

HSTA VOLUNTARY EMPLOYEES BENEFICIARY TRUST
LIFE AND AD&D INSURANCE
UNDERWRITTEN BY PACIFIC GUARDIAN LIFE INSURANCE COMPANY. LIMITED
Policy No. BASIC PLUS - Group 41000, Account 102

Age Class	Basic Coverage	Basic Premium	Option 1 Coverage	Option 1 Premium	Option 2 Coverage	Option 2 Premium	Option 3 Coverage	Option 3 Premium	Option 4 Coverage	Option 4 Premium	Total Coverage	Total Premium Coverage
Active												
Under 25	\$55,000	\$1.00	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$176,264	\$8.68
25 - 29	\$55,000	\$1.10	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$176,264	\$8.78
30 - 34	\$55,000	\$1.40	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$176,264	\$9.08
35 - 39	\$55,000	\$1.60	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$176,264	\$9.28
40 - 44	\$55,000	\$2.00	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$30,316	\$1.92	\$176,264	\$9.68
45 - 49	\$45,000	\$4.00	\$30,390	\$3.90	\$30,390	\$3.90	\$30,390	\$3.90	\$30,390	\$3.90	\$166,560	\$19.60
50 - 54	\$39,000	\$8.70	\$30,179	\$8.45	\$30,179	\$8.45	\$30,179	\$8.45	\$30,179	\$8.45	\$159,716	\$42.50
55 - 59	\$30,000	\$10.40	\$22,045	\$9.72	\$22,045	\$9.72	\$22,045	\$9.72	\$22,045	\$9.72	\$118,180	\$49.28
60 - 64	\$22,000	\$10.50	\$19,039	\$9.72	\$19,039	\$9.72	\$19,039	\$9.72	\$19,039	\$9.72	\$98,156	\$49.38
65 - 69	\$16,000	\$11.35	\$10,037	\$10.74	\$10,037	\$10.74	\$10,037	\$10.74	\$10,037	\$10.74	\$56,148	\$54.31
70 - 74	\$16,000	\$11.35	\$10,037	\$10.74	\$10,037	\$10.74	\$10,037	\$10.74	\$10,037	\$10.74	\$56,148	\$54.31
75 & over	\$7,000	\$4.10	\$5,062	\$4.10	\$5,062	\$4.10	\$5,062	\$4.10	\$5,062	\$4.10	\$27,248	\$20.50
Dependent Coverage*												
Spouse	\$2,500		\$2,500	\$0.41	\$2,500	\$0.41	\$2,500	\$0.41	\$2,500	\$0.41	\$12,500	\$2.16
Children												
14 days to 6 months	\$100	0.52**	NOT AVAILABLE								\$100	
6 months to 2 years	\$400		\$400									
2 years to 3 years	\$800		\$800									
3 years to 4 years	\$1,200		\$1,200									
4 years to 5 years	\$1,600		\$1,600									
5 years to 23*** years	\$2,000		\$2,000									
Add'l Spouse Coverage	\$6,000	\$1.69									\$6,000	\$1.69
Retiree												
Under 60	\$16,000	\$5.42	\$10,000	\$5.41	\$10,000	\$5.41	\$10,000	\$5.41	\$10,000	\$5.41	\$56,000	\$27.06
60 - 64	\$12,300	\$5.42	\$7,800	\$5.41	\$7,800	\$5.41	\$7,800	\$5.41	\$7,800	\$5.41	\$43,500	\$27.06
65 - 74	\$6,900	\$5.78	\$3,300	\$5.78	\$3,300	\$5.78	\$3,300	\$5.78	\$3,300	\$5.78	\$20,100	\$28.90
75 & over	\$3,000	\$2.12	\$800	\$2.11	\$800	\$2.11	\$800	\$2.11	\$800	\$2.11	\$6,200	\$10.56
Retiree Spouse Coverage^	\$1,500	\$1.13									\$1,500	\$1.13

Active Members - Class I

* Dependent Coverage (spouse/children) available to ACTIVE members only

**Dependent Coverage Basic Premium of \$.052 covers Spouse and/or Child(ren) - Active only.

***Dependent Children age 19 to 23 must be full-time students at an accredited school, college or university

Retired Members - Class II

^Dependent Spouse Coverage available to RETIRED members only

EFF 11-2012

REV 07-2021