

Australian Unity FY24 Q1 Acquisition Offer

"Six Weeks Free" Offer 28th Aug – 30th Nov 2023
"No 2 month or Optical waiting periods" 28th Aug – 30th Nov 2023

Offer: Get 6 (six) weeks free when you join hospital and extras 28 August – 30 Nov 2023).

Offer period

Start Date: 28th August 2023
End Date: 30th November 2023

Eligibility Criteria

- 1. Purchase Australian Unity hospital and extras cover
- 2. Through either the Australian Unity call centre; via the Australian Unity website, Australian Unity Partnerships (phone and online portals) or via an aggregator or comparator call centres/websites.
- 3. Join between 28 August and 30 November 2023 where the policies purchased have a commencement date between 28 August and 30 November 2023.
- 4. are new members on new memberships who have not previously held Australian Unity health insurance within 90 days of joining.
- 5. complete <u>60 days of continuous paid membership</u> (within the first 60 days of membership) before being eligible for 6 weeks free.
- 6. member must be financial and not in arrears or be suspended for a period during the first 60 days of membership to receive the 6 weeks free

Note: If a customer is in arrears or suspends their policy in their first 60 days of membership, they will no longer be eligible for the 6 weeks free. Please advise customers to ensure their payments are up to date in their first 60 days in order to remain eligible.

Note: This offer is not available:

- to members who have held health cover with Australian Unity in the 90 days prior to when they purchase hospital and/ or extras cover as part of this promotion.
- to new members who purchase extras only cover, hospital only cover or Overseas Visitors Cover.
- to dependants who come off their parent's policy and take out Essential Choice (Bronze Plus) cover within 90 days will not be eligible for this offer. However, they will be eligible for a separate offer if they join within 30 days, refer to the details here.
- to Australian Unity staff (this includes Greengate 21 staff); or
- in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
 - i. This offer is available in conjunction with the following offer: Two month and optical (six month) waiting period waiver for new members joining hospital and extras covers (combo or mix 'n' match), between 28 August 30 November 2023.

Fulfilment Six Weeks Free

- Customers need to meet all eligibility criteria as outlined above
- Customers need to complete 60 days of continuous paid Australian Unity membership before the six weeks offer will be applied to the new member's policy.
- The six weeks free offer is applied to each policy by advancing the date it is paid up to, ie moving it forward six weeks.
- The offer will then be applied within 30 days of completing the 60 days of paid membership due to data and processing time. It won't be applied on the 60th or 61st day. It could take up to 90 days since joining for the weeks free to be applied, provided the member has maintained payment during that time. Please ensure you clearly communicate this to customers.



Offer: No 2-month or Optical waiting period on extras for combined hospital and extras policies

Offer period

Start Date: 28th August 2023
End Date: 30th November 2023

New members joining on combined hospital and extras policies can enjoy no 2 month or optical waiting period on extras so they can start claiming straight away. Unless specified, all other waiting periods for all products still apply.

Eligibility Criteria

- 1. Purchase Australian Unity hospital and extras cover
- 2. Through either the Australian Unity call centre; via the Australian Unity website, Australian Unity Partnerships (phone and online portals) or via an aggregator or comparator call centres/websites
- 3. Join between 28 August and 30 November 2023 where the policies purchased have a commencement date between 28 August and 30 November 2023.
- 4. are new members on new memberships who have not previously held Australian Unity health insurance within 6 months of joining

Note: This offer is not available:

- to members who have held health cover with Australian Unity in the six months prior to when they purchase hospital and/or extras cover as part of this promotion,
- to new members who purchase extras only cover, hospital only cover or Overseas Visitors Cover,
- to Australian Unity staff (this includes Greengate 21 staff); or
- in conjunction with any other retail offer or promotion being run by Australian Unity at the same time time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or for part of a single offer.
 - i. This offer is available in conjunction with the following offer: Get 6 (six) weeks free when you join hospital and extras between 28 August and 30 November 2023.



Terms and Conditions –

Link - https://www.australianunity.com.au/health-insurance/campaign/health-offer/terms-and-conditions

Terms and Conditions: Get 6 (six) weeks free when you join hospital and extras (28 August – 30 November 2023).

- 1. This offer only applies:
 - to people who purchase Australian Unity hospital and extras cover (either a combined product or a hospital product and an extras product);
 - 1. through either:

 - the Australian Unity call centre.
 the Australian Unity website.
 Australian Unity Partnerships (phone and online portals); or
 - 4. an aggregator or comparator call centre/website.
 - 2. between 28 August 30 November 2023 where the policies purchased have a commencement date between 28 August - 30 November 2023; and
 - are new members on new memberships (see further condition 3 below); or
 - b. to members who purchase Australian Unity Hospital & extras cover (either a combined product or a hospital product and an extras product) through iSelect's or Health Insurance Comparison (HIC)'s or It's My Health's or HealthDeal's referral program; and
 - 1. have a referral date (i.e.: the date the sale was processed by iSelect/ HIC /It's My Health/ HealthDeal) no later than 30 November 2023 and a start date no later than 15 December 2023.
 - are new members on new memberships (see further condition 3 below).
- 2. After complying with paragraph 1 above, and subject to paragraph 3 and 5 below, the policy holder may receive 6 (six) weeks free on their hospital and extras cover (either a combined product or a hospital product and an extras product). Limit of one 6 weeks free offer per membership.
- Offer only available to new members on new memberships, who have not previously held Australian Unity health insurance within 90 days of joining.
- This promotion is not available:
 - to members who take out hospital only cover, extras only cover, Overseas Visitors Cover or Overseas Visitors Cover plus extras cover.
 - to Australian Unity staff (this includes Greengate21 staff).
- The 6 weeks free will be applied to the membership after the policy holder has held hospital and extras cover for a minimum period of 60 continuous days and the policy is paid up to date:
 - a. The 6 weeks free will not be applied on any policies that are in arrears or that are suspended for a period during the first 60 days of membership.
 - The 6 weeks free offer is applied to your policy by advancing the date you are paid up to, i.e., moving it forward 6 weeks. The 6 weeks free will be applied to policies within 30 days after completing 60 continuous days of paid membership to allow for data and processing time.
- This offer is not available in conjunction with any other retail offer or promotion being run by Australian Unity at the same time, except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
 - This offer is available in conjunction with the following offer: Two month and optical (six month) waiting period waiver for new members joining hospital and extras covers (combo or mix 'n' match), between 28 August - 30 November 2023.
- Those who join via a partnership relationship are eligible for the partnership discount and the weeks free offer.
- Dependents who come off their parent's policy and take out hospital & extras cover or a combination cover within 90 days will not be eligible for this offer. However, they will be eligible for a separate offer if they join within 30 days, refer to the details here.
- This offer can be withdrawn at any time by Australian Unity. Australian Unity reserves the right to change these offer conditions at any time without notice, and to apply the updated offer conditions to any policies purchased after the time when the conditions were updated.
- 10. Australian Unity may request further information from any purchaser at its discretion in order to determine whether the purchaser is eligible for this promotion.



Terms and Conditions: No 2 month or optical waiting periods on extras (28 August – 30 November 2023).

- 1. This promotion is only available:
 - a. to members who purchase Australian Unity Hospital & extras cover (either a combined product or a hospital product and an extras product):
 - 1. through either:
 - 1. the Australian Unity call centre/website; or
 - 2. an aggregator or comparator call centre/website.
 - between 28 August 30 November 2023, where the policies purchased have a commencement date between 28 August – 30 November 2023; and
 - 3. who are new members on new memberships who have not previously held Australian Unity health insurance within 6 months of joining (see further condition 2 below)
 - b. to people who purchase an Australian Unity hospital and extras cover (either a combined product or a hospital product and an extras product) through iSelect's or Health Insurance Comparison (HIC)'s or It's My Health's or HealthDeal's referral program; and
 - 1. have a referral date (i.e.: the date the sale was processed by iSelect/ HIC/ It's My Health/ HealthDeal) no later than 30 November 2023 and a start date no later than 15 December 2023; and
 - 2. are new members on new memberships who have not previously held Australian Unity health insurance within 6 months of joining (see further condition 2 below).
- 2. This promotion is not available:
 - a. to new members who purchase hospital only cover; extras only cover; Overseas Visitors Cover or Overseas Visitors Cover plus extras cover.
 - b. to Australian Unity staff (this includes Greengate 21 staff); or
 - c. in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
 - 1. This offer is available in conjunction with the following offer: Get 6 (six) weeks free when you join hospital and extras between 28 August 30 November 2023.
- 3. After satisfying condition 1 and 2 above, Australian Unity will waive 6-month optical extras waiting periods and all 2-month extras waiting periods required to be served under extras covers which have been purchased as part of this promotion. Unless specified by Australian Unity, all other waiting periods for all products still apply.
- 4. If you are transferring from another fund, we'll take into consideration the amount you've claimed in 2023 under your previous cover when we calculate your yearly limit for equivalent services under your new cover.
- 5. This promotion can be withdrawn at any time by Australian Unity. Australian Unity reserves the right to change these offer conditions at any time without notice, and to apply the updated offer conditions to any policies purchased after the time when the conditions were updated.
- 6. Australian Unity may request further information from any purchaser at its discretion in order to determine whether the purchaser is eligible for this promotion.



EDM Copy for Aggregator Use

Aggregators often include health insurer offer information in their emails and SMS to their own customer and prospect bases. In the past we have provided approved copy for them to use (so they don't make up their own!)

eDM copy – note aggregators comply with the anti-spam act on all their email communications

| Offer | Сору |
|------------------------------------|--|
| 6 weeks free | Enjoy 6 weeks free when you join hospital and extras* with Australian Unity. Ends 30 November |
| | *Australian Unity: New members on new memberships- only who commence a hospital and extras policy between 28 August & 30 November 2023. 6 weeks free applied after you've served 60 days of paid Australian Unity membership. Full T&Cs |
| Extras waiver on selected services | Optical and 2-month extras waiting periods waived when you join hospital & extras with Australian Unity*. Ends 30 November. |
| | *Australian Unity: All other extras waiting periods still apply. All applicable hospital waiting periods still apply. Transferring members will have amounts claimed in 2023 on their previous cover taken into account in calculating their yearly limit for equivalent services. Offer valid only for new members on new memberships only (hospital & extras), which commence between 28 August & 30 November 2023. Full T&Cs . |
| Both | Enjoy 6 weeks free when you join hospital and extras with Australian Unity by 30 November. * Plus, optical and 2-month extras waiting periods waived^. |
| | * Australian Unity: New members on new memberships only who commence a hospital and extras policy between 28 August & 30 November 2023. 6 weeks free applied after you've served 60 days of paid Australian Unity membership. Full T&Cs ^ All other extras waiting periods still apply. All applicable hospital waiting periods still apply. Transferring members will have amounts claimed in 2023 on their previous cover taken into account in calculating their yearly limit for equivalent services. Offer valid only for new members on new memberships only (hospital & extras), which commence between 28 August & 30 November 2023. Full T&Cs. |