

PACIFIC GUARDIAN LIFE

Decreasing Term BASIC PLUS PLAN 41000-102

EFFECTIVE DATE
May 1, 2021

OPEN
ENROLLMENT
FEBRUARY 1-28, 2021

WHO IS ELIGIBLE: **HSTA-Retired Members**

COVERS: Member and Spouse

GUARANTEE ISSUE (GI): Without evidence of insurability/no approvals needed.

- If you **are not** enrolled, you are eligible for GI on the Basic Coverage.
- If you **are** enrolled, you are eligible for GI on one additional option of coverage.
- If you were previously **declined** for coverage, you are not eligible for GI. You must be approved for coverage. *Additional forms required.*
- If you elect spouse coverage, your spouse must be approved for coverage. *Additional forms required.*
- You are eligible for additional options with approval. *Additional forms required.*

Coverage Options

HSTA VOLUNTARY EMPLOYEES BENEFICIARY TRUST

LIFE 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
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^A	\$1,500	\$1.13									\$1,500	\$1.13
Retired Members - Class II	^A Dependent Spouse Coverage available to RETIRED members only										REV 11-2017	