

WEEKS FREE OFFER

COMPARE THE MARKET

Terms & Conditions

1. For eligible members who join HCF via any channel between 17 February 2026 and 20 April 2026, HCF will apply four weeks free after 90 days and another 4 weeks after 12 months and waive the 2-month waiting periods on extras for eligible members in accordance with these terms (**Offer**).
2. Offer commences at 00:00 AEST on Tuesday 17 February 2026 and ends at 23:59 AEDT on Monday 20 April 2026 (**Offer Period**).
3. To be eligible for this Offer, you must:
 - a. be an Australian resident,
 - b. aged 18 years or over,
 - c. take out combined HCF hospital & extras cover (excluding Hospital Premium Gold and Optimal Gold cover, Corporate Hospital Premium Gold, and Overseas Visitors Health Cover) (**Eligible Policy**),
 - d. start your Eligible Policy during the Offer Period,
 - e. not have been insured under an RT Health or HCF health insurance policy in the 2 months prior to taking out the Eligible Policy; and
 - f. not have received any promotional discount on any RT Health or HCF health insurance policy within the 12 months prior to receiving the Offer.
4. If you're eligible, HCF will waive the 2-month waiting periods that apply to extras on your Eligible Policy. Waiting periods for extras that are longer than 2 months and all waiting periods for hospital treatment will still apply.
5. To be eligible for the 4 weeks free cover, you must also pay premiums for and maintain your Eligible Policy for 90 continuous days. HCF will extend the date your Eligible Policy is paid to by four weeks and may take up to six weeks to process the extension. To be eligible for the next 4 weeks free cover, you must also pay your premiums and maintain your Eligible Policy for 12 months. HCF will extend the date your Eligible Policy is paid to by four weeks and may take up to six weeks to process the extension.
6. HCF may, at its discretion, not permit this Offer to be combined with other offers.
7. HCF may amend the Offer terms and conditions and/or terminate this Offer at any time without notice (except in relation to members that have taken out an Eligible Policy prior to the amendment or termination).