

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	2.60	3.00	3.45	1.25	1.45	1.65
31	1.05	1.25	1.40	1.60	1.90	2.20	2.70	3.00	3.50	1.25	1.50	1.70
32	1.05	1.25	1.45	1.65	1.95	2.25	2.70	3.15	3.65	1.25	1.55	1.75
33	1.15	1.25	1.50	1.70	1.95	2.30	2.85	3.20	3.80	1.35	1.55	1.80
34	1.15	1.35	1.50	1.75	2.05	2.35	2.95	3.50	3.85	1.40	1.60	1.80
35	1.20	1.35	1.60	1.80	2.05	2.45	3.00	3.50	4.10	1.45	1.60	1.95
36	1.20	1.40	1.65	1.85	2.15	2.50	3.15	3.65	4.25	1.45	1.70	2.00
37	1.25	1.45	1.70	1.90	2.20	2.60	3.30	3.75	4.40	1.50	1.75	2.05
38	1.30	1.55	1.75	2.00	2.35	2.70	3.50	4.00	4.65	1.60	1.85	2.10
39	1.35	1.60	1.85	2.05	2.40	2.80	3.60	4.20	4.80	1.65	1.90	2.20
40	1.40	1.65	1.90	2.10	2.50	2.90	3.75	4.35	4.95	1.70	2.00	2.25
41	1.50	1.70	1.95	2.25	2.60	3.00	3.95	4.50	5.15	1.80	2.05	2.35
42	1.60	1.75	2.10	2.40	2.70	3.20	4.15	4.65	5.40	1.90	2.10	2.50
43	1.65	1.85	2.15	2.45	2.80	3.30	4.40	4.85	5.60	1.95	2.20	2.60
44	1.70	2.00	2.30	2.55	3.00	3.45	4.55	5.20	6.00	2.00	2.40	2.70
45	1.80	2.05	2.45	2.65	3.10	3.70	4.70	5.35	6.30	2.10	2.45	2.90
46	1.85	2.15	2.55	2.80	3.30	3.85	4.90	5.65	6.60	2.20	2.55	3.00
47	1.95	2.25	2.65	2.95	3.40	4.05	5.05	5.85	6.80	2.30	2.65	3.10
48	2.05	2.40	2.80	3.15	3.65	4.35	5.45	6.25	7.25	2.40	2.80	3.30
49	2.15	2.50	2.90	3.30	3.90	4.50	5.60	6.40	7.50	2.50	2.95	3.40
50	2.30	2.65	3.10	3.55	4.10	4.80	5.95	6.80	7.85	2.70	3.10	3.60
51	2.45	2.80	3.20	3.75	4.35	5.05	6.15	7.15	8.25	2.85	3.25	3.75
52	2.60	3.00	3.45	4.00	4.65	5.40	6.50	7.50	8.65	3.05	3.50	4.00
53	2.75	3.15	3.60	4.25	4.90	5.75	6.90	7.90	9.05	3.15	3.65	4.20
54	2.90	3.35	3.80	4.45	5.20	6.10	7.20	8.30	9.55	3.35	3.85	4.45
55	3.05	3.50	4.05	4.75	5.50	6.50	7.50	8.65	10.00	3.55	4.05	4.75
56	3.25	3.75	4.35	5.05	5.90	6.95	8.00	9.25	10.55	3.80	4.35	5.05
57	3.50	4.00	4.60	5.40	6.30	7.40	8.60	9.70	11.20	4.10	4.65	5.35
58	3.75	4.30	5.00	5.80	6.75	7.95	8.95	10.35	11.80	4.35	5.00	5.80
59	4.05	4.65	5.35	6.20	7.25	8.50	9.65	11.05	12.65	4.70	5.40	6.20
60	4.40	4.95	5.70	6.65	7.70	9.10	10.30	11.65	13.40	5.10	5.75	6.60
61	4.75	5.45	6.25	7.20	8.40	9.90	11.05	12.70	14.55	5.50	6.35	7.25
62	5.25	6.05	6.85	7.85	9.20	10.80	12.10	13.85	15.70	6.05	6.95	7.90
63	5.75	6.55	7.50	8.50	9.90	11.75	13.10	15.05	17.10	6.60	7.55	8.65
64	6.30	7.25	8.20	9.25	10.85	12.75	14.20	16.30	18.50	7.25	8.35	9.45
65	7.20	8.25	9.30	10.35	12.10	14.25	16.05	18.35	20.85	8.25	9.45	10.70
66	7.95	9.15	10.35	11.25	13.20	15.60	17.55	20.15	22.80	9.10	10.40	11.80
67	8.85	10.15	11.45	12.35	14.40	17.05	19.40	22.10	24.95	10.10	11.55	13.05
68	9.80	11.20	12.65	13.45	15.75	18.60	21.10	24.10	27.15	11.20	12.75	14.45
69	10.85	12.45	14.00	14.65	17.20	20.30	23.05	26.25	29.55	12.40	14.20	16.00
70	12.10	13.70	15.50	16.05	18.70	22.15	25.20	28.70	32.35	13.75	15.60	17.65
71	13.40	15.30	17.20	17.60	20.60	24.35	27.70	31.60	35.55	15.15	17.30	19.45
72	14.85	16.95	19.05	19.25	22.55	26.65	30.50	34.80	38.95	16.80	19.15	21.50
73	16.50	18.75	21.05	21.10	24.70	29.15	33.35	37.85	42.40	18.45	21.00	23.55
74	18.20	20.70	23.25	23.10	27.00	31.90	36.60	41.60	46.65	20.40	23.20	26.05
75	22.00	24.95	27.95	27.55	32.25	38.10	43.50	49.35	55.20	24.40	27.70	31.05
76	24.10	27.35	30.75	29.90	35.05	41.50	47.15	53.40	59.95	26.75	30.40	34.10
77	26.50	30.05	33.70	32.60	38.15	45.15	51.45	58.40	65.15	29.15	33.10	37.10
78	29.10	33.05	36.90	35.40	41.55	49.05	55.60	63.10	70.55	32.00	36.35	40.60
79	31.95	36.15	40.50	38.55	45.10	53.45	60.55	68.60	76.70	35.10	39.80	44.55
80	35.10	39.80	44.40	41.95	49.15	58.10	65.50	74.35	82.80	38.60	43.75	48.85
81	38.65	43.75	48.80	45.75	53.55	63.35	71.75	81.15	90.35	42.10	47.70	53.20
82	42.85	48.45	54.05	50.35	58.95	69.75	78.30	88.55	98.60	46.70	52.80	58.90
83	47.35	53.50	59.60	55.35	64.80	76.55	85.90	97.00	107.75	51.60	58.35	64.95
84	52.15	58.95	65.50	60.65	71.05	83.85	93.05	105.05	116.75	56.35	63.65	70.75
85	61.90	69.90	77.50	71.85	84.10	99.25	109.60	123.75	136.95	66.85	75.50	83.70
86	66.80	75.40	83.60	77.00	90.10	106.35	117.30	132.35	146.65	72.15	81.45	90.30
87	71.70	80.95	89.75	82.15	96.15	113.45	124.85	140.90	156.10	77.45	87.45	96.95
88	76.60	86.45	95.85	87.30	102.05	120.45	133.55	150.45	166.85	82.75	93.35	103.55
89	81.55	92.05	102.05	92.45	108.05	127.50	141.00	158.95	176.15	87.25	98.50	109.15

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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	3.85	4.50	5.25	1.95	2.25	2.65	3.15	3.65	4.20	4.65	5.45	6.35
31	3.95	4.55	5.30	1.95	2.30	2.70	3.25	3.65	4.25	4.80	5.50	6.40
32	4.05	4.70	5.55	2.00	2.35	2.75	3.25	3.80	4.45	4.90	5.70	6.70
33	4.25	4.80	5.75	2.10	2.40	2.80	3.45	3.90	4.60	5.10	5.85	6.95
34	4.35	5.15	5.85	2.10	2.45	2.85	3.55	4.20	4.65	5.25	6.20	7.10
35	4.40	5.20	6.15	2.15	2.50	2.95	3.60	4.20	5.00	5.35	6.30	7.45
36	4.65	5.35	6.35	2.20	2.60	3.05	3.80	4.40	5.15	5.60	6.50	7.65
37	4.85	5.55	6.50	2.30	2.70	3.15	4.00	4.55	5.30	5.90	6.70	7.85
38	5.15	5.90	6.85	2.40	2.85	3.30	4.25	4.85	5.60	6.20	7.10	8.30
39	5.25	6.20	7.10	2.50	2.90	3.35	4.35	5.05	5.75	6.30	7.40	8.50
40	5.50	6.35	7.35	2.55	3.00	3.50	4.50	5.20	5.90	6.55	7.65	8.80
41	5.70	6.60	7.70	2.70	3.10	3.65	4.75	5.40	6.20	6.85	7.90	9.20
42	6.05	6.85	8.05	2.85	3.20	3.80	4.95	5.55	6.45	7.20	8.15	9.60
43	6.30	7.10	8.30	2.90	3.30	3.95	5.20	5.80	6.70	7.50	8.45	9.85
44	6.60	7.55	8.85	3.05	3.55	4.15	5.45	6.20	7.15	7.85	9.00	10.50
45	6.75	7.75	9.20	3.15	3.65	4.35	5.55	6.30	7.40	8.00	9.15	10.85
46	7.10	8.30	9.65	3.30	3.85	4.55	5.80	6.70	7.80	8.40	9.80	11.40
47	7.40	8.55	10.10	3.50	4.05	4.80	6.00	6.90	8.05	8.70	10.10	11.90
48	7.95	9.15	10.70	3.70	4.25	5.05	6.35	7.30	8.50	9.35	10.70	12.55
49	8.25	9.50	11.20	3.85	4.55	5.30	6.55	7.50	8.75	9.65	11.10	13.10
50	8.70	10.10	11.75	4.15	4.80	5.65	6.95	7.95	9.15	10.20	11.80	13.75
51	9.10	10.60	12.45	4.40	5.05	5.95	7.20	8.35	9.65	10.65	12.45	14.55
52	9.65	11.25	13.10	4.70	5.45	6.35	7.60	8.80	10.15	11.30	13.15	15.35
53	10.25	11.85	13.80	4.90	5.70	6.65	8.05	9.15	10.50	11.90	13.75	16.00
54	10.70	12.40	14.50	5.20	6.05	7.05	8.35	9.60	11.10	12.40	14.40	16.85
55	11.15	12.90	15.20	5.50	6.40	7.55	8.75	10.05	11.60	12.90	14.95	17.60
56	11.80	13.70	16.05	5.85	6.85	8.05	9.30	10.70	12.25	13.70	15.90	18.60
57	12.60	14.50	17.05	6.30	7.30	8.60	9.95	11.25	13.00	14.60	16.80	19.80
58	13.15	15.40	17.95	6.70	7.85	9.20	10.40	12.00	13.70	15.25	17.90	20.80
59	14.10	16.40	19.15	7.20	8.40	9.85	11.15	12.80	14.65	16.35	19.05	22.20
60	15.00	17.30	20.35	7.75	8.95	10.55	11.95	13.50	15.55	17.40	20.05	23.60
61	16.00	18.65	21.95	8.35	9.75	11.50	12.85	14.75	16.85	18.55	21.65	25.50
62	17.35	20.25	23.65	9.05	10.60	12.40	13.90	15.95	18.05	19.95	23.30	27.20
63	18.65	21.80	25.65	9.75	11.40	13.50	15.05	17.30	19.70	21.45	25.10	29.50
64	20.00	23.40	27.50	10.65	12.50	14.65	16.35	18.75	21.25	23.00	26.95	31.65
65	22.25	25.95	30.55	11.90	13.95	16.40	18.45	21.10	23.95	25.60	29.85	35.15
66	24.05	28.15	33.15	12.85	15.05	17.80	20.00	22.95	26.00	27.40	32.10	37.80
67	26.10	30.35	35.75	14.05	16.45	19.40	22.10	25.20	28.45	29.75	34.60	40.75
68	28.05	32.90	38.60	15.30	17.95	21.20	24.05	27.50	30.95	32.00	37.50	44.00
69	30.30	35.35	41.55	16.70	19.60	23.15	26.30	29.90	33.70	34.55	40.30	47.40
70	32.70	38.20	44.95	18.30	21.30	25.25	28.75	32.75	36.85	37.25	43.55	51.20
71	35.55	41.55	49.00	19.85	23.30	27.50	31.30	35.70	40.15	40.15	46.95	55.40
72	38.65	45.20	53.10	21.75	25.45	30.10	34.50	39.35	44.05	43.65	51.05	60.05
73	41.90	48.90	57.55	23.65	27.65	32.65	37.35	42.40	47.50	46.95	54.80	64.45
74	45.50	53.05	62.50	25.85	30.20	35.75	41.00	46.55	52.25	50.95	59.45	70.00
75	53.65	62.70	73.65	30.60	35.80	42.30	48.30	54.80	61.30	59.55	69.60	81.75
76	57.60	67.25	79.35	33.20	38.90	46.05	52.30	59.30	66.55	63.90	74.60	88.10
77	62.30	72.85	85.60	35.85	41.95	49.65	56.55	64.25	71.65	68.50	80.15	94.15
78	66.80	78.15	92.10	38.95	45.70	54.00	61.15	69.40	77.60	73.50	85.95	101.35
79	72.15	84.35	99.40	42.40	49.60	58.80	66.60	75.45	84.40	79.40	92.75	109.35
80	77.55	90.70	106.70	46.15	54.05	63.95	72.05	81.80	91.10	85.30	99.75	117.40
81	84.10	98.20	115.55	49.85	58.40	69.05	78.20	88.45	98.45	91.65	107.05	125.95
82	91.20	106.55	125.60	54.90	64.25	76.05	85.35	96.50	107.45	99.40	116.15	136.90
83	99.50	116.15	136.65	60.35	70.60	83.45	93.60	105.75	117.45	108.45	126.60	148.95
84	107.35	125.45	147.70	65.50	76.70	90.55	100.50	113.50	126.10	115.90	135.50	159.50
85	126.25	147.50	173.35	77.60	90.80	107.20	118.40	133.65	147.90	136.35	159.30	187.20
86	134.20	156.70	184.40	83.15	97.30	114.85	126.65	142.90	158.35	144.95	169.25	199.15
87	142.25	166.10	195.35	88.75	103.85	122.50	134.85	152.20	168.60	153.60	179.35	211.00
88	151.20	176.30	207.55	94.30	110.20	130.10	144.20	162.50	180.20	163.30	190.40	224.15
89	159.00	185.55	218.35	98.95	115.60	136.40	150.85	170.10	188.50	170.15	198.50	233.60