

TERMS AND CONDITIONS

CORPORATE "8 WEEKS FREE PLUS 2-MONTH WAITING PERIOD WAIVER AND ONGOING CORPORATE DISCOUNT" OFFER

GET UP TO 8 WEEKS FREE PLUS 2-MONTH WAITING PERIODS WAIVED ON EXTRAS

For eligible members who join HCF via any channel between 17 February 2026 and 20 April 2026, HCF will apply eight weeks free cover and waive the 2-month waiting periods on extras for eligible members in accordance with these terms (Offer). Offer commences at 00:00 AEDT on Tuesday 17 February 2026 and ends at 23:59 AEST on Monday 20 April 2026 (Offer Period). To be eligible for this Offer, you must be an Australian resident, aged 18 years or over, you must take out combined HCF hospital & extras cover (excluding any Gold level Hospital cover, Overseas Visitors Health Cover and any partially or fully subsidised Corporate Health Cover) (Eligible Policy), you must start your Eligible Policy during the Offer Period, you must not have been insured under an RT Health or HCF health insurance policy in the 2 months prior to taking out the Eligible Policy and you must not have received any promotional discount on any RT Health or HCF health insurance policy within the 12 months prior to receiving the Offer. If you're eligible, HCF will waive the 2-month waiting periods that apply to extras on your Eligible Policy. Waiting periods for extras that are longer than 2 months and all waiting periods for hospital treatment will still apply. To be eligible for the first four weeks free cover, you must pay premiums for and maintain your Eligible Policy for 90 continuous days. After 12 months of premiums paid, you will be entitled to an additional four weeks free cover. HCF may take up to six weeks to process each extension. Offer is not available with any other corporate joining offer. HCF may amend the Offer terms and conditions and/or terminate this Offer at any time without notice (except in relation to members that have taken out an Eligible Policy prior to the amendment or termination).

ONGOING CORPORATE DISCOUNT ON ELIGIBLE COVER

Discount does not apply to any Lifetime Health Cover loading. Excludes Future Care, Corporate Flex My Extras, Corporate Choose My Extras and Corporate Basic Plus.