

Rates

| Area 10

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 Staten Island, New York 10301 is \$1,365 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 10 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	226	270	308	359	423	456	281
20	226	270	308	359	423	456	281
21	226	270	308	359	423	456	281
22	226	270	308	359	423	456	281
23	234	280	320	372	438	473	292
24	239	286	327	380	448	483	300
25	247	296	338	393	463	500	311
26	253	302	345	401	472	510	318
27	261	312	356	414	487	526	327
28	271	325	370	431	507	548	342
29	280	335	382	445	524	566	353
30	289	346	394	459	540	584	365
31	298	356	407	473	557	601	376
32	307	367	418	487	573	619	389
33	319	382	435	507	597	644	404
34	333	399	455	530	623	673	424
35	344	411	469	546	643	694	437
36	357	427	487	567	668	721	455
37	369	441	503	585	689	744	470
38	378	452	516	601	707	763	482
39	387	462	528	614	723	780	495
40	395	473	539	628	739	798	506
41	405	484	552	643	756	817	519
42	413	494	564	656	772	834	530
43	434	519	592	690	812	877	557
44	455	545	621	723	851	919	586
45	477	571	651	758	892	963	616
46	497	595	679	790	930	1,004	643
47	519	621	708	825	970	1,048	672
48	538	644	734	855	1,006	1,086	696
49	555	664	758	882	1,038	1,121	720
50	572	684	780	908	1,068	1,154	744
51	590	706	806	938	1,104	1,192	767
52	607	727	829	965	1,135	1,226	791
53	634	759	865	1,008	1,186	1,280	828
54	659	789	899	1,047	1,232	1,331	862
55	686	820	936	1,090	1,282	1,385	897
56	711	850	970	1,129	1,328	1,435	932
57	738	883	1,007	1,172	1,379	1,490	968
58	776	928	1,059	1,233	1,450	1,566	1,021
59	815	974	1,112	1,294	1,523	1,644	1,072
60	852	1,020	1,163	1,354	1,593	1,720	1,124
61	890	1,064	1,214	1,414	1,663	1,796	1,175
62	928	1,110	1,267	1,475	1,735	1,874	1,228
63	962	1,151	1,313	1,528	1,798	1,942	1,273
64	994	1,189	1,356	1,579	1,858	2,007	1,317

Effective: January 1, 2011–December 31, 2011

Area 10 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	475	567	647	754	888	958	590
20	475	567	647	754	888	958	590
21	475	567	647	754	888	958	590
22	475	567	647	754	888	958	590
23	491	588	672	781	920	993	613
24	502	601	687	798	941	1,014	630
25	519	622	710	825	972	1,050	653
26	531	634	725	842	991	1,071	668
27	548	655	748	869	1,023	1,105	687
28	569	683	777	905	1,065	1,151	718
29	588	704	802	935	1,100	1,189	741
30	607	727	827	964	1,134	1,226	767
31	626	748	855	993	1,170	1,262	790
32	645	771	878	1,023	1,203	1,300	817
33	670	802	914	1,065	1,254	1,352	848
34	699	838	956	1,113	1,308	1,413	890
35	722	863	985	1,147	1,350	1,457	918
36	750	897	1,023	1,191	1,403	1,514	956
37	775	926	1,056	1,229	1,447	1,562	987
38	794	949	1,084	1,262	1,485	1,602	1,012
39	813	970	1,109	1,289	1,518	1,638	1,040
40	830	993	1,132	1,319	1,552	1,676	1,063
41	851	1,016	1,159	1,350	1,588	1,716	1,090
42	867	1,037	1,184	1,378	1,621	1,751	1,113
43	911	1,090	1,243	1,449	1,705	1,842	1,170
44	956	1,145	1,304	1,518	1,787	1,930	1,231
45	1,002	1,199	1,367	1,592	1,873	2,022	1,294
46	1,044	1,250	1,426	1,659	1,953	2,108	1,350
47	1,090	1,304	1,487	1,733	2,037	2,201	1,411
48	1,130	1,352	1,541	1,796	2,113	2,281	1,462
49	1,166	1,394	1,592	1,852	2,180	2,354	1,512
50	1,201	1,436	1,638	1,907	2,243	2,423	1,562
51	1,239	1,483	1,693	1,970	2,318	2,503	1,611
52	1,275	1,527	1,741	2,027	2,384	2,575	1,661
53	1,331	1,594	1,817	2,117	2,491	2,688	1,739
54	1,384	1,657	1,888	2,199	2,587	2,795	1,810
55	1,441	1,722	1,966	2,289	2,692	2,909	1,884
56	1,493	1,785	2,037	2,371	2,789	3,014	1,957
57	1,550	1,854	2,115	2,461	2,896	3,129	2,033
58	1,630	1,949	2,224	2,589	3,045	3,289	2,144
59	1,712	2,045	2,335	2,717	3,198	3,452	2,251
60	1,789	2,142	2,442	2,843	3,345	3,612	2,360
61	1,869	2,234	2,549	2,969	3,492	3,772	2,468
62	1,949	2,331	2,661	3,098	3,644	3,935	2,579
63	2,020	2,417	2,757	3,209	3,776	4,078	2,673
64	2,087	2,497	2,848	3,316	3,902	4,215	2,766

Area 10 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	429	513	585	682	804	866	534
20	429	513	585	682	804	866	534
21	429	513	585	682	804	866	534
22	429	513	585	682	804	866	534
23	445	532	608	707	832	899	555
24	454	543	621	722	851	918	570
25	469	562	642	747	880	950	591
26	481	574	656	762	897	969	604
27	496	593	676	787	925	999	621
28	515	618	703	819	963	1,041	650
29	532	637	726	846	996	1,075	671
30	549	657	749	872	1,026	1,110	694
31	566	676	773	899	1,058	1,142	714
32	583	697	794	925	1,089	1,176	739
33	606	726	827	963	1,134	1,224	768
34	633	758	865	1,007	1,184	1,279	806
35	654	781	891	1,037	1,222	1,319	830
36	678	811	925	1,077	1,269	1,370	865
37	701	838	956	1,112	1,309	1,414	893
38	718	859	980	1,142	1,343	1,450	916
39	735	878	1,003	1,167	1,374	1,482	941
40	751	899	1,024	1,193	1,404	1,516	961
41	770	920	1,049	1,222	1,436	1,552	986
42	785	939	1,072	1,246	1,467	1,585	1,007
43	825	986	1,125	1,311	1,543	1,666	1,058
44	865	1,036	1,180	1,374	1,617	1,746	1,113
45	906	1,085	1,237	1,440	1,695	1,830	1,170
46	944	1,131	1,290	1,501	1,767	1,908	1,222
47	986	1,180	1,345	1,568	1,843	1,991	1,277
48	1,022	1,224	1,395	1,625	1,911	2,063	1,322
49	1,055	1,262	1,440	1,676	1,972	2,130	1,368
50	1,087	1,300	1,482	1,725	2,029	2,193	1,414
51	1,121	1,341	1,531	1,782	2,098	2,265	1,457
52	1,153	1,381	1,575	1,834	2,157	2,329	1,503
53	1,205	1,442	1,644	1,915	2,253	2,432	1,573
54	1,252	1,499	1,708	1,989	2,341	2,529	1,638
55	1,303	1,558	1,778	2,071	2,436	2,632	1,704
56	1,351	1,615	1,843	2,145	2,523	2,727	1,771
57	1,402	1,678	1,913	2,227	2,620	2,831	1,839
58	1,474	1,763	2,012	2,343	2,755	2,975	1,940
59	1,549	1,851	2,113	2,459	2,894	3,124	2,037
60	1,619	1,938	2,210	2,573	3,027	3,268	2,136
61	1,691	2,022	2,307	2,687	3,160	3,412	2,233
62	1,763	2,109	2,407	2,803	3,297	3,561	2,333
63	1,828	2,187	2,495	2,903	3,416	3,690	2,419
64	1,889	2,259	2,576	3,000	3,530	3,813	2,502

Area 10 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	678	810	924	1,077	1,269	1,368	843
20	678	810	924	1,077	1,269	1,368	843
21	678	810	924	1,077	1,269	1,368	843
22	678	810	924	1,077	1,269	1,368	843
23	702	840	960	1,116	1,314	1,419	876
24	717	858	981	1,140	1,344	1,449	900
25	741	888	1,014	1,179	1,389	1,500	933
26	759	906	1,035	1,203	1,416	1,530	954
27	783	936	1,068	1,242	1,461	1,578	981
28	813	975	1,110	1,293	1,521	1,644	1,026
29	840	1,005	1,146	1,335	1,572	1,698	1,059
30	867	1,038	1,182	1,377	1,620	1,752	1,095
31	894	1,068	1,221	1,419	1,671	1,803	1,128
32	921	1,101	1,254	1,461	1,719	1,857	1,167
33	957	1,146	1,305	1,521	1,791	1,932	1,212
34	999	1,197	1,365	1,590	1,869	2,019	1,272
35	1,032	1,233	1,407	1,638	1,929	2,082	1,311
36	1,071	1,281	1,461	1,701	2,004	2,163	1,365
37	1,107	1,323	1,509	1,755	2,067	2,232	1,410
38	1,134	1,356	1,548	1,803	2,121	2,289	1,446
39	1,161	1,386	1,584	1,842	2,169	2,340	1,485
40	1,185	1,419	1,617	1,884	2,217	2,394	1,518
41	1,215	1,452	1,656	1,929	2,268	2,451	1,557
42	1,239	1,482	1,692	1,968	2,316	2,502	1,590
43	1,302	1,557	1,776	2,070	2,436	2,631	1,671
44	1,365	1,635	1,863	2,169	2,553	2,757	1,758
45	1,431	1,713	1,953	2,274	2,676	2,889	1,848
46	1,491	1,785	2,037	2,370	2,790	3,012	1,929
47	1,557	1,863	2,124	2,475	2,910	3,144	2,016
48	1,614	1,932	2,202	2,565	3,018	3,258	2,088
49	1,665	1,992	2,274	2,646	3,114	3,363	2,160
50	1,716	2,052	2,340	2,724	3,204	3,462	2,232
51	1,770	2,118	2,418	2,814	3,312	3,576	2,301
52	1,821	2,181	2,487	2,895	3,405	3,678	2,373
53	1,902	2,277	2,595	3,024	3,558	3,840	2,484
54	1,977	2,367	2,697	3,141	3,696	3,993	2,586
55	2,058	2,460	2,808	3,270	3,846	4,155	2,691
56	2,133	2,550	2,910	3,387	3,984	4,305	2,796
57	2,214	2,649	3,021	3,516	4,137	4,470	2,904
58	2,328	2,784	3,177	3,699	4,350	4,698	3,063
59	2,445	2,922	3,336	3,882	4,569	4,932	3,216
60	2,556	3,060	3,489	4,062	4,779	5,160	3,372
61	2,670	3,192	3,642	4,242	4,989	5,388	3,525
62	2,784	3,330	3,801	4,425	5,205	5,622	3,684
63	2,886	3,453	3,939	4,584	5,394	5,826	3,819
64	2,982	3,567	4,068	4,737	5,574	6,021	3,951

ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Alaska	10	995 996
New York	10	103 110 111 112 113 114



2401 Cedar Springs Road, Dallas, TX 75201-1498
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