

**HSTA VEBA TRUST
PACIFIC GUARDIAN – LIFE INSURANCE
FOR ACTIVES**

(Please refer to the plan document for a complete description of the benefits)

ACTIVE EMPLOYEES	COVERAGE AMOUNT
Under Age 65	\$40,000
Age 65 through 69	\$26,000
Age 70 through 74	\$18,000
Age 75 through 79	\$12,000
Age 80 and over	\$8,200

Note:

You may change your named beneficiary at any time by submitting a new Life Insurance Beneficiary Designation/Name Change Form to the VEBA Trust office.

Pacific Guardian will honor a beneficiary change request only if it is recorded before any payment has been made.

For information or assistance, please contact the VEBA Trust Office at:

Oahu: 591-2823

Neighbor Islands 1-800-637-4926