



# Significant Event Notice

11 MAY 2026

## Important updates to your insurance and beneficiary nominations from 1 July 2026

**We're making some important changes to the insurance arrangements for HESTA Super and HESTA Personal Super members, including reducing our insurance fees. We're also introducing a new feature to give you more peace of mind about who gets your super when you pass away. These changes will take effect on 1 July 2026.**

Insurance is there to protect you and your loved ones when you need it most. These changes are designed to make insurance cover through HESTA more accessible, affordable and sustainable.

Whether you currently have cover or apply for cover in the future, this Significant Event Notice ('SEN') explains the changes and how they may impact you. It also explains a new feature you'll soon be able to access - non-lapsing binding death benefit nominations.

Please read this SEN carefully, along with the Product Disclosure Statement (PDS), the Target Market Determination (TMD) for your product and *Insurance options* to ensure you understand the changes. The PDS and *Insurance options* reflecting these changes will be available on our website from 1 July 2026 at [hesta.com.au/pds](https://hesta.com.au/pds).



**Apart from reading about these changes and ensuring you understand them, you don't need to do anything unless you'd like to apply for, or change your cover.**

## What's changing?

Through your HESTA Super or HESTA Personal Super membership, you have access to Death, Total and Permanent Disablement (TPD) and Income Protection (IP) Cover. You can also nominate who you want to receive your super when you die.

Here's a brief overview of the changes. You can find more detail on the following pages, including examples.

The change	What it means
<b>We're reducing our insurance fees.</b>	You'll pay less for your insurance cover from 1 July 2026. This can mean more money stays in your account to invest for your future.
<b>We're making it easier to apply for more cover.</b>	You can apply at any time to increase your: <ul style="list-style-type: none"><li>• Death Cover up to a total of 6 Units (including any existing cover), and/or</li><li>• IP Cover up to a total of 12 Units (including any existing cover)</li></ul> by completing a Short Personal Health Statement – making it faster and easier to adjust your cover.
<b>We're extending the insurance fee waiver for members on parental leave.</b>	If you take employer-approved parental leave, you can apply to have your insurance cover continue without having to pay insurance fees for 12 months. If your baby is born before 37 weeks gestation, this will be extended to 24 months.
<b>We're changing the pregnancy-related Disability exclusions for IP Cover.</b>	If you have IP Cover and experience a Disability <sup>1</sup> related to a normal pregnancy, you may be able to receive an IP benefit, rather than being automatically excluded.
<b>We're reducing the timeframes that apply for New Events Cover and updating the Active Employment definition.</b>	When Default Death and IP Cover starts or restarts, it begins as New Events Cover. This means you're only covered for new illnesses or injuries that occur after your cover starts. Currently, the New Events Cover restriction generally applies until you have been in Active Employment for 30 consecutive days. From 1 July 2026, this will generally reduce to 10 consecutive days in Active Employment – meaning you can move to full cover sooner.  Additionally, a member who is receiving or entitled to receive any income support benefits, such as Workers Compensation, statutory transport accident benefits or disability income benefits will not be considered to be in Active Employment <sup>2</sup> .
<b>We're strengthening the TPD definition and assessment process.</b>	TPD claims will be assessed using the most up-to-date medical and work information helping ensure decisions are made fairly and consistently. For claims assessed under the 'unlikely to do a suited occupation ever again' definition, you must be unable to work for three consecutive months from the Date of Disablement and remain unable to work until the claim is concluded by the insurer.
<b>We're introducing non-lapsing binding death benefit nominations.</b>	From 1 July 2026, you'll have the option to make a non-lapsing binding death benefit nomination. With a lapsing nomination, you would have to renew your beneficiary nomination every three years. The new non-lapsing option means your nomination stays in place until you decide to change it, or on the occurrence of specified circumstances determined by the Trustee, such as a nominated beneficiary predeceasing you.

In addition to these changes, we're also updating the definitions of certain medical terms related to your insurance.

**Terms and conditions apply to insurance cover through HESTA, including the changes we're making. Please make sure you read this SEN carefully, together with the updated PDS for your product and Insurance options, which will be available at [hesta.com.au/pds](https://hesta.com.au/pds) from 1 July 2026.**

<sup>1</sup> Disabled or Disability means Partially Disabled/Partial Disability or Totally Disabled/Total Disability (as applicable). Refer to *Insurance options* for the full policy definition.

<sup>2</sup> See page 6 of this SEN for the definition of Active Employment.

# The changes in detail

## We're reducing our insurance fees

The insurance fees for Death, TPD and IP Cover are reducing from 1 July 2026. If you have existing cover, this means you'll pay less for the same level of cover. Your insurance fees are deducted from your super account, so this can mean more money stays in your account to invest for your future.



### An example

Bev is a HESTA Super member aged 40 with Default Death and IP Cover. She's a nurse, so in the General occupation category.

Bev's default cover means she currently has 2 units of Death Cover and 2 units of IP Cover (paid for up to 5 years with a 90-day waiting period and cover ending at age 67).

Bev's weekly insurance fees are currently \$2.41 for Death Cover and \$2.44 for IP Cover. These are deducted from her HESTA account.

After 1 July 2026, for the same level of cover Bev's weekly insurance fees will be \$2.26 for Death Cover and \$2.12 for IP Cover.

#### Up to 30 June 2026

Death Cover  
**\$2.41 per week**

IP Cover  
**\$2.44 per week**

#### From 1 July 2026

Death Cover  
**\$2.26 per week**

IP Cover  
**\$2.12 per week**

If you have Default Cover, please see *Appendix 1: Change in Default Cover insurance fees* to see the impact of the reduced insurance fees on you.



For all other cover types, refer to [hesta.com.au/insurance-changes](https://hesta.com.au/insurance-changes) for details of the new insurance fees for each type of cover to help you understand how much you'll pay from 1 July 2026.

## We're making it easier to apply for more cover



### UP TO 30 JUNE 2026

HESTA Super members who are eligible for Default Cover can apply for an additional 10 units of Death and/or IP Cover by completing a Short Personal Health Statement within 90 days of their cover commencing.

### FROM 1 JULY 2026

Eligible HESTA Super **and** HESTA Personal Super members, can increase their Death and/or IP Cover **at any time** by completing a Short Personal Health Statement.

You can apply to increase your cover up to a total of 6 units for Death Cover and up to a total of 12 units for IP Cover, inclusive of any cover you already have.

If you apply to increase your IP Cover, you must also choose from either a Benefit Payment Period of 2 or 5 years, a Waiting Period of 60 or 90 days and a Cover Expiry Age of 60 or 67.

All changes are subject to acceptance by our insurer.



### If you can't meet the requirements in the Short Personal Health Statement or want more (or different) cover

If you're unable to meet the requirements outlined in the Short Personal Health Statement or want to apply for other changes to your insurance, you can complete a standard insurance cover application through your online account at [my.hesta.com.au/insurance](https://my.hesta.com.au/insurance). The insurer will then review your application and decide whether they can cover your requested changes.

## We're extending the parental leave insurance fee waiver and changing pregnancy-related disability exclusions for IP Cover



### Parental leave fee waiver

#### UP TO 30 JUNE 2026

If you have insurance cover through HESTA and go on employer-approved parental leave, you can stay covered and enjoy an insurance fee waiver of up to 12 months.

#### FROM 1 JULY 2026

Eligible members with employer-approved parental leave can apply for a full 12-month insurance fee waiver. If your baby is born prematurely<sup>3</sup>, you can apply for a 24-month insurance fee waiver.

Note that self-employed members are ineligible for the insurance fee waiver.

The insurance fee waiver will start on the earliest of the following:

- When we receive a Paid Parental Leave Superannuation Guarantee (SG) contribution from the Australian Taxation Office (ATO) on your behalf, or
- The later date of:
  - when your employer-approved parental leave starts, and
  - when we're notified about your employer-approved parental leave.

Speak with your employer to learn more about employer-approved parental leave. For more information about the Federal Government's Parental Leave Pay, go to the Services Australia website, [servicesaustralia.gov.au/parental-leave-pay](https://servicesaustralia.gov.au/parental-leave-pay)

### Changes to pregnancy-related disability exclusions for IP Cover

Currently, Disability resulting from normal pregnancy, childbirth or miscarriage is generally excluded from IP claims.

Normal pregnancy or childbirth means uncomplicated pregnancy or childbirth. This includes multiple pregnancy, caesarean birth, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy, such as morning sickness, backache, varicose veins, ankle swelling and bladder problems.

From 1 July 2026, we're updating these terms - meaning more members may be eligible to receive an IP benefit. If you become Disabled as a result of a normal pregnancy, childbirth or miscarriage and the Disability continues for more than 90 days from the later of:

- the date your pregnancy finishes, or
- the date your Disability starts,

the Disability will be treated as starting at that later date, and IP benefits may become payable after the 90-day period ends.

<sup>3</sup> 'Prematurely' means your baby's gestational age at birth is under 37 weeks.

## We're reducing the timeframes that apply for New Events Cover and changing the Active Employment definition

Currently, when Default Death and IP Cover starts or restarts automatically for eligible members, it is restricted to New Events Cover. This means that your insurance only covers you for new illnesses or injuries – not pre-existing medical conditions. New Events Cover restrictions are removed after you've been in Active Employment for a certain period.

We're reducing New Events Cover timeframes for cover that starts or restarts on or after 1 July 2026, as follows:

### UP TO 30 JUNE 2026

30 consecutive days in Active Employment.

### FROM 1 JULY 2026

10 consecutive days in Active Employment.

- If you're a HESTA Super member and receive automatic Default Death and IP Cover, New Events Cover will apply until you are in Active Employment for 10 consecutive days (reducing from 30 consecutive days).
- If you join HESTA Personal Super and elect to have insurance cover or join HESTA Super and elect to have cover within 90 days of joining, New Events Cover will apply until you are in Active Employment for 10 consecutive days (reducing from 30 consecutive days).
- If you join HESTA Super more than six months after commencing employment with a Fund Employer<sup>4</sup> or your employer becoming a Participating Employer<sup>4</sup>, New Events Cover will apply for 12 months (previously 24 months) from the date your cover starts until you are in Active Employment for 10 consecutive days thereafter.
- If you join HESTA Personal Super more than six months after starting with your employer, New Events Cover will apply for 12 months (previously 24 months) from the date your cover starts until you are in Active Employment for 10 consecutive days thereafter.
- Default cover that restarts after your account has been Inactive<sup>5</sup> will be New Events Cover until you are in Active Employment for 10 consecutive days (reducing from 30 consecutive days).

If you have previously been a member of HESTA who opted out of having insurance cover or you cancelled your insurance cover, your Default Cover is New Events Cover. There is no change to this rule.

For any member with Default Cover that started or restarted before 1 July 2026 with an existing New Events Cover restriction, the New Events Cover restriction will generally be removed on the earlier of:

- the date the New Events Cover expires according to the terms as they applied before 1 July 2026, and
- the date you are in Active Employment for 10 consecutive days thereafter.

We're also changing the Active Employment requirements. You're considered to be in Active Employment if you are:

- a) actively performing all of the usual identifiable duties and hours of the occupation from which you earn your regular income; and
- b) you are capable of actively performing those identifiable duties and any other duties of your usual occupation on a full-time basis (even if not working on a full-time basis) without restriction due to injury or illness.

If you're on employer-approved leave for reasons other than injury or illness, you're also considered to be in Active Employment.

**From 1 July 2026, to be considered in Active Employment you must also not be receiving or entitled to receive any income support benefits from any source such as worker's compensation benefits, social security benefits, statutory transport accident benefits or other disability income benefits.**

<sup>4</sup> A Fund Employer can either be (a) a Participating Employer, meaning an employer who HESTA has accepted to participate in, and who contributes to HESTA on behalf of their employees who are HESTA member's or, (b) a Non-Participating Employer, an employer of a member who hasn't completed a Participating Employer application but contributes employer superannuation contributions to HESTA on behalf of that member. This excludes people who are self-employed (sole traders, partners and contractors or employees of the member's own company or trust).

<sup>5</sup> Inactive means a contribution or rollover has not been received in your account for 16 consecutive months. If your account becomes inactive your cover will stop unless you opted in to maintain your insurance. Please see [hesta.com.au/insurance](https://hesta.com.au/insurance) for information about inactivity and how you can opt in.

# Changes to TPD Cover

If you have TPD Cover and make a claim, it is assessed using one of the following definitions:

1. You're unlikely to do a suited occupation ever again (only applicable if you are under age 65 at Date of Disablement), or
2. You suffer the loss of limbs and/or sight, or
3. You're unlikely to do basic activities associated with work ever again or you have a Mental Illness.
4. You're unlikely to do your own occupation ever again (only applicable if you are under age 65 at Date of Disablement). This is known as own occupation TPD and only applies to members holding legacy cover.

## Date of Disablement changes

### UP TO 30 JUNE 2026

For TPD claims assessed under the "unlikely to do a suited occupation ever again" definition and the legacy "own occupation" definition, the Date of Disablement is generally the date you're considered to have become totally and permanently disabled due to an illness or injury as certified by a Medical Practitioner.

### FROM 1 JULY 2026

The Date of Disablement for these TPD claims will generally be the date you're examined and certified by a Medical Practitioner as being unable to perform any work because of the illness or injury that results in your TPD. This change aligns the Date of Disablement more directly with the date of medical certification.

## Date of assessment

### UP TO 30 JUNE 2026

Under the "unlikely to do a suited occupation ever again", you must be totally and permanently disabled and unable to work due to illness or injury from the Date of Disablement for a period of three consecutive months. At the end of that three-month period, you need to be determined totally and permanently disabled by our insurer.

### FROM 1 JULY 2026

You must be unable to perform any work (paid or unpaid) for three consecutive months from the Date of Disablement and remain unable to do so until your claim assessment is concluded by our insurer (the 'date of assessment').

You must also have received and followed the advice of a *Specialist Medical Practitioner*, and undergone all reasonable and appropriate treatment, including rehabilitation. Based on medical and other evidence when you are assessed, you must be considered Permanently Incapacitated as decided by our insurer. The insurer will also consider any rehabilitation, retraining, re-skilling, and voluntary work you have completed prior to the date of assessment.

In certain circumstances you may attempt a return to work during the period from the Date of Disablement up to the date of assessment and still be considered by the insurer to be totally and permanently disabled.

### A Specialist Medical Practitioner is someone who:

- Is registered with Australian Health Practitioner Regulation Agency (Ahpra) as a medical practitioner,
- Has a fellowship qualification with a specialist college accredited by Australian Medical Council, and
- Is currently practicing in a specialty related to your illness or injury.



These changes do not apply to members who were totally and permanently disabled before 1 July 2026 and have not yet submitted their disability claim. In this case, your claim will be determined based on the definitions that applied before 1 July 2026.

## We're updating some of the medical condition definitions

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To reflect medical advancements and changes, we're updating the definitions for the following medical conditions which are applicable to TPD and IP Cover:

Blindness    Cardiomyopathy    Chronic Lung Disease    Dementia and Alzheimer's Disease  
Loss of Hearing    Loss of Speech    Major Head Trauma    Motor Neurone Disease  
Multiple Sclerosis    Muscular Dystrophy    Parkinson's Disease    Primary Pulmonary Hypertension  
Severe Rheumatoid Arthritis

We're also removing the definitions for Diplegia, Hemiplegia, Paraplegia, Quadriplegia and Tetraplegia, replacing these with a definition for Paralysis.



You can find more detail on the updated medical definitions by calling us on **1800 813 327**.

## We're introducing non-lapsing binding death benefit nominations

### What's changing?

From 1 July 2026, you'll have the option to make a non-lapsing binding death benefit nomination. With a lapsing nomination, you would have to renew your beneficiary nomination every three years. The new non-lapsing binding option means your nomination stays in place until you decide to change it, or on the occurrence of specified circumstances determined by the Trustee, such as a nominated beneficiary predeceasing you.

A non-lapsing binding death benefit nomination is a binding instruction that tells us who you want to receive your super if you pass away. You can only nominate your dependants and/or your Legal Personal Representative. As long as your nomination remains valid, we must pay your benefit according to your wishes.

Along with the new non-lapsing binding nomination option, we will continue to offer standard binding death benefit nominations, which must be renewed every three years, and non-binding beneficiary nominations. You will be able to read more about these options at [hesta.com.au/beneficiaries](https://hesta.com.au/beneficiaries) or in the PDS from 1 July 2026.

**With the incoming changes, it's a great time to review your nomination or make one if you haven't already. If you already have a valid binding or non-binding beneficiary nomination, it won't change unless it expires, otherwise becomes invalid, or you update it.**



#### Key benefits of the new non-lapsing option

- **No more renewals:** Once you make a non-lapsing binding nomination, it will remain in place unless you choose to update or cancel it, or on the occurrence of specified circumstances determined by the Trustee, such as a nominated beneficiary predeceasing you.
- **Convenient online nomination:** You can make or update your non-lapsing nomination quickly and easily online at [hesta.com.au/login](https://hesta.com.au/login). If you prefer, you can also complete the *Binding Death Benefit Nomination* form available at [hesta.com.au/bindingnom](https://hesta.com.au/bindingnom).

**Please note:** HESTA will not accept a death benefit nomination made under a power of attorney.

#### How to check and update your nomination

You can check whether you have a nomination in place and the type of nomination you have through your online account at [hesta.com.au/login](https://hesta.com.au/login). Once you've logged in, you can make or update your non-lapsing binding death benefit nomination.

If you need to update or change your non-binding nomination, you can do so by calling us on 1800 813 327.

#### If you don't have a valid nomination

If you don't have any type of nomination in place or your nomination becomes invalid or non-binding, the Trustee will decide who receives your benefit.

# Need help?



We know that changes to your super can be complex, and we're here to help!

Our insurance changes hub is available at [hesta.com.au/insurance-changes](https://hesta.com.au/insurance-changes). There you'll find:

- the new insurance fees applicable from 1 July 2026 for all insurance types, and
- other helpful information

You can find more information about non-lapsing binding death benefit nominations from 1 July 2026 at [hesta.com.au/beneficiaries](https://hesta.com.au/beneficiaries).



If you'd prefer to speak to us, please contact us on **1800 813 327** or via [hesta.com.au/contact](https://hesta.com.au/contact). You can also write to us at Locked Bag 35007, Collins St West VIC 8007.

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The information in this SEN is a guide only. At the date of this SEN, insurance is available to HESTA members through AIA Australia Ltd (AIA) ABN 79 004 837 861 AFSL No. 230043 ('the insurer', 'our insurer'). Part of the insurance fees will be used to pay insurance administration costs. All cover provided is subject to the terms and conditions contained in the insurance policies between the Trustee of HESTA and the insurer. The full terms and conditions, including any exceptions or offsets as well as detailed definitions and requirements contained in the policies, take precedence over this SEN and *Insurance options*. Insurance fees quoted include stamp duty and taxes which may change over time, affecting the amount of fees.

## Appendix 1: New insurance fees from 1 July 2026 for members with Default Cover

These comparison tables show the current weekly fees to 30 June 2026 and the new fees that will apply for members with Default Cover in the General Occupation Category and the Office-based Occupation Category.

**Table 1: Default Cover fees for the General Occupation Category**

Age at last birthday	UP TO 30 JUNE 2026			FROM 1 JULY 2026		
	IP Cover Insurance fee per week for 2 units (\$)	Death Cover Insurance fee per week for 2 units (\$)	Total Insurance fee per week (\$)	IP Cover Insurance fee per week for 2 units (\$)	Death Cover Insurance fee per week for 2 units (\$)	Total Insurance fee per week (\$)
15	0.17	0.21	0.38	0.14	0.19	0.33
16	0.17	0.20	0.37	0.15	0.19	0.34
17	0.17	0.20	0.37	0.15	0.18	0.33
18	0.18	0.20	0.38	0.16	0.18	0.34
19	0.19	0.20	0.39	0.16	0.19	0.35
20	0.20	0.20	0.40	0.17	0.19	0.36
21	0.21	0.22	0.43	0.19	0.20	0.39
22	0.23	0.23	0.46	0.20	0.22	0.42
23	0.25	0.25	0.50	0.22	0.24	0.46
24	0.27	0.29	0.56	0.24	0.27	0.51
25	0.31	0.33	0.64	0.27	0.31	0.58
26	0.36	0.38	0.74	0.32	0.36	0.68
27	0.42	0.44	0.86	0.36	0.42	0.78
28	0.48	0.52	1.00	0.42	0.49	0.91
29	0.57	0.62	1.19	0.49	0.58	1.07
30	0.66	0.73	1.39	0.57	0.68	1.25
31	0.77	0.86	1.63	0.67	0.81	1.48
32	0.91	0.98	1.89	0.79	0.92	1.71
33	1.05	1.07	2.12	0.91	1.00	1.91
34	1.20	1.11	2.31	1.04	1.04	2.08
35	1.37	1.26	2.63	1.19	1.18	2.37
36	1.54	1.43	2.97	1.34	1.34	2.68
37	1.75	1.66	3.41	1.52	1.55	3.07
38	1.91	1.92	3.83	1.66	1.80	3.46
39	2.13	2.17	4.30	1.85	2.04	3.89
40	2.44	2.41	4.85	2.12	2.26	4.38
41	2.72	2.54	5.26	2.36	2.39	4.75
42	3.04	2.62	5.66	2.65	2.46	5.11
43	3.38	2.69	6.07	2.94	2.52	5.46
44	3.76	2.74	6.50	3.27	2.57	5.84
45	4.11	2.78	6.89	3.57	2.61	6.18
46	4.48	2.79	7.27	3.90	2.61	6.51
47	4.82	2.80	7.62	4.20	2.63	6.83
48	5.14	2.81	7.95	4.47	2.63	7.10
49	5.43	2.81	8.24	4.73	2.63	7.36
50	5.74	2.79	8.53	5.00	2.62	7.62
51	6.08	2.78	8.86	5.29	2.61	7.90
52	6.44	2.76	9.20	5.60	2.59	8.19
53	6.76	2.74	9.41	5.88	2.57	8.45
54	7.15	2.69	9.84	6.22	2.52	8.74
55	7.49	2.64	10.13	6.51	2.48	8.99
56	7.87	2.59	10.46	6.85	2.43	9.28
57	8.38	2.55	10.93	7.29	2.39	9.68
58	8.94	2.50	11.44	7.78	2.35	10.13
59	9.43	2.44	11.87	8.20	2.29	10.49
60	9.61	2.38	11.99	8.36	2.23	10.59
61	9.67	2.30	11.97	8.41	2.15	10.56
62	9.63	2.20	11.83	8.38	2.06	10.44
63	7.76	2.05	9.81	6.75	1.93	8.68
64	5.47	1.80	7.27	4.76	1.69	6.45
65	0.52	1.60	2.12	0.51	1.50	2.01
66	0.38	1.46	1.84	0.38	1.37	1.75
67	N/A	1.38	1.38	N/A	1.30	1.30
68	N/A	1.30	1.30	N/A	1.22	1.22
69	N/A	1.23	1.23	N/A	1.15	1.15
70	N/A	1.14	1.14	N/A	1.07	1.07
71	N/A	1.00	1.00	N/A	0.94	0.94
72	N/A	0.85	0.85	N/A	0.80	0.80
73	N/A	0.80	0.80	N/A	0.75	0.75
74	N/A	0.76	0.76	N/A	0.72	0.72

Insurance fees shown above are the gross weekly insurance fee and have been rounded to two decimal places for disclosure only. Generally, members pay the net insurance fee, which is up to 15% less than the gross fee. This is because HESTA is able to claim a tax deduction for the cost of providing insurance, which we pass onto insured members.

**Table 2: Default Cover fees for the Office-based Occupation Category**

Age at last birthday	UP TO 30 JUNE 2026			FROM 1 JULY 2026		
	IP Cover Insurance fee per week for 2 units (\$)	Death Cover Insurance fee per week for 2 units (\$)	Total Insurance fee per week (\$)	IP Cover Insurance fee per week for 2 units (\$)	Death Cover Insurance fee per week for 2 units (\$)	Total Insurance fee per week (\$)
15	0.12	0.17	0.29	0.10	0.16	0.26
16	0.12	0.16	0.28	0.10	0.15	0.25
17	0.12	0.16	0.28	0.10	0.15	0.25
18	0.13	0.16	0.29	0.11	0.15	0.26
19	0.13	0.16	0.29	0.11	0.15	0.26
20	0.14	0.16	0.30	0.12	0.15	0.27
21	0.15	0.17	0.32	0.13	0.16	0.29
22	0.16	0.19	0.35	0.14	0.17	0.31
23	0.18	0.20	0.38	0.15	0.19	0.34
24	0.19	0.23	0.42	0.17	0.21	0.38
25	0.22	0.26	0.48	0.19	0.25	0.44
26	0.25	0.30	0.55	0.22	0.29	0.51
27	0.29	0.36	0.65	0.25	0.33	0.58
28	0.34	0.42	0.76	0.29	0.39	0.68
29	0.40	0.50	0.90	0.34	0.47	0.81
30	0.46	0.58	1.04	0.40	0.55	0.95
31	0.54	0.69	1.23	0.47	0.65	1.12
32	0.64	0.78	1.42	0.55	0.73	1.28
33	0.73	0.85	1.58	0.64	0.80	1.44
34	0.84	0.89	1.73	0.73	0.83	1.56
35	0.96	1.00	1.96	0.83	0.94	1.77
36	1.08	1.14	2.22	0.94	1.07	2.01
37	1.23	1.32	2.55	1.07	1.24	2.31
38	1.34	1.54	2.88	1.16	1.44	2.60
39	1.49	1.74	3.23	1.30	1.63	2.93
40	1.71	1.93	3.64	1.48	1.81	3.29
41	1.90	2.03	3.93	1.65	1.91	3.56
42	2.13	2.10	4.23	1.85	1.97	3.82
43	2.37	2.15	4.52	2.06	2.02	4.08
44	2.63	2.19	4.82	2.29	2.06	4.35
45	2.87	2.22	5.09	2.50	2.09	4.59
46	3.14	2.23	5.37	2.73	2.09	4.82
47	3.38	2.24	5.62	2.94	2.10	5.04
48	3.60	2.25	5.85	3.13	2.11	5.24
49	3.80	2.25	6.05	3.31	2.11	5.42
50	4.02	2.23	6.25	3.50	2.10	5.60
51	4.25	2.22	6.47	3.70	2.08	5.78
52	4.51	2.21	6.72	3.92	2.07	5.99
53	4.73	2.19	6.92	4.12	2.06	6.18
54	5.01	2.15	7.16	4.35	2.02	6.37
55	5.24	2.11	7.35	4.56	1.98	6.54
56	5.51	2.07	7.58	4.79	1.94	6.73
57	5.86	2.04	7.90	5.10	1.91	7.01
58	6.26	2.00	8.26	5.44	1.88	7.32
59	6.60	1.96	8.56	5.74	1.83	7.57
60	6.73	1.90	8.63	5.85	1.78	7.63
61	6.77	1.84	8.61	5.89	1.72	7.61
62	6.74	1.76	8.50	5.86	1.65	7.51
63	5.43	1.64	7.07	4.72	1.54	6.26
64	3.83	1.44	5.27	3.33	1.35	4.68
65	0.36	1.28	1.64	0.36	1.20	1.56
66	0.27	1.17	1.44	0.26	1.09	1.35
67	N/A	1.10	1.10	N/A	1.04	1.04
68	N/A	1.04	1.04	N/A	0.97	0.97
69	N/A	0.98	0.98	N/A	0.92	0.92
70	N/A	0.91	0.91	N/A	0.85	0.85
71	N/A	0.80	0.80	N/A	0.75	0.75
72	N/A	0.68	0.68	N/A	0.64	0.64
73	N/A	0.64	0.64	N/A	0.60	0.60
74	N/A	0.61	0.61	N/A	0.57	0.57

Insurance fees shown above are the gross weekly insurance fee and have been rounded to two decimal places for disclosure only. Generally, members pay the net insurance fee, which is up to 15% less than the gross fee. This is because HESTA is able to claim a tax deduction for the cost of providing insurance, which we pass onto insured members.