

AHM – CTM Offer
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 30 days before their cover start date.
- Must join an eligible hospital and extras combination cover between **1 August 2025-31 August 2025**.
- Only available on direct debit.
- Only available on any Basic, Basic Plus, Bronze, Bronze Plus, Silver, and Silver Plus when combined with an Extras product.
- Not available on any Deluxe Saver Silver Plus or Gold Hospital products whether or not combined with any Extras product.
- Not available in conjunction with any other ahm or third party offers.
- Not available for Hospital only, Extras only, Ambulance only or Overseas student health cover.
- Cannot be redeemed for cash.
- 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.

6 weeks free:

- Must maintain eligible hospital and extras cover continuously for 60 days from the cover start date and pay your premium for this period to receive 6 weeks free. If you change to an ineligible cover during this period, 6 weeks free will not be issued.

Waive any 2-and 6- month waiting periods on extras:

- Waiver of any 2- and 6-month waiting periods only applies to the extras part of ahm combined cover (individual hospital and extras purchased together).
- Please note other waiting periods may still apply to your cover. If switching funds, any waiting periods you've already served for comparable hospital or extras will generally be recognised if you join ahm within 30 days of leaving your previous fund.