

HSTA Voluntary Employees Beneficiary Association Trust - RETIREE rates

Rates shown are for \$500 Monthly Facility Benefit (see Benefit Election form for plan options). Choose from \$1,000 to \$8,000 benefit.

Age	PLAN 1			PLAN 2			PLAN 3			PLAN 4		
	2 YR	3 YR	5 YR	2 YR	3 YR	5 YR	2 YR	3 YR	5 YR	2 YR	3 YR	5 YR
18 - 30	0.80	1.05	1.35	1.20	1.60	2.05	2.40	3.15	3.85	0.95	1.25	1.60
31	0.85	1.05	1.35	1.25	1.60	2.10	2.45	3.25	4.10	1.00	1.25	1.65
32	0.85	1.05	1.35	1.25	1.65	2.10	2.60	3.25	4.10	1.00	1.25	1.65
33	0.85	1.15	1.40	1.30	1.70	2.20	2.60	3.40	4.40	1.00	1.35	1.70
34	0.90	1.15	1.40	1.35	1.75	2.20	2.75	3.55	4.45	1.05	1.40	1.70
35	0.90	1.20	1.50	1.35	1.80	2.30	2.75	3.60	4.60	1.10	1.45	1.80
36	0.95	1.20	1.55	1.40	1.85	2.40	2.90	3.80	4.85	1.15	1.45	1.90
37	0.95	1.25	1.60	1.45	1.90	2.50	2.90	4.00	5.15	1.15	1.50	1.95
38	1.00	1.30	1.70	1.50	2.00	2.55	3.20	4.25	5.25	1.20	1.60	2.05
39	1.05	1.35	1.75	1.60	2.05	2.65	3.45	4.35	5.50	1.30	1.65	2.10
40	1.10	1.40	1.80	1.65	2.10	2.75	3.55	4.55	5.75	1.35	1.70	2.15
41	1.15	1.50	1.85	1.75	2.25	2.85	3.60	4.70	5.85	1.40	1.80	2.25
42	1.20	1.60	1.95	1.80	2.40	2.95	3.85	5.05	6.20	1.45	1.90	2.30
43	1.25	1.65	2.05	1.85	2.45	3.15	4.05	5.30	6.40	1.50	1.95	2.45
44	1.35	1.70	2.15	1.95	2.55	3.25	4.25	5.50	6.70	1.60	2.00	2.55
45	1.35	1.80	2.25	2.05	2.65	3.40	4.50	5.65	7.10	1.60	2.10	2.65
46	1.45	1.85	2.40	2.15	2.80	3.65	4.60	5.95	7.40	1.75	2.20	2.85
47	1.55	1.95	2.50	2.30	2.95	3.80	4.90	6.10	7.80	1.80	2.30	2.95
48	1.60	2.05	2.60	2.40	3.15	4.00	5.10	6.55	8.05	1.85	2.40	3.05
49	1.70	2.15	2.75	2.55	3.30	4.25	5.25	6.75	8.55	1.95	2.50	3.20
50	1.85	2.30	2.90	2.75	3.55	4.50	5.60	7.20	8.95	2.15	2.70	3.40
51	1.90	2.45	3.05	2.90	3.75	4.80	5.80	7.40	9.40	2.25	2.85	3.60
52	2.00	2.60	3.20	3.00	4.00	5.05	6.10	7.85	9.80	2.35	3.05	3.75
53	2.10	2.75	3.45	3.25	4.25	5.40	6.40	8.35	10.35	2.45	3.15	4.00
54	2.25	2.90	3.60	3.40	4.45	5.70	6.85	8.70	10.75	2.60	3.35	4.20
55	2.40	3.05	3.80	3.65	4.75	6.05	7.30	9.05	11.35	2.80	3.55	4.40
56	2.55	3.25	4.10	3.85	5.05	6.50	7.60	9.65	12.00	2.95	3.80	4.75
57	2.75	3.50	4.35	4.15	5.40	6.95	8.20	10.35	12.85	3.20	4.10	5.05
58	2.95	3.75	4.70	4.40	5.80	7.40	8.60	10.80	13.50	3.40	4.35	5.45
59	3.15	4.05	5.05	4.75	6.20	7.95	9.10	11.60	14.45	3.65	4.70	5.85
60	3.45	4.40	5.40	5.10	6.65	8.50	9.75	12.40	15.35	4.00	5.10	6.25
61	3.70	4.75	5.90	5.45	7.20	9.25	10.45	13.35	16.55	4.30	5.50	6.85
62	4.10	5.25	6.55	5.95	7.85	10.15	11.45	14.55	18.05	4.70	6.05	7.50
63	4.55	5.75	7.10	6.55	8.50	11.00	12.55	15.80	19.50	5.25	6.60	8.20
64	4.95	6.30	7.80	7.05	9.25	11.90	13.65	17.15	21.05	5.70	7.25	8.95
65	5.70	7.20	8.90	7.90	10.35	13.40	15.30	19.35	23.90	6.55	8.25	10.25
66	6.30	7.95	9.85	8.65	11.25	14.55	16.85	21.15	26.20	7.20	9.10	11.25
67	7.00	8.85	10.90	9.45	12.35	15.90	18.50	23.40	28.75	8.00	10.10	12.40
68	7.75	9.80	12.10	10.25	13.45	17.40	20.15	25.45	31.15	8.85	11.20	13.75
69	8.60	10.85	13.35	11.20	14.65	18.95	21.95	27.80	34.05	9.80	12.40	15.20
70	9.50	12.10	14.80	12.20	16.05	20.75	24.05	30.40	37.25	10.85	13.75	16.85
71	10.55	13.40	16.40	13.40	17.60	22.70	26.30	33.40	40.80	11.95	15.15	18.55
72	11.75	14.85	18.20	14.70	19.25	24.90	29.10	36.80	44.85	13.30	16.80	20.55
73	13.05	16.50	20.15	16.20	21.10	27.30	31.95	40.20	49.00	14.65	18.45	22.55
74	14.45	18.20	22.25	17.70	23.10	29.85	35.00	44.15	53.75	16.20	20.40	24.90
75	17.40	22.00	26.75	21.15	27.55	35.55	41.75	52.45	63.75	19.35	24.40	29.65
76	19.15	24.10	29.45	23.00	29.90	38.80	45.05	56.80	69.15	21.25	26.75	32.70
77	21.05	26.50	32.30	25.00	32.60	42.15	49.25	62.00	75.35	23.15	29.15	35.50
78	23.05	29.10	35.40	27.20	35.40	45.90	53.25	67.05	81.40	25.35	32.00	38.95
79	25.30	31.95	38.80	29.55	38.55	49.90	58.00	73.05	88.75	27.80	35.10	42.65
80	27.75	35.10	42.55	32.10	41.95	54.30	62.65	79.00	95.90	30.55	38.60	46.85
81	30.60	38.65	46.85	35.05	45.75	59.25	68.60	86.55	104.60	33.40	42.10	51.05
82	34.00	42.85	51.90	38.65	50.35	65.25	74.90	94.45	114.10	37.05	46.70	56.55
83	37.60	47.35	57.20	42.55	55.35	71.60	82.35	103.60	124.85	41.00	51.60	62.35
84	41.45	52.15	62.90	46.60	60.65	78.40	89.15	112.20	135.20	44.75	56.35	67.95
85	49.20	61.90	74.50	55.15	71.85	92.85	105.15	132.15	158.80	53.10	66.85	80.50
86	53.10	66.80	80.40	59.20	77.00	99.50	112.40	141.40	169.95	57.35	72.15	86.85
87	57.05	71.70	86.35	63.20	82.15	106.15	119.85	150.60	181.10	61.60	77.45	93.25
88	60.90	76.60	92.15	67.15	87.30	112.70	128.00	161.05	193.40	65.80	82.75	99.55
89	64.85	81.55	98.15	71.10	92.45	119.35	135.20	170.05	204.45	69.40	87.25	105.00

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Age	PLAN 5			PLAN 6			PLAN 7			PLAN 8		
	2 YR	3 YR	5 YR	2 YR	3 YR	5 YR	2 YR	3 YR	5 YR	2 YR	3 YR	5 YR
18 - 30	3.55	4.70	5.85	1.45	1.95	2.50	2.90	3.80	4.65	4.30	5.65	7.10
31	3.65	4.80	6.15	1.55	1.95	2.55	2.95	3.95	4.95	4.45	5.80	7.45
32	3.85	4.85	6.20	1.55	2.00	2.55	3.15	3.95	5.00	4.65	5.90	7.50
33	3.90	5.05	6.55	1.55	2.10	2.65	3.15	4.15	5.35	4.75	6.15	7.90
34	4.05	5.25	6.65	1.60	2.10	2.70	3.30	4.30	5.40	4.90	6.35	8.05
35	4.05	5.30	6.95	1.65	2.15	2.80	3.35	4.35	5.60	4.95	6.45	8.40
36	4.25	5.60	7.25	1.70	2.20	2.90	3.50	4.60	5.85	5.10	6.80	8.80
37	4.35	5.90	7.60	1.75	2.30	3.00	3.55	4.85	6.25	5.25	7.10	9.20
38	4.60	6.20	7.75	1.80	2.40	3.10	3.90	5.15	6.35	5.60	7.50	9.40
39	5.00	6.30	8.05	1.90	2.50	3.15	4.10	5.20	6.60	6.00	7.60	9.65
40	5.15	6.65	8.40	2.00	2.55	3.30	4.25	5.45	6.90	6.15	7.95	10.10
41	5.25	6.85	8.60	2.10	2.70	3.40	4.35	5.65	7.00	6.30	8.25	10.30
42	5.50	7.30	9.10	2.15	2.85	3.50	4.60	6.05	7.40	6.55	8.70	10.85
43	5.80	7.65	9.45	2.25	2.90	3.75	4.85	6.35	7.65	6.90	9.10	11.25
44	6.00	7.95	9.90	2.30	3.05	3.85	5.05	6.55	8.00	7.15	9.45	11.75
45	6.35	8.15	10.35	2.40	3.15	4.00	5.30	6.65	8.40	7.50	9.60	12.20
46	6.60	8.60	10.85	2.55	3.30	4.30	5.45	7.00	8.70	7.80	10.10	12.80
47	6.95	8.90	11.40	2.70	3.50	4.50	5.75	7.20	9.20	8.20	10.50	13.50
48	7.25	9.65	11.95	2.80	3.70	4.70	6.00	7.70	9.40	8.50	11.25	14.00
49	7.60	9.95	12.70	2.95	3.85	5.00	6.15	7.90	10.00	8.85	11.65	14.85
50	8.05	10.55	13.35	3.20	4.15	5.25	6.55	8.40	10.50	9.40	12.30	15.60
51	8.45	11.00	14.10	3.40	4.40	5.60	6.80	8.65	11.00	9.90	12.85	16.50
52	8.90	11.60	14.75	3.55	4.70	5.90	7.10	9.15	11.45	10.40	13.60	17.25
53	9.40	12.40	15.65	3.75	4.90	6.25	7.40	9.70	12.00	10.90	14.35	18.15
54	9.90	12.90	16.30	3.95	5.20	6.65	7.95	10.05	12.50	11.50	14.95	18.90
55	10.50	13.40	17.15	4.25	5.50	7.00	8.45	10.50	13.20	12.15	15.55	19.90
56	11.00	14.25	18.10	4.45	5.85	7.55	8.85	11.20	13.90	12.75	16.55	21.00
57	11.75	15.20	19.35	4.80	6.30	8.05	9.50	12.05	14.90	13.65	17.65	22.45
58	12.25	15.85	20.40	5.10	6.70	8.60	9.95	12.55	15.70	14.20	18.40	23.65
59	13.00	17.00	21.70	5.50	7.20	9.25	10.55	13.45	16.75	15.10	19.70	25.20
60	13.85	18.10	23.00	5.90	7.75	9.85	11.30	14.40	17.80	16.05	21.00	26.70
61	14.75	19.30	24.75	6.35	8.35	10.75	12.15	15.50	19.20	17.10	22.40	28.70
62	16.00	20.90	26.85	6.85	9.05	11.65	13.15	16.75	20.80	18.40	24.05	30.85
63	17.40	22.55	28.85	7.55	9.75	12.65	14.40	18.15	22.40	20.00	25.90	33.15
64	18.65	24.10	30.85	8.10	10.65	13.70	15.70	19.70	24.25	21.40	27.75	35.50
65	20.60	26.85	34.50	9.10	11.90	15.40	17.60	22.30	27.45	23.70	30.90	39.65
66	22.35	29.00	37.35	9.85	12.85	16.60	19.20	24.10	29.85	25.50	33.05	42.55
67	24.15	31.45	40.45	10.75	14.05	18.15	21.10	26.65	32.80	27.55	35.85	46.15
68	25.95	33.85	43.60	11.70	15.30	19.85	22.95	29.05	35.50	29.60	38.60	49.70
69	27.95	36.55	47.00	12.80	16.70	21.60	25.05	31.70	38.80	31.90	41.65	53.55
70	30.25	39.45	50.85	13.95	18.30	23.65	27.45	34.70	42.45	34.50	44.95	57.95
71	32.80	42.85	55.20	15.15	19.85	25.65	29.70	37.75	46.10	37.05	48.45	62.35
72	35.75	46.55	59.85	16.65	21.75	28.15	32.85	41.60	50.65	40.40	52.60	67.65
73	38.95	50.50	65.05	18.15	23.65	30.55	35.80	45.00	54.90	43.65	56.55	72.85
74	42.20	54.85	70.65	19.85	25.85	33.45	39.20	49.45	60.20	47.25	61.45	79.10
75	49.95	64.65	83.05	23.50	30.60	39.45	46.30	58.20	70.75	55.45	71.75	92.20
76	53.45	69.40	89.40	25.50	33.20	43.05	50.00	63.05	76.75	59.35	77.05	99.25
77	57.90	75.10	96.70	27.50	35.85	46.40	54.20	68.20	82.90	63.65	82.60	106.40
78	62.05	80.55	103.80	29.90	38.95	50.50	58.60	73.75	89.55	68.30	88.65	114.20
79	67.10	87.05	112.35	32.50	42.40	54.90	63.80	80.35	97.65	73.80	95.75	123.55
80	71.90	93.50	120.55	35.35	46.15	59.75	68.95	86.90	105.45	79.10	102.85	132.60
81	77.85	101.45	130.45	38.25	49.85	64.60	74.75	94.35	114.05	84.85	110.55	142.20
82	84.55	110.00	141.65	42.15	54.90	71.10	81.65	102.95	124.40	92.20	119.90	154.40
83	92.45	120.00	154.40	46.35	60.35	78.05	89.75	112.90	136.10	100.80	130.80	168.30
84	99.60	129.40	166.85	50.35	65.50	84.70	96.30	121.15	146.05	107.60	139.75	180.20
85	117.10	152.25	195.80	59.55	77.60	100.30	113.55	142.75	171.50	126.45	164.40	211.45
86	124.65	161.80	208.10	63.90	83.15	107.50	121.40	152.75	183.55	134.60	174.75	224.75
87	132.15	171.55	220.75	68.30	88.75	114.65	129.40	162.65	195.60	142.70	185.25	238.40
88	140.45	182.35	234.40	72.50	94.30	121.70	138.25	173.95	208.90	151.65	196.95	253.15
89	147.70	191.75	246.90	76.10	98.95	127.70	144.70	181.95	218.75	158.05	205.20	264.15