All about Dependents

So who can be registered as a dependant?
Your spouse, partner, children, or other family members who rely on you for financial care and support, may be registered as your dependants.

At Fedhealth, you also pay child rates for child dependants until they turn 27. However, the dependant needs to be a full-time student, either living at home or in a residential situation at a tertiary education institution. If your child is not a student, Fedhealth needs confirmation that they are living at home, unmarried, and not in receipt of a regular income greater than the maximum social pension.

How to add a newborn baby to your membership
As a Fedhealth member you are given 30 days to register a newborn baby or individual underwriting may apply. You are therefore required to complete a Newborn Registration Form. A copy of the baby’s birth certificate or notification of birth from the hospital must be attached when submitting the form to the Scheme. If you belong to an employer group, the HR Department also needs to be updated with a new dependant’s contribution due for the next month, as Fedhealth does not charge for the month in which a baby is born. Forms must be processed and stamped by the HR Department and forwarded to the Scheme. A record amendment form is required if you are submitting your request after 30 days of the birth of the newborn.

ID numbers are required to be submitted to the Scheme as soon as the baby is registered.

New membership cards will automatically be generated and posted to you.

How to add a dependant to your membership
Check your company subsidy with regards to additional dependants if you belong to an employer group. Your spouse will be loaded free of underwriting, provided your spouse joins the Scheme at the same time as your membership commences, or if a newlywed spouse provides a copy of the marriage certificate, indicating that date of marriage was recorded within the previous 30 days. Be advised that a Member Record Amendment form must be completed.

New membership cards will automatically be generated and posted to yourself and your spouse. Should you wish to add a dependant that falls into one of the following categories, please take note of the additional information required in order to proceed with applying for their membership.

- **Your biological or adopted child over the age of 21 years:**
  Proof of registration from a full time tertiary institution for the current year, if a full time student, or an affidavit for the dependant confirming residency, marital status, employment status, income and proof of legal adoption.

- **Your adopted child under the age of 21 years:**
  Proof of legal adoption

- **Your foster child:**
  Legal documents pertaining to the foster child

- **A parent or grandparent of the principal member:**
  An affidavit confirming residency, marital status, employment status and income

- **A sibling, grandchild, nephew, niece or third generation baby:**
  An affidavit confirming residency, employment, income and marital status of child and both parents.

Removing a dependant from your membership
In order to remove a dependant you are required to complete a Member Record Amendment form. This form must be processed and stamped by the HR Department and forwarded to the Scheme if you belong to an employer group.

What defines someone as a child or adult dependant?

- **Adult dependant** – a person over 21 years of age or a person of any age legally classed as an adult, and who is legally dependent on the member, excluding such persons who qualify as child dependants up to the age of 27 years.

- **Child dependant** – including a child under 27 years of age who is financially dependent on the member, not in receipt of any regular income greater than the maximum social pension, unmarried and living with the member, or living in a residential situation connected with full-time studies at a tertiary education institution. However, this definition applies only to children of the main member or spouse.