

50% Discount Healthcare Offer Terms and Conditions



If you join the **Forces Mutual Discretionary Healthcare (PMHC) Scheme**, you could get:

– **50% off your membership subscription rate for 12 months** as the main applicant.

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 serving or retired member of HM Forces, Army Reserve, MoD civilian staff member or contractor.
- Are an immediate family member of an eligible person, including:
 - Spouse, partner or civil partner
 - Parent or parent-in-law
 - Brother, sister, brother-in-law or sister-in-law
 - Child, grandchild, niece or nephew
- Join the PMHC Scheme as a new member.
- 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 67**
- 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?

Membership discount

The main applicant will receive 50% off their subscription rate for 12 months.

Family memberships

The discount 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.

Continuous membership

The discounted membership period must run continuously 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 **12 months later**, unless it ends earlier under these terms.

Confirmation of your membership

We will confirm:

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

in your welcome letter, sent by email or post.

Paying for membership after the discount period

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

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 full subscription 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.
- Discounted rates may also change during the discounted membership period.

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 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.

9. Promoter

This offer is provided by:

PMHC Limited trading as Forces Mutual

Company Number: 03018474

Registered Office:

Brookfield Court

Selby Road

Leeds

LS25 1NB