



# Health cover and the kids – making sure you have everyone covered

## Dependent children can be covered under either a family or a sole-parent family membership

- A dependent child is the natural, adopted or foster child of either or both adults on the membership.
- Children can be covered by a sole-parent family membership whether they live with you full-time or not.
- Dependent children can remain covered under a family or sole-parent family membership until their 22nd birthday.
- Adult children between the ages of 22 and 31 who are studying full-time may be eligible to remain on your membership as a 'Student Dependant' at no additional cost.
- Some of our covers offer a 'family extension' which makes it possible for adult children between the ages of 22 and 31 who are not studying full-time to remain on your membership for a small additional cost.
- Once they turn 31, it's time for the kids to take out cover in their own names.

### Adding kids to your cover

#### If you have a couple, family or sole-parent family membership

You can add additional dependent children at any time, and at no additional cost.

#### If you have a single membership

You will need to upgrade to a family or sole-parent family membership two months before your baby's due date. There will be an increase in the cost of your cover.

### Adding a newborn baby

Even if the baby is born under your rt health membership he or she won't automatically be added to your cover. We need you to confirm that you wish to add the child to your membership by providing us with your child's full name and date of birth. You can

do this via phone or email. If you have a family or sole-parent family membership, you can do this within three months of the baby's birth and he or she will be covered immediately with no waiting periods to serve. If you advise us after three months, the baby will have to serve waiting periods before he or she will be fully covered. Single memberships must be upgraded to family or sole-parent family memberships prior to the baby's birth.

For more information about planning to add a new baby to your health cover, please see our separate fact sheet called *Having a Baby? Here's what you need to know about your health cover.*

### Adding older children

All you need to do is contact us with the kids' details (names and dates of birth) to get them covered. If they've never been covered by health insurance before, they may have waiting periods to serve. We'll



talk to you about your individual situation when you contact us.

To add adopted or foster children of any age to your membership, we will need a copy of legal documents such as adoption papers, court orders and so on.

### What happens when the kids grow up?

Dependent children can remain covered by your family or sole-parent family membership until their 22nd birthday. As their 22nd birthday approaches, we'll be in touch with you to find out if they are eligible to remain covered as either a 'Student Dependant' or under our family extension cover. Either of these options can extend cover for adult children up to their 31st birthday, but once they turn 31, the kids need to take out cover in their own name.

### Student dependant cover – for full-time students aged between 22 and 31

Student dependants are young adults covered by a family or sole-parent family membership who are:

aged between 22 and 30 years (inclusive),

a full time student at school college or university in Australia,

unmarried and not in a de facto relationship, are primarily reliant on the Principal Member (or Principal Member's Partner listed on the Policy) for maintenance and support;

related to the Principal Member or their Partner as a child, step-child, or foster child or other child that the Principal Member or their Partner has legal guardianship over

Part-time students and apprentices are not eligible for cover as student dependants.

### Covering your child as a student dependant

To cover a child as a student dependant, we'll ask you to complete a registration form providing details about their course of study, and we'll write to you at the beginning of each year to ask you to re-confirm their student status. If we don't hear from you after the annual cut-off date for re-registrations, your child will be removed from your cover, and may have to serve waiting periods again if you wish to add them back as a student dependant at a later time. We'll send you a letter to advise that he or she has been removed from your cover, and will issue you with new membership cards showing that his or her name has been removed.

### Family extension cover – for part-time students, apprentices or working adult children aged between 22 and 31

Adult children who aren't eligible for cover as a student dependant can remain covered under a family or sole-parent family membership for an additional contribution that's only a fraction of what they'd pay for their own individual health cover.

This cover option is only available with our Top Hospital cover (with or without an excess and with or without extras cover). It is not available with any other cover.

### Pass on the benefits of rt health membership to your adult children

Once they're 31, it's time for the kids to get their own cover. If they transfer to their own membership within two months of leaving yours, and join an equivalent or lower level of cover, they'll have no waiting periods to serve.



### Can we help?

Please feel free to call our team with any questions about health cover for your kids, it can be confusing and it is always best to clarify your understanding. Our team is happy to help.

Contact us on **1300 886 123** or email [help@rthealth.com.au](mailto:help@rthealth.com.au)