

Offer Terms and Conditions:

September-October 2025 Campaign

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

1. Offer commences 12.00am, Tuesday 16 September 2025 and closes 11.59pm (AEDT), Friday 24 October 2025, and may be extended.
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 from 16 September 2025 up until 11.59pm (AEDT), 24 October 2025.
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 or Nurses & Midwives Health in the past four (4) months and/or who has not taken up an incentive offer from Teachers Health, UniHealth or Nurses & Midwives Health within the last 12 months.
4. The new member must join with **Hospital & 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.
5. The offer **does not** apply to policy upgrades, or when a spouse or dependant is added to an existing Nurses & Midwives Health policy.
6. The new member must enter the promotion code **"EIGHT"** when joining online.
7. The new member must join with a Direct Debit payment plan.
8. The policyholder must maintain the eligible cover, as set out in clause 4 of these terms and conditions, for at least 8 weeks in order to be eligible for the eight (8) weeks free health cover.
9. **Eight (8) weeks free cover** will be applied to the eligible cover after the new Nurses & Midwives Health policy holder has held the cover continuously for eight (8) weeks on a Direct Debit payment plan from the policy start date. The eight (8) weeks free cover will be applied by advancing the date the policy is paid to by eight (8) weeks. The Direct Debit will automatically be paused when the free period is applied, and will resume at the end, of the eight (8) weeks free cover period. If payment methods are changed or updated during the first 8 weeks of cover, the new member may not be eligible to receive the eight (8) weeks free cover.
10. The eight (8) weeks free cover offer may not be transferred, exchanged or redeemed for cash. If the policy is terminated or cancelled for any reason, no part of the premium that would have otherwise been payable in the free cover period will be refunded.
11. 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.
12. Nurses & Midwives Health reserves the right, at its reasonable discretion, to exclude a new member from receiving the offer or withdraw the offer from the new member's account. If the member has been excluded or the offer withdrawn, Nurses & Midwives Health will notify the member in writing, within 14 days of joining.
13. 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

