

insurance cover during parental leave

This fact sheet is about insurance cover during parental leave for HESTA Super and HESTA Personal Super members.

Refer to *HESTA Insurance options* at hesta.com.au/pds for more information.

Baby on the way?

Did you know you can keep your insurance cover in place for up to 12 months while you're on parental leave?

Bringing your baby home is one of life's most amazing adventures. And with your hands full, you really don't need to be worrying about life's less happy events (like sudden illness or injury).

That's why insurance fees can be waived during parental leave. That means your cover can continue for up to 12 months even while you're away from work – and you won't pay a cent in insurance fees from your super.

It's our way of helping keep your growing family safe and your super where it belongs – so you can focus on what really matters.

Yes, I'm with HESTA and ready to welcome a new person. Here's how you arrange to waive your insurance fees while keeping cover in place when you're on parental leave.



✓ Check you fit the bill

You may be eligible to have your insurance fees waived during parental leave if:

- you're employed, and
- your parental leave is approved by your employer, and
- your insurance cover is current.

You'll find all the details in *HESTA Insurance options* at hesta.com.au/pds

✓ Ask your employer to tell us when you start your leave

We'd suggest actioning this 3 months prior to your child's due date. They'll just need to complete the *Notification of parental leave form* at hesta.com.au/forms

Then we can swing into action and put your insurance fees on hold.

✓ Relax and enjoy your baby

Your cover continues while you're on parental leave for up to 12 months.

Heard about spouse contributions?

While you're on parental leave it might make sense for your working partner to give you a top up. And there are tax benefits too.

Find out more in *How super works* at hesta.com.au/pds

Complicated pregnancy

Our Income Protection Cover protects you for some complications of pregnancy or childbirth as long as the waiting period and policy conditions are met.

Inactive account caution while on parental leave

If you do not receive a contribution or rollover in your account for 16 consecutive months, your account will be 'inactive'. Legislation requires us to remove your insurance unless you have opted-in to keep it beforehand. Opt-in now to retain your cover even if your account becomes inactive through your online account at hesta.com.au/login

Caution about Income Protection cover while you are on parental leave

You are not eligible to claim an income protection benefit if you are disabled more than 90 days after you stopped working.

Not with us yet (and want to be)?

We'd love to help you create the future you want: for you, your family and your industry.

Join us at hesta.com.au/join

contact us

hesta@hesta.com.au | 1800 813 327 | Locked Bag 35007 Collins St West, VIC 8007 | hesta.com.au