# 12 Weeks Free (upgrades)

Eligible Cover

A. **Eligible Combined Hospital & Extras Covers (12 Weeks Free)**

The Offer is available if you upgrade your existing cover to one of the following eligible Combined Hospital and Extras Covers during the Offer Period:

**Hospital**

- Basic Plus
- Bronze
- Bronze Plus
- Silver Plus Everyday
- Silver Plus Assure

**Extras**

- Starter
- Choice
- Mid
- Freedom
- High
- Ultimate

The offer is not available on the following covers:

- Gold Ultimate
- Dental Saver

B. **Eligible Hospital Covers (8 Weeks Free)**

The Offer is available if you upgrade your existing cover to one of the following eligible Hospital Covers during the Offer Period:

**Hospital**

- Basic Plus
- Bronze
- Bronze Plus
- Silver Plus Everyday
- Silver Plus Assure

The offer is not available on the following cover:

- Gold Ultimate

C. **Eligible Extras Covers (4 Weeks Free)**

The Offer is available if you upgrade your existing cover to one of the following eligible Extras Covers during the Offer Period:

**Extras**

- Starter
- Choice
- Freedom
- High

- Ultimate

The offer is not available on the following cover:

- Dental Saver
- Mid

## Eligible Upgrades

### A. Eligible Combined Hospital & Extras Upgrade

The Offer is available where you upgrade to an eligible Combined Hospital & Extras cover from:

- Ambulance cover; or
- Hospital Only cover; or
- Extras Only cover.

### B. Eligible Hospital Upgrade

The Offer is available where you upgrade to an eligible Hospital cover from:

- Ambulance cover.

### C. Eligible Extras Upgrade

The Offer is available where you upgrade to an eligible Extras cover from:

- Ambulance cover.

## The Offer

Limit of 1 Offer per membership.

### A. Eligible Combined Hospital & Extras Covers

If you qualify for the Offer, you will receive a premium reduction equivalent to 12 weeks free cover and a waiver of 2 month waiting periods on Extras.

### B. Eligible Hospital Covers

If you qualify for the Offer, you will receive a premium reduction equivalent to 8 weeks free cover.

### C. Eligible Extras Covers

If you qualify for the Offer, you will receive a premium reduction equivalent to 4 weeks free cover and a waiver of 2 month waiting periods on Extras.

### To be eligible for the Offer, you must:

- Upgrade your existing cover to an Eligible Cover between 12.01am Nov 16 2026 and 11.59pm Jan 20 2027 (OFFER PERIOD).
- Process the upgrade to an Eligible Cover through a Westfund Care Centre, the Westfund Website at Westfund.com.au or a Westfund Contact Centre;
- Apply the promotion code WEEKSFREE at the time of upgrading;
- Be an existing Westfund member and have held a Westfund policy for at least 12 consecutive months prior to upgrade and have not received any Westfund

promotional offers during that period, excluding any Refer a Friend offer received as the referring member. Dependants leaving an existing family policy to commence their own policy are eligible; and
- Maintain continuous and financial Eligible Cover until the offer is fulfilled in its entirety after 15 continuous months.

**The Offer does not apply if:**

- You upgrade your cover outside the Offer Period.
- You join on a Corporate, Overseas or Athlete policy.
- You are a Westfund employee.
- You terminate your cover during the promotional period.
- You change to an ineligible cover.
- You have cancelled and rejoined within the last 12 months.

**Fulfilment of the Offer**

**A. Combined Hospital & Extras Cover**

- If you qualify for the Offer, you will receive a premium reduction equivalent to 12 weeks free cover, paid in two instalments:
    - 6 weeks free cover after you have held continuous eligible cover for 90 consecutive days from the upgraded policy start date; and
    - a further 6 weeks free cover after you have held continuous eligible cover for 15 consecutive months from the upgraded policy start date.

**B. Hospital Only Cover**

- If you qualify for the Offer, you will receive a premium reduction equivalent to 8 weeks free cover, paid in two instalments:
    - 4 weeks free cover after you have held continuous eligible cover for 90 consecutive days from the upgraded policy start date; and
    - a further 4 weeks free cover after you have held continuous eligible cover for 15 consecutive months from the upgraded policy start date.

**C. Extras Only Cover**

- If you qualify for the Offer, you will receive a premium reduction equivalent to 4 weeks free cover, paid in one instalment:
    - 4 weeks free cover after you have held continuous eligible cover for 90 consecutive days from the upgraded policy start date; and

**D. Fulfilment of the 2-month waits waived on Extras**

Eligible 2-month waiting periods on eligible Extras covers, from the policy start date.

The following conditions apply:

- To claim benefits, your policy must be financial (premiums must be paid and up to date).
- Waiting periods greater than 2 months, and all hospital waiting periods continue to apply.

- If you're transferring from another health fund, any benefits claimed with your previous fund during the current calendar year may be taken into account when calculating your available limits.

### General Fulfilment Conditions

The following conditions apply to all Offer types:

- Free cover is calculated based on the premium payable at the applicable fulfilment date.
- You may change your level of eligible cover during the Offer; the value of the weeks free cover will apply to the level of eligible cover held at the specific offer fulfilment date.
- The benefit is applied by advancing the paid to date by the applicable number of weeks.
- Please allow up to 14 days after the relevant fulfilment period for the benefit to be applied.
- If you no longer satisfy the eligibility requirements, any future offer fulfilments will not be applied.

### General Conditions

- Unless stated otherwise, all dates and times in these terms and conditions are Sydney time (AEST or AEDT, as applicable).
- If you fail to apply the promotion code at the time of joining, Westfund may, honour the Offer if you notify Westfund within 10 business days of the policy commencement date and provide all required details.
- The Offer cannot be used in conjunction with any other offer unless otherwise stated.
- The Offer is not redeemable for cash and is not exchangeable or transferable.
- Westfund reserves the right to amend or withdraw the Offer at any time.
- Westfund accepts no responsibility for late joins, or processing delays that may result in ineligibility for the Offer.
- This promotion is in no way sponsored, endorsed or administered by, or associated with, any social media platform on which it is promoted.

### Privacy

Personal information will be collected and handled for the purpose of administering the Offer in accordance with Westfund's Privacy Policy available at www.westfund.com.au/privacy-policy/.