

fee free insurance cover during parental leave

Baby on the way?

Did you know you may be eligible for a 12-month break from paying insurance fees while you're on parental leave – and stay protected 24/7?

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 we have insurance fee-free cover during parental leave. That means your cover continues 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 organise your fee-free cover.



✓ Check you fit the bill

You can get fee-free cover 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 our *Insurance options* booklet 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 fees on hold.

✓ Relax and enjoy your baby

Your fee-free 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 our *How super works* brochure at hesta.com.au/pds

Complicated pregnancy

Our Income Protection Cover protects you for any 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

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

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