

Offer Terms and Conditions:

We'll waive waits on everyday Extras offer

1. The promotional period commences 12.00am, 1 February 2026 and closes 11.59pm (AEDT), 31 July 2026, and can be extended or withdrawn at any time.
2. Two- and six- month waiting periods will be waived on Extras services only during the promotional period for:
 - i. New members who satisfy the eligibility criteria of Nurses & Midwives Health ([click here](#) to find out who can join), and join during the promotional period, and after the first contribution payment has been received.
 - ii. Current financial members of Nurses & Midwives Health who upgrade their Extras cover to a higher level of Extras cover within the promotional period.
 - iii. Current financial members who add Extras cover to their existing Hospital cover or upgrade their Ambulance-only cover to Extras cover within the promotional period.
 - iv. A spouse or dependant who is added to a financial Nurses & Midwives Health policy within the promotional period.
3. The offer applies to (i) a stand-alone Extras policy; or (ii) an Extras policy taken in conjunction with a Hospital Policy; or (iii) a Combined Cover policy.
4. The promoter is Teachers Federation Health Ltd ABN 86 097 030 414 trading as Nurses & Midwives Health.
5. Terms and conditions are subject to change without notice.

If you have further questions regarding these terms and conditions, please contact Nurses & Midwives Health:

Phone: 1300 344 000
Email: info@nmhealth.com.au
Mail: Nurses & Midwives Health
Attention: Marketing
GPO Box 9812
Sydney NSW 2001

