

Rates

| Area 1

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 Alexander City, Alabama 35010, is \$696 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 1 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	115	138	157	183	215	233	143
20	115	138	157	183	215	233	143
21	115	138	157	183	215	233	143
22	115	138	157	183	215	233	143
23	119	143	163	190	223	241	149
24	122	146	167	194	228	246	153
25	126	151	172	200	236	255	158
26	129	154	176	205	241	260	162
27	133	159	181	211	248	268	167
28	138	166	189	220	259	279	174
29	143	171	195	227	267	288	180
30	147	176	201	234	275	298	186
31	152	182	207	241	284	307	192
32	156	187	213	248	292	316	198
33	163	195	222	258	304	328	206
34	170	203	232	270	318	343	216
35	175	210	239	279	328	354	223
36	182	218	248	289	340	368	232
37	188	225	256	298	351	379	239
38	193	231	263	306	360	389	246
39	197	236	269	313	368	398	252
40	201	241	275	320	377	407	258
41	206	247	281	328	386	416	265
42	211	252	287	335	394	425	270
43	221	265	302	352	414	447	284
44	232	278	317	369	434	469	299
45	243	291	332	387	455	491	314
46	254	303	346	403	474	512	328
47	265	317	361	420	495	534	343
48	274	328	374	436	513	554	355
49	283	339	386	450	529	572	367
50	291	349	398	463	545	588	379
51	301	360	411	478	563	608	391
52	310	370	423	492	579	625	403
53	323	387	441	514	604	653	422
54	336	402	459	534	628	678	440
55	350	418	477	556	654	706	457
56	362	433	494	576	677	731	475
57	376	450	513	598	703	759	494
58	396	473	540	628	739	799	521
59	415	497	567	660	776	838	547
60	434	520	593	690	812	877	573
61	454	543	619	721	848	916	599
62	473	566	646	752	884	955	626
63	490	587	669	779	917	990	649
64	507	606	691	805	947	1,023	672

Area 1 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	242	290	330	384	452	489	300
20	242	290	330	384	452	489	300
21	242	290	330	384	452	489	300
22	242	290	330	384	452	489	300
23	250	300	342	399	468	506	313
24	256	307	351	407	479	517	321
25	265	317	361	420	496	536	332
26	271	323	370	431	506	546	340
27	279	334	380	443	521	563	351
28	290	349	397	462	544	586	365
29	300	359	410	477	561	605	378
30	309	370	422	491	578	626	391
31	319	382	435	506	596	645	403
32	328	393	447	521	613	664	416
33	342	410	466	542	638	689	433
34	357	426	487	567	668	720	454
35	368	441	502	586	689	743	468
36	382	458	521	607	714	773	487
37	395	473	538	626	737	796	502
38	405	485	552	643	756	817	517
39	414	496	565	657	773	836	529
40	422	506	578	672	792	855	542
41	433	519	590	689	811	874	557
42	443	529	603	704	827	893	567
43	464	557	634	739	869	939	596
44	487	584	666	775	911	985	628
45	510	611	697	813	956	1,031	659
46	533	636	727	846	995	1,075	689
47	557	666	758	882	1,040	1,121	720
48	575	689	785	916	1,077	1,163	746
49	594	712	811	945	1,111	1,201	771
50	611	733	836	972	1,145	1,235	796
51	632	756	863	1,004	1,182	1,277	821
52	651	777	888	1,033	1,216	1,313	846
53	678	813	926	1,079	1,268	1,371	886
54	706	844	964	1,121	1,319	1,424	924
55	735	878	1,002	1,168	1,373	1,483	960
56	760	909	1,037	1,210	1,422	1,535	998
57	790	945	1,077	1,256	1,476	1,594	1,037
58	832	993	1,134	1,319	1,552	1,678	1,094
59	872	1,044	1,191	1,386	1,630	1,760	1,149
60	911	1,092	1,245	1,449	1,705	1,842	1,203
61	953	1,140	1,300	1,514	1,781	1,924	1,258
62	993	1,189	1,357	1,579	1,856	2,006	1,315
63	1,029	1,233	1,405	1,636	1,926	2,079	1,363
64	1,065	1,273	1,451	1,691	1,989	2,148	1,411

Area 1 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	219	262	298	348	409	443	272
20	219	262	298	348	409	443	272
21	219	262	298	348	409	443	272
22	219	262	298	348	409	443	272
23	226	272	310	361	424	458	283
24	232	277	317	369	433	467	291
25	239	287	327	380	448	485	300
26	245	293	334	390	458	494	308
27	253	302	344	401	471	509	317
28	262	315	359	418	492	530	331
29	272	325	371	431	507	547	342
30	279	334	382	445	523	566	353
31	289	346	393	458	540	583	365
32	296	355	405	471	555	600	376
33	310	371	422	490	578	623	391
34	323	386	441	513	604	652	410
35	333	399	454	530	623	673	424
36	346	414	471	549	646	699	441
37	357	428	486	566	667	720	454
38	367	439	500	581	684	739	467
39	374	448	511	595	699	756	479
40	382	458	523	608	716	773	490
41	391	469	534	623	733	790	504
42	401	479	545	637	749	808	513
43	420	504	574	669	787	849	540
44	441	528	602	701	825	891	568
45	462	553	631	735	865	933	597
46	483	576	657	766	901	973	623
47	504	602	686	798	941	1,015	652
48	521	623	711	828	975	1,053	675
49	538	644	733	855	1,005	1,087	697
50	553	663	756	880	1,036	1,117	720
51	572	684	781	908	1,070	1,155	743
52	589	703	804	935	1,100	1,188	766
53	614	735	838	977	1,148	1,241	802
54	638	764	872	1,015	1,193	1,288	836
55	665	794	906	1,056	1,243	1,341	868
56	688	823	939	1,094	1,286	1,389	903
57	714	855	975	1,136	1,336	1,442	939
58	752	899	1,026	1,193	1,404	1,518	990
59	789	944	1,077	1,254	1,474	1,592	1,039
60	825	988	1,127	1,311	1,543	1,666	1,089
61	863	1,032	1,176	1,370	1,611	1,740	1,138
62	899	1,075	1,227	1,429	1,680	1,815	1,189
63	931	1,115	1,271	1,480	1,742	1,881	1,233
64	963	1,151	1,313	1,530	1,799	1,944	1,277

Area 1 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	345	414	471	549	645	699	429
20	345	414	471	549	645	699	429
21	345	414	471	549	645	699	429
22	345	414	471	549	645	699	429
23	357	429	489	570	669	723	447
24	366	438	501	582	684	738	459
25	378	453	516	600	708	765	474
26	387	462	528	615	723	780	486
27	399	477	543	633	744	804	501
28	414	498	567	660	777	837	522
29	429	513	585	681	801	864	540
30	441	528	603	702	825	894	558
31	456	546	621	723	852	921	576
32	468	561	639	744	876	948	594
33	489	585	666	774	912	984	618
34	510	609	696	810	954	1,029	648
35	525	630	717	837	984	1,062	669
36	546	654	744	867	1,020	1,104	696
37	564	675	768	894	1,053	1,137	717
38	579	693	789	918	1,080	1,167	738
39	591	708	807	939	1,104	1,194	756
40	603	723	825	960	1,131	1,221	774
41	618	741	843	984	1,158	1,248	795
42	633	756	861	1,005	1,182	1,275	810
43	663	795	906	1,056	1,242	1,341	852
44	696	834	951	1,107	1,302	1,407	897
45	729	873	996	1,161	1,365	1,473	942
46	762	909	1,038	1,209	1,422	1,536	984
47	795	951	1,083	1,260	1,485	1,602	1,029
48	822	984	1,122	1,308	1,539	1,662	1,065
49	849	1,017	1,158	1,350	1,587	1,716	1,101
50	873	1,047	1,194	1,389	1,635	1,764	1,137
51	903	1,080	1,233	1,434	1,689	1,824	1,173
52	930	1,110	1,269	1,476	1,737	1,875	1,209
53	969	1,161	1,323	1,542	1,812	1,959	1,266
54	1,008	1,206	1,377	1,602	1,884	2,034	1,320
55	1,050	1,254	1,431	1,668	1,962	2,118	1,371
56	1,086	1,299	1,482	1,728	2,031	2,193	1,425
57	1,128	1,350	1,539	1,794	2,109	2,277	1,482
58	1,188	1,419	1,620	1,884	2,217	2,397	1,563
59	1,245	1,491	1,701	1,980	2,328	2,514	1,641
60	1,302	1,560	1,779	2,070	2,436	2,631	1,719
61	1,362	1,629	1,857	2,163	2,544	2,748	1,797
62	1,419	1,698	1,938	2,256	2,652	2,865	1,878
63	1,470	1,761	2,007	2,337	2,751	2,970	1,947
64	1,521	1,818	2,073	2,415	2,841	3,069	2,016

ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Alabama	1	350 351 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369
Arkansas	1	716 717 718 719 720 721 722 723 724 725 726 727 728 729
Arizona	1	857
Colorado	1	803
District of Columbia	1	200 202 203 204 205
Florida	1	323 325 335 336 337 346
Georgia	1	304 305 306 310 315 316 317 318 319 398
Kentucky	1	414 415 418 425 426 427
Maryland	1	215 216 217 218 219
Nebraska	1	686 687 688 689 690 691 692 693
North Carolina	1	270 272 273 278 279 280 281 282 283 284 285 286 287 288 289 290 291
Oklahoma	1	730 731 734 735 736 737 738 739 740 741 743 744 745 746 747 748 749
South Carolina	1	290 291 293 295 296 297
Tennessee	1	373 377 378 379 382 383 384
Texas	1	733 755 757 758 759 765 766 767 779 780 781 782 785 786 787 789 790 791 795 796 797
Virginia	1	222 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246



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