

Dependant Extension

Dependant Extension allows non-student dependants to stay on their parents' policy until their 25th birthday for an additional premium.

St.LukesHealth provides Dependant Extension options on selected hospital and packaged products. This allows non-student dependants to remain on their parent's policy until their 25th birthday for an additional premium, as long as they are not married or living in a defacto relationship.

It's important to stay covered...

Illness or unfortunate events can happen to anyone at any time. Provide your son or daughter and your family with peace of mind knowing that they will be able to immediately access treatment if something was to occur.

If hospital care is required, this means accessing private hospital treatment, with a doctor of their choice straight away. Your son or daughter can also avoid having to reserve waiting periods for general treatments like optical and dental by staying on your policy.

How can you make sure your non-student dependant stays covered and avoids waiting periods?

You have 30 days from your non-student dependant's 23rd birthday to extend their cover with the Dependant Extension. During this period you will not be penalised with waiting periods.

The following covers are eligible for Dependant Extension:

- Packaged Ultimate Gold
- Gold Hospital
- Gold Hospital 500
- Pasplan Gold
- Gold Hospital 300
- Gold Hospital 750
- Pasplan Gold with Excess

If I switch from another health insurer can we add a Dependant Extension?

Yes, if you have served all waiting periods with your previous health insurer, you will enjoy immediate cover and be able to add the non-student dependant to your policy when you transfer to St.LukesHealth for equivalent benefits common to both insurers, providing you transfer within two months of ceasing cover with your previous insurer.

If you transfer to a higher level of cover, some waiting periods may apply for the higher benefits. If you have used some or all of an annual limit or lifetime limit with your previous insurer, we'll adjust the balance of your benefit entitlement for the relevant period and limit.

Student Dependants

Single full time student dependants can remain covered until their 25th birthday, providing they are studying full-time, not married or living in a defacto relationship. Just ask us how!

Further Information

This flyer is a summary of St.LukesHealth Dependant Extension Policy options. If you would like further information please contact St.LukesHealth on 1300 651 988.

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