

New Employee Healthcare Offer Terms and Conditions



If you're joining HM Forces, the Army Reserve, MoD or civilian staff, you could get:

- **12 months' free membership** of the Forces Mutual Discretionary Healthcare (PMHC) Scheme.
- **A further 12 months at a discounted membership rate** if you are aged 25 or over.

This offer is available to eligible new members of the PMHC Scheme and is subject to the terms below.

1. Who can apply?

You can apply for this offer if you:

- Are a new employee of HM Forces, the Army Reserve, MoD or civilian staff.
- Join the PMHC Scheme during your **first year of service**.
- Are aged **18 to 64** when you apply.
- Have not previously been a member of the PMHC Scheme using a promotional offer.

The offer only applies to membership of the PMHC Scheme unless we tell you otherwise.

All applications are subject to the PMHC Scheme Rules. The PMHC Scheme Board has the final decision on whether someone is eligible to join the Scheme.

2. How to apply

You can apply by:

- Calling us on **0151 363 5290** and quoting **Promo 68**
- Speaking to a member of our team at a Forces Mutual event
- Applying online

You can apply online at:

www.forcesmutual.org/product/healthcare/

To join, you must complete an application:

- By phone
- On a paper application form
- Online

Anyone covered by the membership, including family members, must agree to:

- These offer terms and conditions
- The PMHC Scheme Rules

We recommend reading the PMHC Scheme Rules before applying so that you understand the benefits, limits and exclusions of the Scheme. If anything is unclear, please contact us.

3. What does the offer include?

The offer has two parts:

Part 1: Free membership

You will receive **12 months' free membership** of the PMHC Scheme.

Part 2: Discounted membership

If you are aged **25 or over**, you will then **receive a further 12 months at a discounted rate**.

The discount gives you the membership rate normally available to members aged 18 to 24.

Family memberships

The free and discounted membership applies only to the **main applicant**.

If you choose:

- Couple membership
- Single-parent family membership
- Family membership

any additional family members will pay the normal subscription rates that apply to them.

If you are under 25

Members aged 18 to 24 already receive the lowest age-related subscription rate. Because of this, no additional monetary discount will apply during the second part of the offer.

Continuous membership

The free membership period and any discounted membership period must run one after the other without a break.

Offer start and end dates

The offer starts on the date the application is signed by all people included in the application.

The offer ends:

- After 12 months for members aged 18 to 24
- After 24 months for members aged 25 and over

unless it ends earlier under these terms.

If you turn 25 during the offer

If you become 25 during the 12-month period following your free membership and did not originally qualify for the discount, we will apply a reduced version of the discount from the date you turn 25 until the end of that 12-month period.

Confirmation of your membership

We will confirm:

- Your offer start date
- Your offer end date
- Any subscription payment dates

in your welcome letter, sent by email or post.

Paying for membership after the free period

After the first 12 months, you will need to pay the applicable subscription rate to continue your membership.

If you qualify for the discount, the discounted subscription rate will apply for up to 12 months.

If subscription payments are not made, your membership will end.

We will explain:

- How payments will be collected
- The amount due
- When payments will start

during the application process and in your welcome letter.

The first payment will normally be collected during the **13th month of membership**.

Subscription rates

Examples of current subscription rates are available on the Forces Mutual website.

Please note:

- Subscription rates can change at any time.
- Rates shown when you apply are examples only and are not guaranteed.
- Future subscription rates may be higher than those shown at application or in your welcome letter.
- The over 25 discounted rate may also change during the discounted membership period but you will remain entitled to whatever 18-24 rate is in place.

4. Changes, withdrawal and cancellation

If we change or withdraw the offer

We may change, restrict or withdraw this offer at any time before you apply.

We may also cancel the offer if:

- We cannot continue it for legal or regulatory reasons.
- We need to help prevent financial crime.
- Your membership is ended under the PMHC Scheme Rules.

If you want to cancel

You can cancel by contacting us by:

- Telephone
- Email
- Post

If your offer has not started yet, cancellation will take effect immediately.

Once your membership has started, you can cancel during either the free membership period or the discounted membership period by giving us **30 days' notice**.

If membership ends, you will not be entitled to any further benefits or payments from the PMHC Scheme after the membership termination date.

5. Other important information

- This offer cannot be used with any other offer.
- There is no cash or cheque alternative.
- These terms and conditions apply alongside the PMHC Scheme Rules.
- If there is a conflict between the two, the PMHC Scheme Rules will take precedence.

6. If part of these terms becomes invalid

If a court or law decides that any part of these terms is not valid, the rest of the terms will continue to apply.

7. Governing law

These terms and conditions are governed by the laws of England and Wales. Any disputes will be dealt with by the courts of England and Wales.

8. Promoter

This offer is provided by:

PMHC Limited trading as Forces Mutual

Company Number: 03018474

Registered Office:

Brookfield Court

Selby Road

Leeds

LS25 1NB