

MBF Dependant Extension

If you have Family or Single Parent Family Policy which includes MBF Advantage Hospital, MBF Premium Hospital, MBF Platinum or MBF HealthLink cover* (with or without Extras Cover), then here's good news. With MBF Dependant Extension, your single children who are not full-time students can stay covered under your Family or Single Parent Family Policy from the age of 21 up until their 25th birthday - even if they don't live with you.

MBF Dependant Extension is available by adding an extra premium to your normal MBF premium. And more good news - the additional premium covers one or more Dependant Extension children registered on your Policy. Compared to taking out separate Policies, it's certainly a cost effective alternative.

**If you hold a Level of Cover other than those above and you would like to apply for Dependant Extension, please contact MBF as you will need to change to an eligible Level of Cover.*

Save yourself the worry and save them paying for full Single Policy

MBF Dependant Extension saves your children from paying for their own Singles cover and saves you worrying about whether they have the appropriate health cover. In fact, because they will be on your Policy, they'll have exactly the same cover as you, subject to any relevant Waiting Periods.

Please note that from 1 April 2006 no Excess or Co-payment is payable for hospital admissions for Dependant Children, including children registered on your Policy under Dependant Extension, if you hold MBF Advantage Hospital cover. From 1 April 2007 no Excess is payable for hospital admissions for Dependant Children including children registered on your Policy under Dependant Extension if you hold MBF HealthLink Advantage cover. You'll find more information about MBF Dependant Extension, including premiums and an application form, over the page.

For your information

All Dependant Children are automatically covered until their 21st birthday.

All single children that you nominate are automatically covered under your Family or Single Parent Family Policy until their 21st birthday.

Student Dependants can be covered until their 25th birthday.

Your single children aged 21-24 years inclusive, who are full-time students at a tertiary institution and earn less than \$14,000 a year from any source can be covered under your Family or Single Parent Family Policy at no additional cost. You must apply each year to have Student Dependant/s registered on your Family or Single Parent Family Policy.

How to apply for MBF Dependant Extension

Simply complete the application form overleaf and a salary deduction authority (if applicable) and return to MBF, Reply Paid 9809, GPO Box 9809, BRISBANE QLD 4001 (no stamp required), or fax it to 1300 139 623.

Please see overleaf for more important information.

What are the premiums?

The MBF Dependant Extension premium is payable in addition to your current premium for your Level of Cover and is subject to any Lifetime Health Cover loading applicable to your Policy. If everyone on your Policy is eligible for full Medicare benefits, you can use the Federal Government Rebate on private health insurance to reduce your premium. Premiums may vary slightly when added to your current MBF Policy premium due to rounding. If you are on a corporate plan, please confirm your premium with MBF on 1300 653 525.



MBF Dependant Extension application

Please complete this form using **black ink** and write within the boxes in CAPITAL LETTERS. Start at the left of each answer space and leave a gap between words.

Section A: Your details

MBF Policy number (This can be found on your MBF Card)

Surname

First name

Home address

Unit number Street number PO Box number

Street name

Suburb

State Postcode

Postal address (if different from home address)

Unit number Street number PO Box number

Street name

Suburb

State Postcode

Home phone number

Daytime phone number

Mobile phone number

Email address



If you would like to receive your bills (if applicable), payment reminders, tax statements, benefit statements (when available) and/or *LivingWell* magazine via email, and be kept up-to-date with MBF news and services via email please cross this box.

Note: the person named has legal responsibility for the Policy and for ensuring that premiums are kept up-to-date. All correspondence will be directed to this person.

Please read and sign the declaration on the reverse side of this form.



Calculating your premium

The Dependant Extension premium is calculated at 25% of the Family premium for your chosen level of Hospital Cover and Extras Cover, if applicable. Refer to the example below:

$$\left(\begin{array}{c} \text{Family hospital} \\ \text{cover premium} \end{array} + \begin{array}{c} \text{Family extras cover} \\ \text{premium (if applicable)} \end{array} \right) \times .25 = \text{Dependant Extension}$$

Please note the Dependant Extension premium is calculated on the Family premium payable for your Level of Cover even if you pay a Single Parent Family premium.

Important information about the Federal Government Rebate

If all persons covered on your Policy are aged under 65 years and entitled to full Medicare benefits, you are eligible to receive the 30% Federal Government Rebate on private health insurance as a reduction on your premium. The Federal Government has passed legislation that increases the rebate on private health insurance to 35% for Australians who are aged 65-69 years, and to 40% for Australians aged 70 years and above. For customers with family cover including a customer who is over 65 combined with other customers who are not, the higher applicable rebate will apply. There are Savings Provision Entitlements that apply if the person aged over 65 leaves or cancels the Policy.

Please call MBF on 131 137 for a quote on your premium if you believe you are eligible for a higher rebate, choose not to claim a rebate as a reduction on your premium or are ineligible to receive a rebate.

Important information about Waiting Periods and other rules

All MBF cover is provided in accordance with MBF's Fund Rules, a copy of which can be viewed at any MBF Centre. If your Dependant Children don't currently have health cover, they can be added to your Policy as new Dependant Children. This means they'll be subject to the usual Waiting Periods before their cover begins including, where applicable:

- Pregnancy and Birth Related Services - 12 months
- Pre-existing Condition* - 12 months major • dental - 12 months optical - 6 months • hearing aids - 3 years
- laser eye correction surgery - 2 years

Other Waiting Periods may also apply. If the new Dependant Children already have health cover, some continuity rules between new and old cover may apply. Call MBF on 131 137 or, if you are a corporate customer, on 1300 653 525 to find out more.

Additional 1% Medicare levy for high income earners

Please note, if your current MBF Hospital Cover was taken out with an annual per person Excess greater than \$500 on or before 24 May 2000, you may be subject to the additional 1% Medicare levy if you change your cover to include MBF Dependant Extension. For more information call MBF on 131 137 or, if you are a corporate customer, on 1300 653 525.



Section B: Dependant Children details

I wish to apply for the MBF Dependant Extension for the following dependant/s effective from

D	D	/	M	M	/	Y	Y
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	Child 1	Child 2	Child 3	Child 4
First name and initial				
Surname				
Sex (M/F)				
Date of birth and age				

Section C: Applicant, please read then sign this declaration

I **declare** that information provided on this form is true, correct and complete and will notify MBF of any changes.

I **declare** that my above mentioned son/daughter is single and under the age of 25 and has agreed to be included on my cover. I **understand** that Waiting Periods may apply (depending on the Level of Cover), including Pregnancy and Birth Related Services - 12 months • Pre-existing Condition* - 12 months • major dental - 12 months • optical - 6 months • hearing aids - 3 years • laser eye correction surgery - 2 years

*Except for psychiatric, psychiatric, palliative or rehabilitation services for which a 2 months' Waiting Period applies.

Proof of identity including the age of myself and my Dependant Children may be required. The **date of birth** of myself and my partner is used to calculate my premium and, if found to be incorrect, MBF may retrospectively change my premium and adjust my paid to or paid through date. MBF may decide not to accept my application. I **understand** that, on acceptance of my application, MBF will adjust my premium to the Dependant Extension premium.

This authority replaces all previous authorities and remains valid until written notification is given by either me or MBF.

Policyholder's signature

X

D	D	/	M	M	/	Y	Y
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Mail your application to MBF by placing it in an envelope (no postage stamp required) addressed to:

REPLY PAID 9809, MBF, GPO Box 9809, BRISBANE QLD 4001

Or alternatively you can drop it into any MBF Centre, fax it to 1300 139 623, or join via the MBF website at mbf.com.au

If you would like any assistance, please call MBF on 132 623.