

Offer Terms and Conditions:

September – October 2026 campaign

New member offer – Six weeks free plus 2 and 6 month waits waived on Extras

About the Offer

1. The **Offer Period** commences 12.00am, Tuesday 1 September 2026 and closes 11.59pm (AEDT), Saturday 31 October 2026, and may be extended. This offer is made by Teachers Federation Health Ltd ABN 86 097 030 414 trading as Nurses & Midwives Health.

Eligibility & Exclusions

2. This offer is only available to new members who satisfy the eligibility criteria of Nurses & Midwives Health ([click here](#) to find out who can join), whose membership application is received by Nurses & Midwives Health during the Offer Period, and who Nurses & Midwives Health confirms are eligible under these Terms and Conditions.
3. This offer is only available to a new Nurses & Midwives Health policyholder who has not been a paying/financial member of Teachers Health, UniHealth, Nurses & Midwives Health, Teachers Union Health or Union Health in the past four (4) months and who has not taken up an incentive offer from Teachers Health, UniHealth, Nurses & Midwives Health, Teachers Union Health or Union Health within the last thirty-six (36) months. Nurses & Midwives Health may waive this requirement in exceptional circumstances, having regard to factors such as the reason for prior cancellation, time since the membership ended and prior receipt of promotional offers.
4. **Eligible Cover:** The new member must join with **Hospital and Extras cover**, or a **combined cover**, to be eligible to receive this offer. The offer **does not** apply to stand-alone Hospital, Extras, or Ambulance-only policies.

How the Offer Works

5. The offer **does not** apply to policy upgrades, or when a spouse or dependant is added to an existing Teachers Health policy.
6. The new member must enter the promotion code **"SIX"** when joining online.
7. The new member must join with a Direct Debit payment plan.
8. **Six (6) weeks' free cover** will be applied to the Eligible Cover after the policyholder has (a) maintained the Eligible Cover for at least 30 days and (b) Nurses & Midwives Health has received at least one successful direct debit payment.
9. In addition to the above, the two-and six-month waiting periods on Extras services will be waived for new members who take part in this promotion. All other waiting periods will apply.

Administration

10. Nurses & Midwives Health may verify an applicant's eligibility for the offer (including by reference to previous memberships and promotional offers).
11. If Nurses & Midwives Health reasonably determines that an applicant is not eligible under these Terms and Conditions, Nurses & Midwives Health may decline to apply the offer or withdraw the offer or withdraw the offer if it has been applied in error. If Nurses & Midwives Health has

declined to apply the offer or withdrawn the offer, Nurses & Midwives Health will notify the member in writing, within 14 days of that determination.

12. Nurses & Midwives Health may update these Terms and Conditions during the Offer Period by publishing an updated version on its website. Any change will not apply to an application submitted before the updated Terms and Conditions are published.

If you have any 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
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Sydney NSW 2001

