Offer Terms and Conditions:

September – October 2026 campaign
New member offer – Gift card and 2 and 6 month waits waived on Extras

About the Offer

1. This offer is made by Teachers Federation Health Ltd ABN 86 097 030 414 trading as **Nurses & Midwives Health.**
2. The **Offer Period** commences 12.00am, Monday 28 September 2026 and closes 11.59pm (AEDT), Saturday 31 October 2026, and may be extended at the discretion of Nurses & Midwives Health. Any such extension will be published on the Nurses & Midwives Health website.

Eligibility & Exclusions

3. 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 whom Nurses & Midwives Health confirms are eligible under these Terms and Conditions.
4. This offer is only available to a new Nurses & Midwives Health policyholder who has not been covered under a policy with 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.
5. **Eligible Cover:** To be eligible to receive this offer, a new member must take out one of the eligible **Hospital and Extras cover** or **combined cover** policies set out in clause 9.
6. Offer **does not** apply to Gold Hospital, policy upgrades, or when a spouse or dependant is added to an existing policy.

How the Offer Works

7. The new member must join with a Direct Debit payment plan.
8. An **eGift card** will be sent by email to the policyholder six weeks after joining, provided 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. The value of the eGift card will vary depending on the product, the level of extras cover and the type of cover obtained (e.g. single, couple, family), as detailed below:

Mid Classic Hospital (Silver Plus)	Top Extras	Mid Extras	Basic Extras
Single	$325	$275	$250
Couple	$650	$575	$500
Family	$650	$575	$500
Extended Family	$650	$575	$500

Single Parent Family	$500	$425	$400
Extended Single Parent Family	$650	$550	$500

Mid Hospital (Basic Plus) and Basic Hospital (Basic Plus)	**Top Extras**	**Mid Extras**	**Basic Extras**
Single	$275	$225	$200
Couple	$575	$475	$400
Family	$575	$475	$400
Extended Family	$575	$475	$400
Single Parent Family	$425	$350	$325
Extended Single Parent Family	$550	$450	$400

StarterPak (Basic Plus)	
Single	$175
Couple	$350
Family	$350
Single Parent Family	$350

10. 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

11. Nurses & Midwives Health may verify an applicant's eligibility for the offer (including by reference to previous memberships and promotional offers).

12. 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 rescind 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.

13. 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.

14. The eGift card is not transferable, redeemable for cash, or exchangeable for any other incentive. If lost or stolen, Nurses & Midwives Health will not provide a replacement.

15. eGift cards are issued by Unified Incentives Pty Ltd (ABN 53 157 818 427) t/as GiftPay. eGift cards are subject to the terms and conditions of the card issuer: www.giftpay.com.au/egift/info.aspx

16. eGift cards must be redeemed for participating merchants' gift cards up to the available balance within 36 months of issue by GiftPay. This conversion is final and cannot be reversed. For a list of participating merchants, please visit www.giftpay.com.au/business/egifts.aspx. Redemption and use of the merchant's gift card is subject to the merchant's terms and conditions, including any expiry date as stated on the merchant's gift card.

17. Any ancillary costs associated with redeeming the eGift card or merchant gift card are the sole responsibility of the member. Any unused balance will not be awarded as cash.

18. This offer cannot be used or received together with any other offer. Members who are eligible for this offer and another Nurses & Midwives Health offer may choose which offer to receive.

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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Nurses & Midwives Health