

AIA

AIA HEALTH INSURANCE

Get up to 8 weeks free*

When you take out a combined Hospital
& Extras or Hospital Only policy by
30 November 2026

TALK TO US TODAY

* On eligible products. T&Cs Apply.

aia.com.au/health

Get up to 8 weeks free

Terms and Conditions

1 November 2026 to 30 November 2026



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this **premium cashback offer** to **Eligible Customers** holding an **Eligible Policy (Offer)**, on the following terms and conditions:

1. Eligibility

You will be an **Eligible Customer** where:

- 1.1 As at 1 November 2026 you do not hold and are not insured under, nor have you in the 2 months prior to 1 November 2026 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a policy issued by AIA Health that commences between 1 November 2026 and 30 November 2026 (**Eligible Policy**).

The following are not considered to be an **Eligible Policy**:

- 1.2.1 Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product)
- 1.2.2 Extras Only products
- 1.2.3 AIA Health Overseas Workers Base Cover, AIA Health Overseas Workers Standard Cover, AIA Health Overseas Visitors Classic, AIA Health Overseas Visitors Essential and AIA Health Overseas Visitors Comprehensive Cover
- 1.2.4 Corporate Health products
- 1.3 You have not utilised any other discount or promotion issued or provided by AIA Health within the last 12 months.
- 1.4 You are at least 18 years of age and are an Australian Resident.
- 1.5 Your policy makes reference to promo code: **AIANOV26**
- 1.6 You maintain continuous membership with AIA Health for each **Qualifying Period** specified in clauses 2.4(a), 2.4(b) and 2.8 below from the commencement date of your **Eligible Policy**.

2. Offer

The following offer applies to **Eligible Customers** only:

Combined Hospital & Extras Policies

- 2.1 You will be entitled to receive a maximum of **up to 8 weeks free as a premium cashback combined across Year 1 and Year 2 of your Eligible Policy**. This offer will be promoted to **Eligible Customers** as a **4 week premium cashback** after meeting criteria for **Qualifying Period 1** and a **4 week premium cashback** after meeting criteria for **Qualifying Period 2**.
- 2.2 The **up to 8 weeks free as a premium cashback** amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of each **Qualifying Period**.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.
- 2.4 (a) **Qualifying Period 1**
For **Eligible Policies** effective between 1 November 2026 and 30 November 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **1 March 2027** you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **30 days after the end of the Qualifying Period**.
- 2.4 (b) **Qualifying Period 2**
For **Eligible Policies** effective between 1 November 2026 and 30 November 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **6 December 2027** and have an AIA Vitality Status of Silver or higher, you will be reimbursed the equivalent 4 weeks of premiums as a cashback to your nominated bank account within **30 days after the end of the Qualifying Period**.

Hospital Only Policies

- 2.5 You will be entitled to receive a maximum of **4 weeks free as a premium cashback combined across Year 1 of your Eligible Policy**. This offer will be promoted to **Eligible Customers** as a **4 week premium cashback** after meeting criteria for **Qualifying Period 1**.
- 2.6 The **4 weeks free as a premium cashback** amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of **Qualifying Period 1**.
- 2.7 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.
- 2.8 **Qualifying Period 1**
For **Eligible Policies** effective between 1 November 2026 and 30 November 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **1 March 2027** you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **30 days after the end of the Qualifying Period**.
- 2.9 Premium cashback amounts are payable by direct deposit only. Your provision of correct direct credit banking details is a requirement of AIA Health's fulfilment of this offer. If you do not provide correct direct credit details to AIA Health, AIA Health will hold this offer as a 'credit amount' entitlement on your **Eligible Policy**, and AIA Health will no longer be subject to, and is relieved from, any obligation to pay you a cash reimbursement under this offer.

3. General

- 3.1 This offer is not available in conjunction with any other AIA Health promotional join offer or any other AIA Australia Limited staff promotional offer or discount.
- 3.2 This offer is not available to any customers attached to a corporate group affiliated with AIA Australia, including employees/contractors of AIA Australia.
- 3.3 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.
- 3.4 The **Eligible Customer** will receive a SMS notification once the premium cashback has been paid.
- 3.5 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.