

# HESTA Corporate Super Member Plan Schedule

## IQVIA Corporate Plan

Date of Preparation: 19 April 2025

Welcome to HESTA Corporate Super, providing tailored insurance cover for employees as chosen by your employer. This Member Plan Schedule sets out important information about your Employer Plan and should be read in conjunction with the HESTA Corporate Super Product Disclosure Statement and the HESTA Corporate Super Insurance Guide.

The information in this document also forms part of the HESTA Corporate Super Product Disclosure Statement (PDS) dated 19 April 2025.

### 1. Details about your Employer Plan

Here are some important details including the employer plan you belong to:

Employer Plan Name	IQVIA Corporate Plan
Principal Employer	IQVIA Solutions Australia Pty Ltd
Associated Employers	Ascott Sales Integration Pty Ltd Nuevo Health Pty Ltd IQVIA RDS Pty Ltd
Policy names and numbers	HESTA Corporate Super Group Life Policy No. MP 8373 HESTA Corporate Super Income Protection Policy No. MP 8373
Policy owner	H.E.S.T. Australia Ltd (ABN 66 006 818 695)
Insurer	AIA Australia Limited (ABN 79 004 837 861, AFSL 230043)
Employer Plan Commencement Date*	30 September 2024

\* The Employer Plan Commencement Date is the date the Employer Plan was established and may not be the same date as when your insurance cover commences. See below for more details about your insurance cover and when it starts, To check your *Insurance cover* contact HESTA on 1800 813 327 and we will provide you with more information.

### 2. Important information about your cover

The types of insurance cover that are available for IQVIA employees in HESTA Corporate Super are:

- Death Cover (including Terminal Illness)** - provides a lump-sum benefit if you die or suffer a terminal illness.
- Total and Permanent Disablement (TPD) Cover** - provides a lump-sum benefit if you are totally and permanently disabled and unlikely ever to be able to return to work.
- Income Protection (IP) Cover** - provides a monthly payment if you are sick or injured and cannot work.

HESTA Corporate Super insurance is issued by the Insurer, a registered life insurer, under the Policies (as applicable). Words appearing in capitals in this document are defined in the relevant policy - also refer to the PDS and Insurance Guide for more information. For copies of these documents, go to [hesta.com.au/corporatesuper](https://hesta.com.au/corporatesuper) or please call HESTA on 1800 813 327.

This document, together with the HESTA Corporate Super Product Disclosure Statement (PDS) and HESTA Corporate Super Insurance Guide (Insurance Guide), provide you with important information about insurance cover. Please read the PDS and the Insurance Guide (which also forms part of the PDS) for a more detailed understanding of the terms and conditions of your insurance cover, including insurance fees.

This document is specific to your Employer Plan and is not personalised to your individual circumstances. Details about the cover that applies to you will be provided in an *Insurance cover confirmation* sent to you when your cover starts. To get more specific information about your insurance cover before it starts, please contact HESTA on 1800 813 327. Once your insurance has started, you can view details in your online account at [hesta.com.au/login](https://hesta.com.au/login)

### 3. Eligibility for cover

All cover in the IQVIA Corporate Plan is subject to eligibility criteria, which is set out in the 'Eligibility for cover' section in the PDS and Insurance Guide. The Insurance Guide also details your options if you are a current HESTA member joining the IQVIA Corporate Plan. Please check that you meet these eligibility criteria to ensure that you are eligible to receive the benefit of the cover detailed below. If you do not meet all of the eligibility criteria you should contact us for more information about your insurance options.

### 4. Cover types available

The table below shows the insurance cover available through your IQVIA Corporate Plan.

- **Default Cover** is the cover available to eligible members automatically under their employer's chosen insurance design;
- **Dial-up Cover** means that eligible members can increase their cover to replace Default Death and TPD cover if they apply to us within 90 days of the date they started employment with their employer or the Employer Plan Commencement Date, whichever is the later (see the 'important information about insurance through HESTA Corporate Super' section of the Insurance Guide for details);
- **Voluntary Cover** is the type of cover eligible members can apply for by completing a Health Assessment (subject to the terms and conditions of the Policies - see the Voluntary Cover section of the Insurance Guide for details).

### 5. Benefit design

Cover type	Death and Total and Permanent Disablement (TPD)	Income Protection (IP)
<b>Default Cover</b>	15% x Salary x years of Future Service <sup>1</sup>	75% of Pre-Disability Income Waiting Period: 90 days Benefit Period: up to 2 years
<b>Dial-up Cover</b> Only available within 90 days of starting with your employer or the Employer Plan Commencement Date, whichever is later, by completing the HESTA Corporate Super member application form which is available at <a href="https://hesta.com.au/corporatesuper">hesta.com.au/corporatesuper</a> No Health Assessment is needed up to the Automatic Acceptance Limit	20% x Salary x years of Future Service <sup>1</sup> or 25% x Salary x years of Future Service <sup>1</sup>	Not available The maximum benefit for Default Cover is 75% of Pre-Disability Income.
<b>Voluntary Cover</b> (Available subject to application, underwriting and approval by the Insurer). Apply using the HESTA Corporate Super insurance alteration form which is available at <a href="https://hesta.com.au/corporatesuper">hesta.com.au/corporatesuper</a>	Additional cover (in multiples of \$1,000)	Alternative IP cover options available with different Waiting Periods (30, 60 or 90 days) and Benefit Periods (2 years, 5 years or to age 65). Refer to the Insurance Fee Tables 3 to 5 for the Insurance Fee applicable to these alternative IP cover options. Members that transferred from another HESTA account may choose to transfer the IP cover they have in their HESTA account, replacing their IP cover in their HESTA Corporate Super account. This may have a different benefit period and waiting period.

1. Future Service is based on the number of years (and complete months) to age 65. For example, if you are age 30 years 5 months and 20 days, Future Service to age 65 would be 34 years and 6 months.

The default insurance cover will start automatically on the date you meet all the following criteria unless you have told us you do not want this cover:

- you are aged 25 or over; and
- your HESTA Corporate Super account balance has been \$6,000 or more since joining; and
- your account is not inactive.

Subject to eligibility conditions, you can obtain default insurance cover before meeting all of the preceding criteria if you tell us you want to start the Default cover within 90 days of the later of:

- the date you commenced employment with IQVIA; or
- 30 September 2024 (the date the IQVIA Corporate Plan commenced).

## 6. Other information about your insurance cover

Policy Term	Death and Total and Permanent Disablement (TPD)	Income Protection (IP)
<b>Death and TPD cover Salary* definition</b>	The annual salary as advised by your Employer	Not Applicable
<b>Income Protection cover Pre-disability Income* definition</b>	Not Applicable	The gross monthly income you earned immediately before becoming disabled
<b>Cover expiry age</b>	65	65
<b>Maximum entry age</b>	64	64
<b>Automatic Acceptance Limit (AAL)</b> (Applies to Default and Dial-up Cover)	\$1,000,000	\$12,000 per month
<b>TPD Tapering</b> (Applies to Voluntary Cover only)	The TPD sum insured reduces by 20% p.a. from age 61 and reduces to nil at age 65	Not Applicable

\* Where there is a discrepancy in the amount reported based on the information provided by your Employer, adjustments will be made at the time of claim as appropriate to address the discrepancy.

## 7. Insurance Fees – Default, Dial-up and Voluntary Cover

Your insurance fees are determined by your age, gender and the amount of insurance cover in your Employer Plan. The insurance fee rates are included in the following tables for the various insurance cover options.

The total insurance fees that apply can be calculated by adding each amount for each relevant insurance cover type that applies to you. If you need help with this, please contact HESTA on **1800 813 327**.

Insurance fees for cover that you hold through HESTA Corporate Super will be calculated daily and deducted monthly in arrears from your HESTA Corporate Super account, usually 2 business days after the end of each month. The amount deducted for any given month is based on the number of days in the month that you were insured.

## Example of how to calculate Default cover and the cost of the cover

Sarah has just turned 39, works as a Clinical Project Manager with an annual salary of \$120,000 when she starts working for IQVIA. Within 90 days of starting work, Sarah joins HESTA Corporate Super under the IQVIA Corporate plan and chooses to start default Death and TPD as well as IP insurance.

### Default Death and TPD Insurance Cover

Sarah's default Death and TPD cover is  $15\% \times \text{Salary} \times \text{years of Future Service to age 65}$ .

Sarah is 39 years old so her years of Future Service to age 65 is 26 years:  
(age 65 – Sarah's age of 39 years = 26 years)

Sarah's death and TPD cover is **\$468,000** (calculated as  $15\% \times \$120,000 \times 26$ )

### Weekly Death and TPD insurance fee

Sarah can work out the cost of the insurance that will be deducted from her account by using the formula:

$(\text{Cover amount} / \$1,000) \times \text{insurance fee for Death \& TPD cover for her age next birthday (40) and gender (female) from Table 1} \div 52$

$(\$468,000 / \$1,000) \times 0.57 \div 52$

Sarah's weekly insurance fee for her default Death and TPD cover of \$468,000 will be **\$5.13**.

### Default IP insurance Cover

Sarah's IP cover is calculated as  $75\% \times \text{her annual salary } (\$120,000)$   
**= \$90,000 per annum (or \$7,500 per month)**

### Weekly IP insurance fee

To work out the cost of her default IP cover Sarah does the following calculation:

$\text{Monthly IP benefit} \div 100 \times \text{insurance fee for her age next birthday (40) and gender (female) from Table 2} \div 52$  to get the weekly premium

Sarah's weekly insurance fee for her default IP cover is:

$\$7,500 \div 100 \times 1.61 \div 52 = \text{\$2.32 per week}$

### Total Weekly insurance fee for default cover

The total weekly insurance fee paid by Sarah for her default insurance cover is:

Weekly Death and TPD insurance fee + Weekly IP insurance fee

= \$5.13 + \$2.32

= **\$7.45 per week**

Insurance costs are calculated daily and deducted from Sarah's super account monthly in arrears. The amount deducted is based on the number of days in the month.

**Table 1 - Death and TPD Insurance Fees**

The table below shows the annual insurance fees for each \$1,000 of cover. The insurance fees are shown as the gross fee in dollars (\$). 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.

Age Next Birthday	Annual insurance fee per \$1,000 sum insured			
	Death		Death & TPD	
	Male	Female	Male	Female
16	0.31	0.12	0.32	0.13
17	0.31	0.12	0.32	0.13
18	0.33	0.12	0.35	0.13
19	0.36	0.14	0.38	0.15
20	0.39	0.15	0.42	0.16
21	0.41	0.14	0.45	0.16
22	0.42	0.13	0.47	0.15
23	0.43	0.13	0.49	0.15
24	0.42	0.12	0.49	0.14
25	0.42	0.12	0.49	0.15
26	0.41	0.12	0.49	0.15
27	0.40	0.13	0.48	0.16
28	0.39	0.13	0.48	0.17
29	0.38	0.14	0.47	0.18
30	0.38	0.15	0.48	0.20
31	0.37	0.16	0.47	0.22
32	0.37	0.17	0.47	0.25
33	0.37	0.18	0.48	0.27
34	0.37	0.19	0.49	0.30
35	0.38	0.21	0.51	0.34
36	0.40	0.23	0.55	0.37
37	0.42	0.25	0.60	0.42
38	0.44	0.26	0.64	0.45
39	0.46	0.29	0.69	0.51
40	0.49	0.32	0.75	0.57
41	0.53	0.35	0.82	0.62
42	0.57	0.39	0.89	0.70
43	0.61	0.42	0.97	0.78
44	0.65	0.46	1.05	0.87
45	0.70	0.50	1.15	0.96
46	0.75	0.55	1.25	1.07
47	0.81	0.60	1.38	1.18
48	0.88	0.65	1.52	1.30
49	0.96	0.70	1.70	1.43
50	1.06	0.75	1.89	1.55
51	1.17	0.81	2.13	1.70
52	1.29	0.87	2.39	1.86
53	1.43	0.94	2.69	2.04
54	1.60	1.02	3.06	2.25
55	1.76	1.12	3.44	2.49
56	1.95	1.23	3.87	2.78
57	2.17	1.37	4.38	3.13
58	2.42	1.52	4.95	3.53
59	2.71	1.70	5.61	3.99
60	3.03	1.90	6.37	4.52
61	3.42	2.13	7.28	5.13
62	3.91	2.38	8.37	5.81
63	4.48	2.67	9.65	6.59
64	5.14	2.97	11.13	7.44
65	5.89	3.31	12.83	8.39

**Table 2 – Default Income Protection Insurance Fees**

The table below shows the annual insurance fee for each \$100 of monthly cover. The insurance fees are the gross fee in dollars (\$). 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. Actual fees deducted from your account may differ slightly from those shown here.

Age next birthday	Annual insurance fee per \$100 of monthly Default income protection cover 90 day waiting period, 2 year benefit period	
	Male	Female
16	0.80	0.78
17	0.80	0.78
18	0.80	0.78
19	0.80	0.78
20	0.80	0.78
21	0.80	0.78
22	0.75	0.79
23	0.70	0.79
24	0.66	0.80
25	0.62	0.81
26	0.60	0.81
27	0.58	0.86
28	0.57	0.90
29	0.56	0.93
30	0.57	0.96
31	0.57	0.99
32	0.59	1.02
33	0.61	1.05
34	0.63	1.09
35	0.66	1.15
36	0.70	1.21
37	0.74	1.28
38	0.79	1.37
39	0.85	1.48
40	0.92	1.61
41	1.00	1.75
42	1.10	1.92
43	1.20	2.11
44	1.32	2.33
45	1.46	2.57
46	1.62	2.83
47	1.81	3.12
48	2.01	3.44
49	2.25	3.79
50	2.51	4.16
51	2.82	4.56
52	3.15	4.99
53	3.54	5.44
54	3.96	5.92
55	4.44	6.43
56	4.98	6.95
57	5.58	7.50
58	6.24	8.07
59	6.98	8.65
60	7.79	9.25
61	8.70	9.86
62	9.69	10.48
63	10.71	11.03
64	8.66	8.58
65	2.81	2.73

The following Insurance Fee Tables 3 to 5 apply to alternative IP cover options with different benefit and waiting period options to the Default cover, available to members subject to application, underwriting and approval by the Insurer. These tables show the annual insurance fee for each \$100 of monthly cover for the relevant IP cover options. The insurance fees are the gross fee in dollars (\$). 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. Actual fees deducted from your account may differ slightly from those shown.

**Table 3 –Income Protection Insurance Fees for alternate up to two year benefit period options**

Age Next Birthday	Annual insurance fee per \$100 of monthly cover			
	30 day waiting period		60 day waiting period	
	Male	Female	Male	Female
16	1.85	2.03	1.12	1.16
17	1.85	2.03	1.12	1.16
18	1.85	2.03	1.12	1.16
19	1.85	2.03	1.12	1.16
20	1.85	2.03	1.12	1.16
21	1.85	2.03	1.12	1.16
22	1.80	2.05	1.06	1.17
23	1.75	2.07	1.02	1.18
24	1.72	2.09	0.98	1.19
25	1.68	2.11	0.94	1.20
26	1.66	2.14	0.91	1.21
27	1.66	2.19	0.90	1.26
28	1.67	2.26	0.90	1.31
29	1.71	2.35	0.91	1.35
30	1.75	2.45	0.92	1.41
31	1.81	2.58	0.94	1.46
32	1.87	2.72	0.97	1.53
33	1.95	2.87	1.01	1.60
34	2.05	3.05	1.06	1.68
35	2.15	3.24	1.11	1.77
36	2.26	3.44	1.17	1.88
37	2.39	3.66	1.24	1.99
38	2.53	3.89	1.31	2.13
39	2.68	4.13	1.40	2.28
40	2.84	4.39	1.50	2.44
41	3.02	4.67	1.61	2.63
42	3.22	4.96	1.73	2.83
43	3.42	5.26	1.87	3.06
44	3.65	5.58	2.02	3.30
45	3.89	5.92	2.19	3.57
46	4.16	6.27	2.38	3.86
47	4.45	6.65	2.60	4.18
48	4.76	7.04	2.84	4.52
49	5.10	7.45	3.10	4.89
50	5.47	7.89	3.40	5.28
51	5.88	8.36	3.73	5.70
52	6.32	8.86	4.10	6.15
53	6.81	9.38	4.52	6.63
54	7.34	9.95	4.98	7.13
55	7.92	10.55	5.49	7.66
56	8.57	11.21	6.06	8.23
57	9.28	11.91	6.69	8.82
58	10.06	12.67	7.39	9.45
59	10.93	13.50	8.16	10.10
60	11.89	14.40	9.02	10.79
61	12.95	15.39	9.97	11.52
62	14.14	16.47	11.03	12.28
63	15.46	17.66	12.14	13.02
64	13.59	15.35	10.14	10.61
65	5.98	6.78	3.76	3.95

**Table 4–Income Protection Insurance Fees for alternate up to five year benefit period options**

Age Next Birthday	Annual insurance fee per \$100 of monthly cover					
	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
16	4.96	5.56	3.06	3.25	2.25	2.26
17	4.96	5.56	3.06	3.25	2.25	2.26
18	4.96	5.56	3.06	3.25	2.25	2.26
19	4.96	5.56	3.06	3.25	2.25	2.26
20	4.96	5.56	3.06	3.25	2.25	2.26
21	4.96	5.56	3.06	3.25	2.25	2.26
22	4.86	5.65	2.94	3.30	2.12	2.29
23	4.77	5.75	2.83	3.35	2.00	2.33
24	4.70	5.85	2.74	3.41	1.90	2.36
25	4.65	5.95	2.66	3.46	1.81	2.40
26	4.61	6.05	2.60	3.52	1.73	2.44
27	4.65	6.23	2.59	3.69	1.70	2.60
28	4.73	6.48	2.60	3.85	1.68	2.73
29	4.85	6.78	2.64	4.02	1.69	2.85
30	5.01	7.13	2.70	4.21	1.70	2.95
31	5.21	7.54	2.78	4.41	1.74	3.06
32	5.44	8.01	2.89	4.63	1.79	3.18
33	5.71	8.52	3.02	4.87	1.86	3.30
34	6.02	9.09	3.17	5.15	1.95	3.46
35	6.36	9.71	3.35	5.46	2.06	3.64
36	6.75	10.38	3.55	5.82	2.18	3.86
37	7.17	11.10	3.79	6.22	2.34	4.12
38	7.63	11.87	4.05	6.67	2.51	4.44
39	8.14	12.70	4.34	7.18	2.72	4.81
40	8.69	13.57	4.67	7.75	2.96	5.25
41	9.28	14.50	5.05	8.38	3.23	5.76
42	9.93	15.49	5.46	9.09	3.55	6.35
43	10.63	16.53	5.93	9.87	3.92	7.02
44	11.40	17.63	6.46	10.73	4.34	7.77
45	12.23	18.79	7.04	11.67	4.82	8.61
46	13.14	20.02	7.70	12.70	5.37	9.56
47	14.12	21.33	8.44	13.81	6.01	10.59
48	15.20	22.71	9.27	15.03	6.73	11.74
49	16.37	24.18	10.20	16.34	7.56	12.98
50	17.66	25.74	11.25	17.75	8.50	14.33
51	19.07	27.40	12.41	19.27	9.56	15.78
52	20.61	29.17	13.72	20.89	10.77	17.35
53	22.31	31.07	15.18	22.63	12.13	19.01
54	24.17	33.11	16.81	24.48	13.66	20.78
55	26.23	35.30	18.64	26.44	15.38	22.64
56	28.50	37.67	20.67	28.52	17.31	24.60
57	31.01	40.23	22.93	30.72	19.47	26.65
58	33.78	43.00	25.44	33.04	21.87	28.77
59	36.85	46.03	28.23	35.49	24.54	30.97
60	40.26	49.33	31.28	38.00	27.43	33.15
61	41.35	49.48	32.09	37.44	28.13	32.28
62	39.16	45.67	30.45	34.01	26.71	29.01
63	34.91	39.82	26.94	28.90	23.52	24.21
64	26.74	30.21	19.97	20.91	17.07	16.93
65	11.68	13.24	7.35	7.71	5.49	5.33

**Table 5–Income Protection Insurance Fees for alternate up to age 65 benefit period options**

Age Next Birthday	Annual insurance fee per \$100 of monthly cover					
	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
16	5.96	8.40	4.10	5.28	3.31	3.95
17	5.96	8.40	4.10	5.28	3.31	3.95
18	5.96	8.40	4.10	5.28	3.31	3.95
19	5.96	8.40	4.10	5.28	3.31	3.95
20	5.96	8.40	4.10	5.28	3.31	3.95
21	5.96	8.40	4.10	5.28	3.31	3.95
22	5.95	8.68	4.01	5.46	3.17	4.08
23	5.96	8.98	3.92	5.64	3.05	4.21
24	5.99	9.27	3.86	5.82	2.95	4.34
25	6.03	9.56	3.81	5.99	2.86	4.46
26	6.09	9.86	3.78	6.17	2.80	4.59
27	6.25	10.29	3.83	6.55	2.79	4.95
28	6.46	10.82	3.91	6.92	2.81	5.25
29	6.72	11.42	4.01	7.29	2.85	5.52
30	7.03	12.12	4.15	7.67	2.92	5.77
31	7.39	12.89	4.32	8.07	3.01	6.01
32	7.79	13.74	4.52	8.50	3.12	6.25
33	8.23	14.67	4.76	8.96	3.27	6.51
34	8.73	15.67	5.02	9.47	3.43	6.81
35	9.27	16.74	5.32	10.03	3.63	7.16
36	9.85	17.87	5.66	10.65	3.87	7.56
37	10.48	19.05	6.04	11.35	4.13	8.05
38	11.16	20.29	6.45	12.12	4.44	8.61
39	11.88	21.58	6.92	12.96	4.79	9.27
40	12.65	22.91	7.42	13.89	5.19	10.02
41	13.46	24.27	7.98	14.90	5.64	10.88
42	14.31	25.66	8.60	15.99	6.14	11.85
43	15.22	27.07	9.27	17.17	6.72	12.92
44	16.16	28.50	10.00	18.41	7.36	14.09
45	17.16	29.92	10.80	19.73	8.08	15.36
46	18.20	31.34	11.68	21.10	8.88	16.71
47	19.28	32.75	12.62	22.52	9.76	18.13
48	20.40	34.13	13.64	23.97	10.74	19.61
49	21.57	35.48	14.73	25.43	11.80	21.13
50	22.77	36.78	15.90	26.89	12.96	22.65
51	24.00	38.01	17.14	28.31	14.20	24.15
52	25.25	39.17	18.44	29.68	15.52	25.61
53	26.53	40.23	19.80	30.95	16.91	26.97
54	27.80	41.18	21.20	32.10	18.37	28.21
55	29.07	42.00	22.63	33.10	19.87	29.29
56	30.31	42.64	24.05	33.89	21.37	30.15
57	31.42	43.00	25.38	34.38	22.80	30.68
58	32.31	42.98	26.52	34.45	24.04	30.79
59	32.85	42.48	27.34	34.00	24.98	30.37
60	32.90	41.34	27.68	32.93	25.45	29.32
61	32.23	39.40	27.31	31.06	25.21	27.49
62	30.52	36.37	25.92	28.21	23.94	24.71
63	27.21	31.71	22.92	23.95	21.09	20.62
64	20.85	24.05	16.97	17.31	15.30	14.42
65	9.11	10.54	6.18	6.34	4.92	4.54

## How to opt-out or make changes to your cover

You can opt out, cancel, reduce or, subject to the approval of the Insurer, increase or vary your cover at any time by completing the *HESTA Corporate Super insurance alteration form* which is available at [hesta.com.au/corporatesuper/forms](https://hesta.com.au/corporatesuper/forms). If IP Cover is applicable, your IP benefit is limited to 75% of Pre- Disability Income.

If you wish to cancel or reduce your cover you can do this over the phone by calling 1800 813 327. Changes in cover may be subject to underwriting (i.e. you may have to answer questions about your health and claims experience before the Insurer will agree to vary your cover).

If you cancel or decrease your cover, you may be able to increase or reapply for cover in the future, however, future applications for cover will be subject to a full assessment of your health and claims experience, and approval by the Insurer. Exclusions and fee loadings may apply.

## Questions

If you have any questions about your cover, please contact us using the details below.

## Contact us

[hesta@hesta.com.au](mailto:hesta@hesta.com.au) | 1800 813 327 | Locked Bag 35007 Collins St West, VIC 8007 | [hesta.com.au/iqvia](https://hesta.com.au/iqvia)

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This Member Plan Schedule is issued by H.E.S.T. Australia Ltd, ABN 66 006 818 695 AFSL No. 235249 Trustee of HESTA ABN 64 971 749 321. Information in this Member Plan Schedule is current at the date of preparation.. Insurance cover provided through HESTA is issued by the Insurer for the benefit of HESTA members. Cover is subject to terms and conditions and eligibility criteria.

You should read the relevant PDS before making a decision about HESTA products (call 1800 813 327 or visit [hesta.com.au/pds](https://hesta.com.au/pds) for a copy), and consider any relevant risks ([hesta.com.au/understandingrisk](https://hesta.com.au/understandingrisk)). The target \_ market determination for HESTA products can be found at [hesta.com.au/tmd](https://hesta.com.au/tmd). This information is general information only and does not take account of your personal financial situation or needs. You should consider if this information is appropriate for your circumstances and you may wish to obtain financial advice tailored to your personal circumstances before acting on it.