

Rates

| Area 9

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 Bayport, New York 11705, is \$1,266 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 9 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 | 210 | 251 | 286 | 333 | 392 | 424 | 261 |
| 20 | 210 | 251 | 286 | 333 | 392 | 424 | 261 |
| 21 | 210 | 251 | 286 | 333 | 392 | 424 | 261 |
| 22 | 210 | 251 | 286 | 333 | 392 | 424 | 261 |
| 23 | 217 | 260 | 297 | 345 | 406 | 439 | 271 |
| 24 | 222 | 266 | 303 | 353 | 415 | 449 | 278 |
| 25 | 230 | 275 | 313 | 365 | 429 | 464 | 288 |
| 26 | 235 | 281 | 320 | 373 | 438 | 473 | 295 |
| 27 | 242 | 289 | 330 | 384 | 452 | 488 | 304 |
| 28 | 252 | 301 | 344 | 400 | 471 | 508 | 317 |
| 29 | 260 | 311 | 355 | 413 | 486 | 525 | 327 |
| 30 | 268 | 321 | 366 | 426 | 502 | 542 | 339 |
| 31 | 276 | 331 | 377 | 439 | 517 | 558 | 349 |
| 32 | 285 | 341 | 388 | 452 | 532 | 575 | 361 |
| 33 | 296 | 354 | 404 | 471 | 554 | 598 | 375 |
| 34 | 309 | 370 | 422 | 492 | 578 | 625 | 393 |
| 35 | 319 | 382 | 436 | 507 | 597 | 644 | 405 |
| 36 | 331 | 397 | 452 | 527 | 620 | 669 | 422 |
| 37 | 342 | 409 | 467 | 543 | 639 | 690 | 436 |
| 38 | 351 | 420 | 479 | 557 | 656 | 708 | 448 |
| 39 | 359 | 429 | 490 | 570 | 671 | 724 | 460 |
| 40 | 367 | 439 | 500 | 583 | 685 | 740 | 470 |
| 41 | 375 | 449 | 512 | 597 | 702 | 758 | 482 |
| 42 | 383 | 459 | 523 | 609 | 717 | 774 | 492 |
| 43 | 403 | 482 | 550 | 640 | 753 | 814 | 517 |
| 44 | 423 | 506 | 577 | 671 | 790 | 853 | 544 |
| 45 | 443 | 530 | 604 | 704 | 828 | 894 | 571 |
| 46 | 462 | 552 | 630 | 733 | 863 | 932 | 597 |
| 47 | 482 | 576 | 657 | 765 | 901 | 973 | 624 |
| 48 | 499 | 597 | 682 | 794 | 934 | 1,008 | 646 |
| 49 | 515 | 617 | 703 | 819 | 963 | 1,040 | 668 |
| 50 | 530 | 635 | 724 | 843 | 992 | 1,071 | 690 |
| 51 | 548 | 656 | 748 | 871 | 1,024 | 1,106 | 712 |
| 52 | 564 | 674 | 769 | 896 | 1,054 | 1,138 | 734 |
| 53 | 589 | 704 | 803 | 935 | 1,100 | 1,188 | 768 |
| 54 | 612 | 732 | 835 | 972 | 1,144 | 1,235 | 800 |
| 55 | 637 | 761 | 869 | 1,011 | 1,190 | 1,285 | 833 |
| 56 | 660 | 789 | 900 | 1,048 | 1,233 | 1,331 | 865 |
| 57 | 685 | 819 | 935 | 1,088 | 1,280 | 1,383 | 899 |
| 58 | 720 | 861 | 983 | 1,144 | 1,346 | 1,454 | 948 |
| 59 | 756 | 904 | 1,032 | 1,201 | 1,413 | 1,526 | 995 |
| 60 | 791 | 946 | 1,079 | 1,257 | 1,479 | 1,597 | 1,043 |
| 61 | 826 | 988 | 1,127 | 1,312 | 1,544 | 1,667 | 1,090 |
| 62 | 861 | 1,031 | 1,175 | 1,369 | 1,610 | 1,739 | 1,139 |
| 63 | 893 | 1,068 | 1,218 | 1,419 | 1,669 | 1,802 | 1,182 |
| 64 | 923 | 1,104 | 1,259 | 1,466 | 1,724 | 1,862 | 1,223 |

Effective: January 1, 2011–December 31, 2011

Area 9 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 | 441 | 527 | 601 | 699 | 823 | 890 | 548 |
| 20 | 441 | 527 | 601 | 699 | 823 | 890 | 548 |
| 21 | 441 | 527 | 601 | 699 | 823 | 890 | 548 |
| 22 | 441 | 527 | 601 | 699 | 823 | 890 | 548 |
| 23 | 456 | 546 | 624 | 725 | 853 | 922 | 569 |
| 24 | 466 | 559 | 636 | 741 | 872 | 943 | 584 |
| 25 | 483 | 578 | 657 | 767 | 901 | 974 | 605 |
| 26 | 494 | 590 | 672 | 783 | 920 | 993 | 620 |
| 27 | 508 | 607 | 693 | 806 | 949 | 1,025 | 638 |
| 28 | 529 | 632 | 722 | 840 | 989 | 1,067 | 666 |
| 29 | 546 | 653 | 746 | 867 | 1,021 | 1,103 | 687 |
| 30 | 563 | 674 | 769 | 895 | 1,054 | 1,138 | 712 |
| 31 | 580 | 695 | 792 | 922 | 1,086 | 1,172 | 733 |
| 32 | 599 | 716 | 815 | 949 | 1,117 | 1,208 | 758 |
| 33 | 622 | 743 | 848 | 989 | 1,163 | 1,256 | 788 |
| 34 | 649 | 777 | 886 | 1,033 | 1,214 | 1,313 | 825 |
| 35 | 670 | 802 | 916 | 1,065 | 1,254 | 1,352 | 851 |
| 36 | 695 | 834 | 949 | 1,107 | 1,302 | 1,405 | 886 |
| 37 | 718 | 859 | 981 | 1,140 | 1,342 | 1,449 | 916 |
| 38 | 737 | 882 | 1,006 | 1,170 | 1,378 | 1,487 | 941 |
| 39 | 754 | 901 | 1,029 | 1,197 | 1,409 | 1,520 | 966 |
| 40 | 771 | 922 | 1,050 | 1,224 | 1,439 | 1,554 | 987 |
| 41 | 788 | 943 | 1,075 | 1,254 | 1,474 | 1,592 | 1,012 |
| 42 | 804 | 964 | 1,098 | 1,279 | 1,506 | 1,625 | 1,033 |
| 43 | 846 | 1,012 | 1,155 | 1,344 | 1,581 | 1,709 | 1,086 |
| 44 | 888 | 1,063 | 1,212 | 1,409 | 1,659 | 1,791 | 1,142 |
| 45 | 930 | 1,113 | 1,268 | 1,478 | 1,739 | 1,877 | 1,199 |
| 46 | 970 | 1,159 | 1,323 | 1,539 | 1,812 | 1,957 | 1,254 |
| 47 | 1,012 | 1,210 | 1,380 | 1,607 | 1,892 | 2,043 | 1,310 |
| 48 | 1,048 | 1,254 | 1,432 | 1,667 | 1,961 | 2,117 | 1,357 |
| 49 | 1,082 | 1,296 | 1,476 | 1,720 | 2,022 | 2,184 | 1,403 |
| 50 | 1,113 | 1,334 | 1,520 | 1,770 | 2,083 | 2,249 | 1,449 |
| 51 | 1,151 | 1,378 | 1,571 | 1,829 | 2,150 | 2,323 | 1,495 |
| 52 | 1,184 | 1,415 | 1,615 | 1,882 | 2,213 | 2,390 | 1,541 |
| 53 | 1,237 | 1,478 | 1,686 | 1,964 | 2,310 | 2,495 | 1,613 |
| 54 | 1,285 | 1,537 | 1,754 | 2,041 | 2,402 | 2,594 | 1,680 |
| 55 | 1,338 | 1,598 | 1,825 | 2,123 | 2,499 | 2,699 | 1,749 |
| 56 | 1,386 | 1,657 | 1,890 | 2,201 | 2,589 | 2,795 | 1,817 |
| 57 | 1,439 | 1,720 | 1,964 | 2,285 | 2,688 | 2,904 | 1,888 |
| 58 | 1,512 | 1,808 | 2,064 | 2,402 | 2,827 | 3,053 | 1,991 |
| 59 | 1,588 | 1,898 | 2,167 | 2,522 | 2,967 | 3,205 | 2,090 |
| 60 | 1,661 | 1,987 | 2,266 | 2,640 | 3,106 | 3,354 | 2,190 |
| 61 | 1,735 | 2,075 | 2,367 | 2,755 | 3,242 | 3,501 | 2,289 |
| 62 | 1,808 | 2,165 | 2,468 | 2,875 | 3,381 | 3,652 | 2,392 |
| 63 | 1,875 | 2,243 | 2,558 | 2,980 | 3,505 | 3,784 | 2,482 |
| 64 | 1,938 | 2,318 | 2,644 | 3,079 | 3,620 | 3,910 | 2,568 |

Area 9 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 | 399 | 477 | 543 | 633 | 745 | 806 | 496 |
| 20 | 399 | 477 | 543 | 633 | 745 | 806 | 496 |
| 21 | 399 | 477 | 543 | 633 | 745 | 806 | 496 |
| 22 | 399 | 477 | 543 | 633 | 745 | 806 | 496 |
| 23 | 412 | 494 | 564 | 656 | 771 | 834 | 515 |
| 24 | 422 | 505 | 576 | 671 | 789 | 853 | 528 |
| 25 | 437 | 523 | 595 | 694 | 815 | 882 | 547 |
| 26 | 447 | 534 | 608 | 709 | 832 | 899 | 561 |
| 27 | 460 | 549 | 627 | 730 | 859 | 927 | 578 |
| 28 | 479 | 572 | 654 | 760 | 895 | 965 | 602 |
| 29 | 494 | 591 | 675 | 785 | 923 | 998 | 621 |
| 30 | 509 | 610 | 695 | 809 | 954 | 1,030 | 644 |
| 31 | 524 | 629 | 716 | 834 | 982 | 1,060 | 663 |
| 32 | 542 | 648 | 737 | 859 | 1,011 | 1,093 | 686 |
| 33 | 562 | 673 | 768 | 895 | 1,053 | 1,136 | 713 |
| 34 | 587 | 703 | 802 | 935 | 1,098 | 1,188 | 747 |
| 35 | 606 | 726 | 828 | 963 | 1,134 | 1,224 | 770 |
| 36 | 629 | 754 | 859 | 1,001 | 1,178 | 1,271 | 802 |
| 37 | 650 | 777 | 887 | 1,032 | 1,214 | 1,311 | 828 |
| 38 | 667 | 798 | 910 | 1,058 | 1,246 | 1,345 | 851 |
| 39 | 682 | 815 | 931 | 1,083 | 1,275 | 1,376 | 874 |
| 40 | 697 | 834 | 950 | 1,108 | 1,302 | 1,406 | 893 |
| 41 | 713 | 853 | 973 | 1,134 | 1,334 | 1,440 | 916 |
| 42 | 728 | 872 | 994 | 1,157 | 1,362 | 1,471 | 935 |
| 43 | 766 | 916 | 1,045 | 1,216 | 1,431 | 1,547 | 982 |
| 44 | 804 | 961 | 1,096 | 1,275 | 1,501 | 1,621 | 1,034 |
| 45 | 842 | 1,007 | 1,148 | 1,338 | 1,573 | 1,699 | 1,085 |
| 46 | 878 | 1,049 | 1,197 | 1,393 | 1,640 | 1,771 | 1,134 |
| 47 | 916 | 1,094 | 1,248 | 1,454 | 1,712 | 1,849 | 1,186 |
| 48 | 948 | 1,134 | 1,296 | 1,509 | 1,775 | 1,915 | 1,227 |
| 49 | 979 | 1,172 | 1,336 | 1,556 | 1,830 | 1,976 | 1,269 |
| 50 | 1,007 | 1,207 | 1,376 | 1,602 | 1,885 | 2,035 | 1,311 |
| 51 | 1,041 | 1,246 | 1,421 | 1,655 | 1,946 | 2,101 | 1,353 |
| 52 | 1,072 | 1,281 | 1,461 | 1,702 | 2,003 | 2,162 | 1,395 |
| 53 | 1,119 | 1,338 | 1,526 | 1,777 | 2,090 | 2,257 | 1,459 |
| 54 | 1,163 | 1,391 | 1,587 | 1,847 | 2,174 | 2,347 | 1,520 |
| 55 | 1,210 | 1,446 | 1,651 | 1,921 | 2,261 | 2,442 | 1,583 |
| 56 | 1,254 | 1,499 | 1,710 | 1,991 | 2,343 | 2,529 | 1,644 |
| 57 | 1,302 | 1,556 | 1,777 | 2,067 | 2,432 | 2,628 | 1,708 |
| 58 | 1,368 | 1,636 | 1,868 | 2,174 | 2,557 | 2,763 | 1,801 |
| 59 | 1,436 | 1,718 | 1,961 | 2,282 | 2,685 | 2,899 | 1,891 |
| 60 | 1,503 | 1,797 | 2,050 | 2,388 | 2,810 | 3,034 | 1,982 |
| 61 | 1,569 | 1,877 | 2,141 | 2,493 | 2,934 | 3,167 | 2,071 |
| 62 | 1,636 | 1,959 | 2,233 | 2,601 | 3,059 | 3,304 | 2,164 |
| 63 | 1,697 | 2,029 | 2,314 | 2,696 | 3,171 | 3,424 | 2,246 |
| 64 | 1,754 | 2,098 | 2,392 | 2,785 | 3,276 | 3,538 | 2,324 |

Area 9 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 | 630 | 753 | 858 | 999 | 1,176 | 1,272 | 783 |
| 20 | 630 | 753 | 858 | 999 | 1,176 | 1,272 | 783 |
| 21 | 630 | 753 | 858 | 999 | 1,176 | 1,272 | 783 |
| 22 | 630 | 753 | 858 | 999 | 1,176 | 1,272 | 783 |
| 23 | 651 | 780 | 891 | 1,035 | 1,218 | 1,317 | 813 |
| 24 | 666 | 798 | 909 | 1,059 | 1,245 | 1,347 | 834 |
| 25 | 690 | 825 | 939 | 1,095 | 1,287 | 1,392 | 864 |
| 26 | 705 | 843 | 960 | 1,119 | 1,314 | 1,419 | 885 |
| 27 | 726 | 867 | 990 | 1,152 | 1,356 | 1,464 | 912 |
| 28 | 756 | 903 | 1,032 | 1,200 | 1,413 | 1,524 | 951 |
| 29 | 780 | 933 | 1,065 | 1,239 | 1,458 | 1,575 | 981 |
| 30 | 804 | 963 | 1,098 | 1,278 | 1,506 | 1,626 | 1,017 |
| 31 | 828 | 993 | 1,131 | 1,317 | 1,551 | 1,674 | 1,047 |
| 32 | 855 | 1,023 | 1,164 | 1,356 | 1,596 | 1,725 | 1,083 |
| 33 | 888 | 1,062 | 1,212 | 1,413 | 1,662 | 1,794 | 1,125 |
| 34 | 927 | 1,110 | 1,266 | 1,476 | 1,734 | 1,875 | 1,179 |
| 35 | 957 | 1,146 | 1,308 | 1,521 | 1,791 | 1,932 | 1,215 |
| 36 | 993 | 1,191 | 1,356 | 1,581 | 1,860 | 2,007 | 1,266 |
| 37 | 1,026 | 1,227 | 1,401 | 1,629 | 1,917 | 2,070 | 1,308 |
| 38 | 1,053 | 1,260 | 1,437 | 1,671 | 1,968 | 2,124 | 1,344 |
| 39 | 1,077 | 1,287 | 1,470 | 1,710 | 2,013 | 2,172 | 1,380 |
| 40 | 1,101 | 1,317 | 1,500 | 1,749 | 2,055 | 2,220 | 1,410 |
| 41 | 1,125 | 1,347 | 1,536 | 1,791 | 2,106 | 2,274 | 1,446 |
| 42 | 1,149 | 1,377 | 1,569 | 1,827 | 2,151 | 2,322 | 1,476 |
| 43 | 1,209 | 1,446 | 1,650 | 1,920 | 2,259 | 2,442 | 1,551 |
| 44 | 1,269 | 1,518 | 1,731 | 2,013 | 2,370 | 2,559 | 1,632 |
| 45 | 1,329 | 1,590 | 1,812 | 2,112 | 2,484 | 2,682 | 1,713 |
| 46 | 1,386 | 1,656 | 1,890 | 2,199 | 2,589 | 2,796 | 1,791 |
| 47 | 1,446 | 1,728 | 1,971 | 2,295 | 2,703 | 2,919 | 1,872 |
| 48 | 1,497 | 1,791 | 2,046 | 2,382 | 2,802 | 3,024 | 1,938 |
| 49 | 1,545 | 1,851 | 2,109 | 2,457 | 2,889 | 3,120 | 2,004 |
| 50 | 1,590 | 1,905 | 2,172 | 2,529 | 2,976 | 3,213 | 2,070 |
| 51 | 1,644 | 1,968 | 2,244 | 2,613 | 3,072 | 3,318 | 2,136 |
| 52 | 1,692 | 2,022 | 2,307 | 2,688 | 3,162 | 3,414 | 2,202 |
| 53 | 1,767 | 2,112 | 2,409 | 2,805 | 3,300 | 3,564 | 2,304 |
| 54 | 1,836 | 2,196 | 2,505 | 2,916 | 3,432 | 3,705 | 2,400 |
| 55 | 1,911 | 2,283 | 2,607 | 3,033 | 3,570 | 3,855 | 2,499 |
| 56 | 1,980 | 2,367 | 2,700 | 3,144 | 3,699 | 3,993 | 2,595 |
| 57 | 2,055 | 2,457 | 2,805 | 3,264 | 3,840 | 4,149 | 2,697 |
| 58 | 2,160 | 2,583 | 2,949 | 3,432 | 4,038 | 4,362 | 2,844 |
| 59 | 2,268 | 2,712 | 3,096 | 3,603 | 4,239 | 4,578 | 2,985 |
| 60 | 2,373 | 2,838 | 3,237 | 3,771 | 4,437 | 4,791 | 3,129 |
| 61 | 2,478 | 2,964 | 3,381 | 3,936 | 4,632 | 5,001 | 3,270 |
| 62 | 2,583 | 3,093 | 3,525 | 4,107 | 4,830 | 5,217 | 3,417 |
| 63 | 2,679 | 3,204 | 3,654 | 4,257 | 5,007 | 5,406 | 3,546 |
| 64 | 2,769 | 3,312 | 3,777 | 4,398 | 5,172 | 5,586 | 3,669 |

ZIP Codes

| STATE | AREA | ZIP CODE BY SCF (FIRST THREE DIGITS) |
|----------|------|--------------------------------------|
| Alaska | 9 | 997 998 999 |
| Nevada | 9 | 891 |
| New York | 9 | 105 106 107 115 116 117 118 119 |



2401 Cedar Springs Road, Dallas, TX 75201-1498
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