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

# 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.

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 1 May 2023 at 12.01am (WST) and closes on Friday 30 June 2023 at 11.59pm (WST).
- To qualify for this promotion, the applicant must purchase an HIF Extras policy from Compare the Market (online or over the phone).
- This offer is only applicable to new HIF domestic memberships who purchase any Extras policy and opt to pay by Direct Debit.
- Members must maintain their Extras policy (and be financial) for 90 consecutive days from the policy start date to be eligible to receive the 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.
  - 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.