

HSTA Voluntary Employees Beneficiary Trust - Employee Rates

Rates shown are for \$500 Monthly Facility Benefit (Refer to Benefit Election Form for what each plan contains)

You may choose from \$1,000 - \$8,000 in Facility Monthly Benefit

Age	PLAN 1			PLAN 2			PLAN 3			PLAN 4		
	3 YR	4 YR	6 YR	3 YR	4 YR	6 YR	3 YR	4 YR	6 YR	3 YR	4 YR	6 YR
18 - 30	1.05	1.20	1.40	1.60	1.85	2.20	3.15	3.60	4.20	1.25	1.45	1.65
31	1.05	1.25	1.40	1.60	1.90	2.20	3.25	3.65	4.25	1.25	1.50	1.70
32	1.05	1.25	1.45	1.65	1.95	2.25	3.25	3.80	4.45	1.25	1.55	1.75
33	1.15	1.25	1.50	1.70	1.95	2.30	3.40	3.90	4.60	1.35	1.55	1.80
34	1.15	1.35	1.50	1.75	2.05	2.35	3.55	4.25	4.65	1.40	1.60	1.80
35	1.20	1.35	1.60	1.80	2.05	2.45	3.60	4.25	4.95	1.45	1.60	1.95
36	1.20	1.40	1.65	1.85	2.15	2.50	3.80	4.35	5.15	1.45	1.70	2.00
37	1.25	1.45	1.70	1.90	2.20	2.60	4.00	4.50	5.30	1.50	1.75	2.05
38	1.30	1.55	1.75	2.00	2.35	2.70	4.25	4.85	5.60	1.60	1.85	2.10
39	1.35	1.60	1.85	2.05	2.40	2.80	4.35	5.10	5.75	1.65	1.90	2.20
40	1.40	1.65	1.90	2.10	2.50	2.90	4.55	5.20	5.95	1.70	2.00	2.25
41	1.50	1.70	1.95	2.25	2.60	3.00	4.70	5.45	6.25	1.80	2.05	2.35
42	1.60	1.75	2.10	2.40	2.70	3.20	5.05	5.60	6.55	1.90	2.10	2.50
43	1.65	1.85	2.15	2.45	2.80	3.30	5.30	5.85	6.75	1.95	2.20	2.60
44	1.70	2.00	2.30	2.55	3.00	3.45	5.50	6.25	7.25	2.00	2.40	2.70
45	1.80	2.05	2.45	2.65	3.10	3.70	5.65	6.40	7.55	2.10	2.45	2.90
46	1.85	2.15	2.55	2.80	3.30	3.85	5.95	6.85	7.95	2.20	2.55	3.00
47	1.95	2.25	2.65	2.95	3.40	4.05	6.10	7.10	8.20	2.30	2.65	3.10
48	2.05	2.40	2.80	3.15	3.65	4.35	6.55	7.50	8.70	2.40	2.80	3.30
49	2.15	2.50	2.90	3.30	3.90	4.50	6.75	7.70	9.05	2.50	2.95	3.40
50	2.30	2.65	3.10	3.55	4.10	4.80	7.20	8.20	9.45	2.70	3.10	3.60
51	2.45	2.80	3.20	3.75	4.35	5.05	7.40	8.65	9.95	2.85	3.25	3.75
52	2.60	3.00	3.45	4.00	4.65	5.40	7.85	9.10	10.45	3.05	3.50	4.00
53	2.75	3.15	3.60	4.25	4.90	5.75	8.35	9.55	10.95	3.15	3.65	4.20
54	2.90	3.35	3.80	4.45	5.20	6.10	8.70	10.00	11.55	3.35	3.85	4.45
55	3.05	3.50	4.05	4.75	5.50	6.50	9.05	10.45	12.05	3.55	4.05	4.75
56	3.25	3.75	4.35	5.05	5.90	6.95	9.65	11.15	12.70	3.80	4.35	5.05
57	3.50	4.00	4.60	5.40	6.30	7.40	10.35	11.65	13.55	4.10	4.65	5.35
58	3.75	4.30	5.00	5.80	6.75	7.95	10.80	12.50	14.20	4.35	5.00	5.80
59	4.05	4.65	5.35	6.20	7.25	8.50	11.60	13.30	15.25	4.70	5.40	6.20
60	4.40	4.95	5.70	6.65	7.70	9.10	12.40	14.05	16.15	5.10	5.75	6.60
61	4.75	5.45	6.25	7.20	8.40	9.90	13.35	15.35	17.55	5.50	6.35	7.25
62	5.25	6.05	6.85	7.85	9.20	10.80	14.55	16.70	18.90	6.05	6.95	7.90
63	5.75	6.55	7.50	8.50	9.90	11.75	15.80	18.15	20.65	6.60	7.55	8.65
64	6.30	7.25	8.20	9.25	10.85	12.75	17.15	19.65	22.30	7.25	8.35	9.45
65	7.20	8.25	9.30	10.35	12.10	14.25	19.35	22.10	25.15	8.25	9.45	10.70
66	7.95	9.15	10.35	11.25	13.20	15.60	21.15	24.25	27.45	9.10	10.40	11.80
67	8.85	10.15	11.45	12.35	14.40	17.05	23.40	26.65	30.10	10.10	11.55	13.05
68	9.80	11.20	12.65	13.45	15.75	18.60	25.45	29.15	32.75	11.20	12.75	14.45
69	10.85	12.45	14.00	14.65	17.20	20.30	27.80	31.65	35.65	12.40	14.20	16.00
70	12.10	13.70	15.50	16.05	18.70	22.15	30.40	34.65	38.95	13.75	15.60	17.65
71	13.40	15.30	17.20	17.60	20.60	24.35	33.40	38.10	42.85	15.15	17.30	19.45
72	14.85	16.95	19.05	19.25	22.55	26.65	36.80	42.00	47.00	16.80	19.15	21.50
73	16.50	18.75	21.05	21.10	24.70	29.15	40.20	45.65	51.15	18.45	21.00	23.55
74	18.20	20.70	23.25	23.10	27.00	31.90	44.15	50.15	56.30	20.40	23.20	26.05
75	22.00	24.95	27.95	27.55	32.25	38.10	52.45	59.50	66.60	24.40	27.70	31.05
76	24.10	27.35	30.75	29.90	35.05	41.50	56.80	64.40	72.30	26.75	30.40	34.10
77	26.50	30.05	33.70	32.60	38.15	45.15	62.00	70.45	78.50	29.15	33.10	37.10
78	29.10	33.05	36.90	35.40	41.55	49.05	67.05	76.05	85.05	32.00	36.35	40.60
79	31.95	36.15	40.50	38.55	45.10	53.45	73.05	82.75	92.50	35.10	39.80	44.55
80	35.10	39.80	44.40	41.95	49.15	58.10	79.00	89.70	99.85	38.60	43.75	48.85
81	38.65	43.75	48.80	45.75	53.55	63.35	86.55	97.85	108.95	42.10	47.70	53.20
82	42.85	48.45	54.05	50.35	58.95	69.75	94.45	106.75	118.95	46.70	52.80	58.90
83	47.35	53.50	59.60	55.35	64.80	76.55	103.60	117.00	129.95	51.60	58.35	64.95
84	52.15	58.95	65.50	60.65	71.05	83.85	112.20	126.70	140.85	56.35	63.65	70.75
85	61.90	69.90	77.50	71.85	84.10	99.25	132.15	149.30	165.15	66.85	75.50	83.70
86	66.80	75.40	83.60	77.00	90.10	106.35	141.40	159.60	176.85	72.15	81.45	90.30
87	71.70	80.95	89.75	82.15	96.15	113.45	150.60	169.90	188.30	77.45	87.45	96.95
88	76.60	86.45	95.85	87.30	102.05	120.45	161.05	181.50	201.20	82.75	93.35	103.55
89	81.55	92.05	102.05	92.45	108.05	127.50	170.05	191.70	212.45	87.25	98.50	109.15

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Rates shown are for \$500 Monthly Facility Benefit (Refer to Benefit Election Form for what each plan contains)

You may choose from \$1,000 - \$8,000 in Facility Monthly Benefit

Age	PLAN 5			PLAN 6			PLAN 7			PLAN 8		
	3 YR	4 YR	6 YR	3 YR	4 YR	6 YR	3 YR	4 YR	6 YR	3 YR	4 YR	6 YR
18 - 30	4.70	5.40	6.30	1.95	2.25	2.65	3.80	4.35	5.05	5.65	6.55	7.65
31	4.80	5.50	6.40	1.95	2.30	2.70	3.95	4.40	5.10	5.80	6.65	7.75
32	4.85	5.70	6.70	2.00	2.35	2.75	3.95	4.60	5.35	5.90	6.90	8.10
33	5.05	5.80	6.90	2.10	2.40	2.80	4.15	4.70	5.55	6.15	7.00	8.35
34	5.25	6.20	7.05	2.10	2.45	2.85	4.30	5.10	5.60	6.35	7.50	8.55
35	5.30	6.30	7.40	2.15	2.50	2.95	4.35	5.10	5.95	6.45	7.65	8.95
36	5.60	6.45	7.65	2.20	2.60	3.05	4.60	5.30	6.25	6.80	7.85	9.25
37	5.90	6.70	7.85	2.30	2.70	3.15	4.85	5.45	6.40	7.10	8.10	9.50
38	6.20	7.10	8.30	2.40	2.85	3.30	5.15	5.85	6.80	7.50	8.55	10.05
39	6.30	7.50	8.50	2.50	2.90	3.35	5.20	6.10	6.90	7.60	9.00	10.20
40	6.65	7.70	8.85	2.55	3.00	3.50	5.45	6.25	7.10	7.95	9.25	10.60
41	6.85	7.95	9.25	2.70	3.10	3.65	5.65	6.55	7.50	8.25	9.55	11.10
42	7.30	8.25	9.70	2.85	3.20	3.80	6.05	6.70	7.75	8.70	9.85	11.55
43	7.65	8.50	10.00	2.90	3.30	3.95	6.35	6.95	8.05	9.10	10.15	11.90
44	7.95	9.10	10.65	3.05	3.55	4.15	6.55	7.45	8.60	9.45	10.80	12.65
45	8.15	9.35	11.05	3.15	3.65	4.35	6.65	7.55	8.90	9.60	11.00	13.05
46	8.60	10.00	11.65	3.30	3.85	4.55	7.00	8.05	9.35	10.10	11.80	13.75
47	8.90	10.30	12.15	3.50	4.05	4.80	7.20	8.35	9.65	10.50	12.15	14.35
48	9.65	11.00	12.90	3.70	4.25	5.05	7.70	8.80	10.20	11.25	12.90	15.10
49	9.95	11.40	13.50	3.85	4.55	5.30	7.90	9.00	10.55	11.65	13.35	15.80
50	10.55	12.20	14.15	4.15	4.80	5.65	8.40	9.60	11.05	12.30	14.25	16.60
51	11.00	12.80	15.00	4.40	5.05	5.95	8.65	10.10	11.65	12.85	15.00	17.55
52	11.60	13.60	15.80	4.70	5.45	6.35	9.15	10.65	12.20	13.60	15.90	18.45
53	12.40	14.30	16.60	4.90	5.70	6.65	9.70	11.05	12.70	14.35	16.60	19.25
54	12.90	14.95	17.55	5.20	6.05	7.05	10.05	11.60	13.40	14.95	17.35	20.35
55	13.40	15.55	18.30	5.50	6.40	7.55	10.50	12.10	14.00	15.55	18.05	21.25
56	14.25	16.55	19.30	5.85	6.85	8.05	11.20	12.90	14.75	16.55	19.20	22.40
57	15.20	17.45	20.60	6.30	7.30	8.60	12.05	13.55	15.70	17.65	20.25	23.90
58	15.85	18.60	21.60	6.70	7.85	9.20	12.55	14.50	16.50	18.40	21.60	25.05
59	17.00	19.80	23.10	7.20	8.40	9.85	13.45	15.45	17.70	19.70	22.95	26.80
60	18.10	20.85	24.50	7.75	8.95	10.55	14.40	16.30	18.75	21.00	24.15	28.45
61	19.30	22.50	26.50	8.35	9.75	11.50	15.50	17.80	20.35	22.40	26.10	30.75
62	20.90	24.40	28.55	9.05	10.60	12.40	16.75	19.20	21.75	24.05	28.05	32.80
63	22.55	26.30	30.90	9.75	11.40	13.50	18.15	20.90	23.70	25.90	30.25	35.55
64	24.10	28.25	33.15	10.65	12.50	14.65	19.70	22.60	25.65	27.75	32.50	38.15
65	26.85	31.30	36.90	11.90	13.95	16.40	22.30	25.45	28.95	30.90	36.00	42.45
66	29.00	33.95	39.95	12.85	15.05	17.80	24.10	27.65	31.30	33.05	38.70	45.55
67	31.45	36.60	43.10	14.05	16.45	19.40	26.65	30.40	34.30	35.85	41.75	49.15
68	33.85	39.75	46.55	15.30	17.95	21.20	29.05	33.20	37.30	38.60	45.30	53.10
69	36.55	42.65	50.15	16.70	19.60	23.15	31.70	36.10	40.65	41.65	48.60	57.15
70	39.45	46.05	54.15	18.30	21.30	25.25	34.70	39.50	44.45	44.95	52.50	61.75
71	42.85	50.15	59.15	19.85	23.30	27.50	37.75	43.05	48.45	48.45	56.65	66.80
72	46.55	54.50	64.05	21.75	25.45	30.10	41.60	47.45	53.10	52.60	61.60	72.40
73	50.50	59.00	69.40	23.65	27.65	32.65	45.00	51.15	57.25	56.55	66.05	77.70
74	54.85	64.00	75.45	25.85	30.20	35.75	49.45	56.15	63.05	61.45	71.65	84.50
75	64.65	75.60	88.80	30.60	35.80	42.30	58.20	66.05	73.90	71.75	83.90	98.60
76	69.40	81.10	95.75	33.20	38.90	46.05	63.05	71.50	80.30	77.05	90.00	106.30
77	75.10	87.85	103.15	35.85	41.95	49.65	68.20	77.50	86.35	82.60	96.65	113.50
78	80.55	94.20	111.10	38.95	45.70	54.00	73.75	83.65	93.55	88.65	103.65	122.20
79	87.05	101.70	119.90	42.40	49.60	58.80	80.35	91.05	101.75	95.75	111.90	131.85
80	93.50	109.40	128.65	46.15	54.05	63.95	86.90	98.65	109.85	102.85	120.35	141.55
81	101.45	118.45	139.30	49.85	58.40	69.05	94.35	106.70	118.75	110.55	129.10	151.85
82	110.00	128.50	151.50	54.90	64.25	76.05	102.95	116.35	129.65	119.90	140.05	165.10
83	120.00	140.10	164.75	60.35	70.60	83.45	112.90	127.50	141.65	130.80	152.70	179.60
84	129.40	151.25	178.15	65.50	76.70	90.55	121.15	136.80	152.10	139.75	163.35	192.40
85	152.25	177.90	209.10	77.60	90.80	107.20	142.75	161.20	178.35	164.40	192.15	225.80
86	161.80	189.00	222.40	83.15	97.30	114.85	152.75	172.35	191.00	174.75	204.10	240.20
87	171.55	200.30	235.60	88.75	103.85	122.50	162.65	183.50	203.35	185.25	216.30	254.45
88	182.35	212.60	250.25	94.30	110.20	130.10	173.95	196.00	217.30	196.95	229.60	270.30
89	191.75	223.75	263.30	98.95	115.60	136.40	181.95	205.10	227.30	205.20	239.40	281.75