

ELIGIBLE DEPENDANTS



This document is drafted in order to clarify who may and who may not be registered as a dependant of a member.

4.8 “Child”

a beneficiary under the age of 25 years that is the member’s natural child, or a stepchild or legally adopted child or a child who has been placed in the custody of the member or his/her spouse or partner and who is not a beneficiary of any other medical scheme;

Rule 4.19 of the Rules of the Scheme states as follows:-

4.19 “Dependant”

4.19.1 a member’s spouse or partner who is not a member or a registered dependant of a member of a medical scheme;

4.19.2 a member’s child who is not a member or a registered dependant of a member of a medical scheme and under the age of 25 years;

4.19.3

the immediate family of a member in respect of whom the member is liable for family care and support, and where such financial dependency can be proven. This excludes grandparents, uncles and aunts, nephews and nieces, children of siblings.

Rule 4.20 of the Rules of the Scheme states as follows:-

4.19 “Dependent”

In relation to a dependant other than the member’s spouse or partner, a dependant who is not in receipt of a regular remuneration of more than the maximum social pension per month or a child who, due to a mental or physical disability, is dependant upon the member;

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In terms of the Explanatory notes to the Model Rules from the Council for Medical Schemes, the immediate family of a member is regarded as the member's nearest family by way of affinity and blood, that is to say, his brothers and sisters. These dependants are recognised for purposes of the definition as dependant only as and when there is a duty of support in respect of them by the member. Therefore, the liability of family care and support is founded on the common law practice that there always exists in principle a duty of support between ascendants and descendants such as by a child to a parent. The common law requirement for care is interpreted to mean:-

- The person (dependant) who claims support must be unable to support himself/herself;
- The person for whom support is claimed (member) must be able to support the claimant; and
- The relationship between the member and the dependant is such to create a legal duty of support.
- Accordingly, a person is not a dependant within the definition where the member simply applies for registration because of a decision to care for such person where in fact that person is able to support himself/herself.

It is furthermore not a requirement that the immediate family must reside with the member to be recognised as such. Persons falling outside of this definition, such as a grandchild or parents-in-law of the member, may become dependants if so approved by the Board of Trustees.

In summary, herewith the following family members who can be a member's registered dependant:-

- The member's spouse (Rule 4.19.1) – **Copy of ID, Marriage certificate and Membership certificate of previous medical scheme needed. If applicable, late joiner penalties, exclusions and waiting periods to be imposed;**
- The member's partner with whom he/she has a serious relationship, akin to a marriage (Rule 4.19.1 & 4.33) – **Copy of ID, Affidavit and Membership certificate of previous medical scheme needed. If applicable, late joiner penalties, exclusions and waiting periods to be imposed;**
- The member's own children under the age of 25 not in receipt of remuneration more than the maximum social pension per month (Rule 4.19.2 & 4.20) – **Copy of ID, Certificate of birth and Membership certificate of previous medical scheme needed. If applicable, exclusions and waiting periods to be imposed;**
- The member's registered spouse's children (if not his/her own) – As above;
- Legally adopted children (Rule 4.8) – **Copy of ID, Adoption papers and Membership certificate of previous medical scheme. If applicable, exclusions and waiting periods to be imposed;**
- Foster children (Rule 4.8) – **Copy of ID, Court order from the Children's Court and Membership certificate of previous medical scheme. If applicable, exclusions and waiting periods to be imposed;**
- Own children with mental or physical disability (Rule 4.19) – **Copy of ID, Medical report and Membership certificate of previous medical scheme needed. If applicable, exclusions and waiting periods to be imposed;**
- The member/spouse's parents who are younger than 60 years of age for whom the member is responsible for family care and financial support (Rule 4.19) – **Copy of ID, Membership certificate of previous medical scheme, Affidavit and copies of preceding 6 months' bank statements of every parent to be registered. If applicable, late joiner penalties, exclusions and waiting periods to be imposed. For parents older than 60 years of age, a letter from the South African Social Security Agency must be attached if the member is NOT in receipt of a monthly pension/grant with reasons why such person is not in receipt of a social pension/grant;**
- Siblings of the member/spouse meaning brothers and sisters only for whom the member is responsible for family care and financial support (Rule 4.19.3) – **Copy of ID, Membership certificate of previous medical scheme, Affidavit and copies of preceding 6 months' bank statements of every sibling to be registered. If applicable, late joiner penalties, exclusions and waiting periods to be imposed.**

The following are not eligible to be registered as dependants:-

- Grandparents;
- Uncles and aunts;
- Nephews and nieces;
- Children of siblings;
- Godchildren.

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