

Terms and Conditions - Up to 6 Weeks Free + Waived Waits on Eligible Extras

Queensland Country Health Fund promotion | 2 October 2026 to 10 January 2027

This Queensland Country Health Fund offer includes up to 6 weeks free cover on an eligible combined Hospital and Extras policy, plus 2 month waiting periods waived on eligible Extras.

Eligibility, payment requirements, waiting periods and fulfilment timeframes apply. Full details are outlined below.

1. Eligibility

This offer is available to new Queensland Country Health Fund policyholders who:

- a) Purchase an eligible combined Hospital and Extras packaged cover through Queensland Country Health Fund on direct debit
- b) Complete the purchase in a single transaction between 9:00 am (AEST) on 2 October 2026 and 11:59 pm (AEST) on 10 January 2027
- c) This offer does not apply to policies purchased through an aggregator, unless otherwise stated by Queensland Country Health Fund

2. Eligible Covers

- a) Better Hospital (Silver+) and Extras packaged cover
- b) Signature Hospital (Silver+) and Extras packaged cover
- c) Vital Hospital (Bronze+) and Extras packaged cover

3. Offer Exclusions

This offer is not available to:

- a) Employees of Queensland Country Health Fund, HBF or any of their agents or related entities
- b) Current or former members who have received a promotional joining offer or other discount, including corporate discount, for a Queensland Country Health Fund branded cover in the last 18 months
- c) Existing Queensland Country Health Fund members making changes to their current policy, including upgrades, downgrades, or adding dependants

4. 6 Weeks Free Cover – Fulfilment Details

- a) 6 weeks free cover will be applied after 4 weeks of continuous eligible cover, provided full payment has been received and the policy is set to direct debit.
- b) If your last full payment aligns with your free-cover eligibility date, the free cover will begin from your next scheduled payment date.
- c) During the free period, direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end.
- d) Weeks Free cannot be exchanged for cash in the form of a refund due to policy cancellation

5. 2 Month Extras Waiting Period Waiver

- a) Applies to the Extras portion of the policy only
- b) Hospital waiting periods and any Extras waiting periods longer than 6 months still apply

- c) If you join within 2 months of leaving another Australian health insurer, we'll generally recognise waiting periods already served on a comparable or lower level of cover
- d) Members must be financial and have paid 4 weeks of premiums before any claims can be approved. Eligible claims for services received from the join date will be payable once this requirement is met

6. General

- a) This offer cannot be used in conjunction with any other Queensland Country Health Fund promotion, incentive, or weeks free offer
- b) Queensland Country Health Fund reserves the right to vary, withdraw, or amend this offer and its qualifying criteria at any time without notice