

Rates

| Area 2

Effective January 1, 2011



How to Find Your Medical Plan Rates

- Step 1** | On pages 4–7, choose the page that will best represent your desired coverage. For example, if you are married and want to cover your spouse and children, you would choose the Employee + Family page. If you are covering a child or children but not your spouse, you would choose the Employee + Children page.
- Step 2** | Using your age on January 1 of the current year, move down until you find your age. Across each row you will find the monthly rates for each medical plan.

Medicare Primary

Call GuideStone at **1-888-98-GUIDE** (1-888-984-8433) for available options.

✱ Example: The monthly rate for a 34-year-old married pastor covering his wife and two children whose employer is in Bethel, Vermont 05032, is \$732 per month for Health Choice 2000.



Monthly Rates

Employee and Spouse Term Life

Monthly rates per \$1,000 coverage

AGE	RATE
19 & under	\$.02
20–24	\$.03
25–29	\$.04
30–34	\$.05
35–39	\$.08
40–44	\$.12
45–49	\$.20
50–54	\$.35
55–59	\$.53
60–64	\$.83
65–69	\$ 1.46
70–74	\$ 2.51
75–79	\$ 4.26
80–84	\$ 7.05
85–89	\$ 10.74
90–94	\$ 16.50

Child Term Life

The monthly rate for \$10,000 of child life coverage is 75 cents total, regardless of the number of children covered.

AGE	RATE
All Ages 14 Days and Up	\$.75

Long Term Disability

Monthly rates per \$100 of monthly salary amount¹

AGE	ECONOMY LONG TERM DISABILITY PLAN	CHOICE LONG TERM DISABILITY PLAN	PREMIER LONG TERM DISABILITY PLAN
34 & under	\$.28	\$.33	\$.37
35–39	\$.36	\$.42	\$.46
40–44	\$.45	\$.55	\$.60
45–49	\$.60	\$.71	\$.80
50–54	\$.71	\$.85	\$.94
55–59	\$.80	\$.94	\$ 1.05
60+	\$.55	\$.64	\$.71

Short Term Disability

Monthly rates¹

ECONOMY	CHOICE	PREMIER
\$15.55	\$ 11.29	\$ 11.29

¹ Long Term and Short Term Disability Plans are not available for Mission Service Corps volunteers.

Accidental Death and Dismemberment (AD&D)

[Employee only]

AGE	RATE
All Ages	2.5¢ per \$1,000 coverage

Employee and Spousal Personal Accident

AGE	RATE
All Ages	2.5¢ per \$1,000 coverage

Senior Plans

Monthly rates per person

	RATE
Care Basic Plan	\$ 118.00
Care Plus Plan	\$ 223.90

Dental Plans

Monthly rates

PREMIER DENTAL CARE PLAN ²	RATE
Employee Only	\$35.61
Employee + Spouse	\$72.48
Employee + Child(ren)	\$72.48
Employee + Family	\$124.01

CHOICE DENTAL CARE PLAN ²	RATE
Employee Only	\$28.74
Employee + Spouse	\$55.91
Employee + Child(ren)	\$55.91
Employee + Family	\$102.46

² Available in all states.

GUIDED DENTAL HMO PLAN ³	RATE
Employee Only	\$17.90
Employee + Spouse	\$30.28
Employee + Child(ren)	\$42.07
Employee + Family	\$49.59

³ Guided Dental HMO Plan available only in AL, AZ, AR, CA, CO, CT, DE, FL, GA, IL, IN, IA, KS, KY, LA, MA, MD, MI, MN, MO, NC, NE, NJ, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA and WI.

Area 2 Medical Plan Rates

Employee Only

AGE	Health Choice 5000	Health Choice 3000	Health Choice 2000	Health Choice 1000	Health Choice 500	Health Today	Health Saver 2800
19	121	145	165	193	226	245	151
20	121	145	165	193	226	245	151
21	121	145	165	193	226	245	151
22	121	145	165	193	226	245	151
23	125	150	171	199	235	253	157
24	128	153	175	204	240	259	161
25	133	159	181	211	248	268	166
26	135	162	185	215	253	273	170
27	140	167	191	222	261	282	175
28	145	174	198	231	272	294	183
29	150	180	205	239	281	303	189
30	155	185	211	246	290	313	196
31	160	191	218	254	298	322	202
32	164	197	224	261	307	332	209
33	171	205	233	272	320	345	216
34	179	214	244	284	334	361	227
35	184	220	251	293	345	372	234
36	191	229	261	304	358	386	244
37	198	236	269	314	369	399	252
38	203	242	276	322	379	409	258
39	207	248	283	329	387	418	265
40	212	253	289	336	396	428	271
41	217	259	296	344	405	438	278
42	221	265	302	352	414	447	284
43	233	278	318	370	435	470	299
44	244	292	333	388	456	493	314
45	256	306	349	406	478	516	330
46	267	319	364	423	498	538	345
47	278	333	380	442	520	562	360
48	288	345	394	458	539	582	373
49	298	356	406	473	556	601	386
50	306	366	418	487	573	618	399
51	316	379	432	503	591	639	411
52	326	389	444	517	609	657	424
53	340	407	464	540	635	686	444
54	353	423	482	561	660	713	462
55	368	440	502	584	687	742	481
56	381	456	520	605	712	769	499
57	396	473	540	628	739	798	519
58	416	497	567	661	777	839	547
59	437	522	596	694	816	881	575
60	457	546	623	726	854	922	602
61	477	571	651	758	891	963	630
62	497	595	679	790	930	1,004	658
63	516	617	704	819	964	1,041	682
64	533	637	727	846	996	1,075	706

Area 2 Medical Plan Rates

Employee + Spouse

AGE	Health Choice 5000	Health Choice 3000	Health Choice 2000	Health Choice 1000	Health Choice 500	Health Today	Health Saver 2800
19	254	305	347	405	475	515	317
20	254	305	347	405	475	515	317
21	254	305	347	405	475	515	317
22	254	305	347	405	475	515	317
23	263	315	359	418	494	531	330
24	269	321	368	428	504	544	338
25	279	334	380	443	521	563	349
26	284	340	389	452	531	573	357
27	294	351	401	466	548	592	368
28	305	365	416	485	571	617	384
29	315	378	431	502	590	636	397
30	326	389	443	517	609	657	412
31	336	401	458	533	626	676	424
32	344	414	470	548	645	697	439
33	359	431	489	571	672	725	454
34	376	449	512	596	701	758	477
35	386	462	527	615	725	781	491
36	401	481	548	638	752	811	512
37	416	496	565	659	775	838	529
38	426	508	580	676	796	859	542
39	435	521	594	691	813	878	557
40	445	531	607	706	832	899	569
41	456	544	622	722	851	920	584
42	464	557	634	739	869	939	596
43	489	584	668	777	914	987	628
44	512	613	699	815	958	1,035	659
45	538	643	733	853	1,004	1,084	693
46	561	670	764	888	1,046	1,130	725
47	584	699	798	928	1,092	1,180	756
48	605	725	827	962	1,132	1,222	783
49	626	748	853	993	1,168	1,262	811
50	643	769	878	1,023	1,203	1,298	838
51	664	796	907	1,056	1,241	1,342	863
52	685	817	932	1,086	1,279	1,380	890
53	714	855	974	1,134	1,334	1,441	932
54	741	888	1,012	1,178	1,386	1,497	970
55	773	924	1,054	1,226	1,443	1,558	1,010
56	800	958	1,092	1,271	1,495	1,615	1,048
57	832	993	1,134	1,319	1,552	1,676	1,090
58	874	1,044	1,191	1,388	1,632	1,762	1,149
59	918	1,096	1,252	1,457	1,714	1,850	1,208
60	960	1,147	1,308	1,525	1,793	1,936	1,264
61	1,002	1,199	1,367	1,592	1,871	2,022	1,323
62	1,044	1,250	1,426	1,659	1,953	2,108	1,382
63	1,084	1,296	1,478	1,720	2,024	2,186	1,432
64	1,119	1,338	1,527	1,777	2,092	2,258	1,483

Effective: January 1, 2011–December 31, 2011

Area 2 Medical Plan Rates

Employee + Child(ren)

AGE	Health Choice 5000	Health Choice 3000	Health Choice 2000	Health Choice 1000	Health Choice 500	Health Today	Health Saver 2800
19	230	276	314	367	429	466	287
20	230	276	314	367	429	466	287
21	230	276	314	367	429	466	287
22	230	276	314	367	429	466	287
23	238	285	325	378	447	481	298
24	243	291	333	388	456	492	306
25	253	302	344	401	471	509	315
26	257	308	352	409	481	519	323
27	266	317	363	422	496	536	333
28	276	331	376	439	517	559	348
29	285	342	390	454	534	576	359
30	295	352	401	467	551	595	372
31	304	363	414	483	566	612	384
32	312	374	426	496	583	631	397
33	325	390	443	517	608	656	410
34	340	407	464	540	635	686	431
35	350	418	477	557	656	707	445
36	363	435	496	578	680	733	464
37	376	448	511	597	701	758	479
38	386	460	524	612	720	777	490
39	393	471	538	625	735	794	504
40	403	481	549	638	752	813	515
41	412	492	562	654	770	832	528
42	420	504	574	669	787	849	540
43	443	528	604	703	827	893	568
44	464	555	633	737	866	937	597
45	486	581	663	771	908	980	627
46	507	606	692	804	946	1,022	656
47	528	633	722	840	988	1,068	684
48	547	656	749	870	1,024	1,106	709
49	566	676	771	899	1,056	1,142	733
50	581	695	794	925	1,089	1,174	758
51	600	720	821	956	1,123	1,214	781
52	619	739	844	982	1,157	1,248	806
53	646	773	882	1,026	1,207	1,303	844
54	671	804	916	1,066	1,254	1,355	878
55	699	836	954	1,110	1,305	1,410	914
56	724	866	988	1,150	1,353	1,461	948
57	752	899	1,026	1,193	1,404	1,516	986
58	790	944	1,077	1,256	1,476	1,594	1,039
59	830	992	1,132	1,319	1,550	1,674	1,093
60	868	1,037	1,184	1,379	1,623	1,752	1,144
61	906	1,085	1,237	1,440	1,693	1,830	1,197
62	944	1,131	1,290	1,501	1,767	1,908	1,250
63	980	1,172	1,338	1,556	1,832	1,978	1,296
64	1,013	1,210	1,381	1,607	1,892	2,043	1,341

Effective: January 1, 2011–December 31, 2011

Area 2 Medical Plan Rates

Employee + Family

AGE	Health Choice 5000	Health Choice 3000	Health Choice 2000	Health Choice 1000	Health Choice 500	Health Today	Health Saver 2800
19	363	435	495	579	678	735	453
20	363	435	495	579	678	735	453
21	363	435	495	579	678	735	453
22	363	435	495	579	678	735	453
23	375	450	513	597	705	759	471
24	384	459	525	612	720	777	483
25	399	477	543	633	744	804	498
26	405	486	555	645	759	819	510
27	420	501	573	666	783	846	525
28	435	522	594	693	816	882	549
29	450	540	615	717	843	909	567
30	465	555	633	738	870	939	588
31	480	573	654	762	894	966	606
32	492	591	672	783	921	996	627
33	513	615	699	816	960	1,035	648
34	537	642	732	852	1,002	1,083	681
35	552	660	753	879	1,035	1,116	702
36	573	687	783	912	1,074	1,158	732
37	594	708	807	942	1,107	1,197	756
38	609	726	828	966	1,137	1,227	774
39	621	744	849	987	1,161	1,254	795
40	636	759	867	1,008	1,188	1,284	813
41	651	777	888	1,032	1,215	1,314	834
42	663	795	906	1,056	1,242	1,341	852
43	699	834	954	1,110	1,305	1,410	897
44	732	876	999	1,164	1,368	1,479	942
45	768	918	1,047	1,218	1,434	1,548	990
46	801	957	1,092	1,269	1,494	1,614	1,035
47	834	999	1,140	1,326	1,560	1,686	1,080
48	864	1,035	1,182	1,374	1,617	1,746	1,119
49	894	1,068	1,218	1,419	1,668	1,803	1,158
50	918	1,098	1,254	1,461	1,719	1,854	1,197
51	948	1,137	1,296	1,509	1,773	1,917	1,233
52	978	1,167	1,332	1,551	1,827	1,971	1,272
53	1,020	1,221	1,392	1,620	1,905	2,058	1,332
54	1,059	1,269	1,446	1,683	1,980	2,139	1,386
55	1,104	1,320	1,506	1,752	2,061	2,226	1,443
56	1,143	1,368	1,560	1,815	2,136	2,307	1,497
57	1,188	1,419	1,620	1,884	2,217	2,394	1,557
58	1,248	1,491	1,701	1,983	2,331	2,517	1,641
59	1,311	1,566	1,788	2,082	2,448	2,643	1,725
60	1,371	1,638	1,869	2,178	2,562	2,766	1,806
61	1,431	1,713	1,953	2,274	2,673	2,889	1,890
62	1,491	1,785	2,037	2,370	2,790	3,012	1,974
63	1,548	1,851	2,112	2,457	2,892	3,123	2,046
64	1,599	1,911	2,181	2,538	2,988	3,225	2,118

ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Alabama	2	352
Arizona	2	850 852
Colorado	2	804 808 809
Florida	2	321 326 327 329 344 347
Georgia	2	300 301 302 303 311 313 399
Idaho	2	832 833 834 835 836 837 838
Indiana	2	467 468 469 470 471 472 473 474 475 478
Iowa	2	504 505 506 507 508 509 510 512 513 514 516 520 521 522 523 524 525 526 527 528
Kentucky	2	400 401 403 404 405 406 407 408 409 411 412 413 416 417 420 421 422 423 424
Louisiana	2	705 706 707 708 712
Maine	2	039 040 041 042 043 044 045 046 047 048 049
Maryland	2	206 207 208 209 210 211 214
Minnesota	2	556 557 564 565 566 567
Missouri	2	646 652 653 654 655 656 657
Montana	2	590 592 593 595 599
Nebraska	2	683 684
New Hampshire	2	030 031 032 033 034 035 036 037 038
New York	2	128 129 130 131 133 136 137 138 139 140 141 142 143 144 145 147 148 149
North Carolina	2	271 274 275 276
North Dakota	2	580 581 582 583 584 585 586 587 588
Oregon	2	976 977 978 979
South Carolina	2	292 294 298 299
South Dakota	2	570 571 572 573 574 575 576 577
Tennessee	2	370 371 374 376 380 381 385
Texas	2	754 756 763 764 768 778 783 784 788 792 793 794 798 799 885
Vermont	2	050 051 052 053 054 056 057 058 059
Virginia	2	201 220 221 223
Washington	2	985 986 988 989 991 993 994
West Virginia	2	247 248 249 263 264 265 266 267 268
Wisconsin	2	538 539 541 542 543 544 545 546 547 548 549
Wyoming	2	820 821 822 823 824 825 826 827 828 829 830 831 834



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