

# ZOOM

## All about your dependants on Fedhealth

### 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 fulltime 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. You can also add dependants by using the Fedhealth Family Room.

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. Third generation babies (your adult child dependant's baby) will not be covered from date of birth and will be subject to normal underwriting.

ID number is required to be submitted to the Scheme as soon as the baby is registered. e-cards can be accessed on the Family Room, WhatsApp and the Fedhealth Member App. Upon membership activation/ dependant addition or removal, the member will receive an SMS version of their electronic card.

### 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 the date of marriage was recorded within the previous 30 days. A Member Record Amendment form must be completed.

Your broker or employer may also add a dependant on your behalf via the broker or corporate portal. New e-cards will automatically be generated and will be available electronically on the Fedhealth Family Room, the WhatsApp service and the

Fedhealth Member App. 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 fulltime tertiary institution for the current year, if a fulltime 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 your HR Department and forwarded to the Scheme if you belong to an employer group. Members can also use the Fedhealth Family Room to remove dependants.

Your broker or employer may also remove a dependant on your behalf via the broker portal or corporate portal.

### 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 classified 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 fulltime studies at a tertiary education institution. However, this definition applies only to children of the main member or spouse.



## CONTACT DETAILS

For more information, please visit [fedhealth.co.za](https://fedhealth.co.za), or use the Fedhealth Family Room, WhatsApp service or Fedhealth Member App. You can also call the Fedhealth Customer Contact Centre on **0860 002 153**.

Disease Management : Europ Assistance : MVA Third Party Recovery Department : Fedhealth Baby  
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