

Rates

Personal Plans Rates for Area 3

Effective January 1, 2010

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 Denton, Texas 76209, is \$804 per month for Health Choice 1000



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	\$.30	\$.36	\$.40
35–39	\$.39	\$.45	\$.50
40–44	\$.49	\$.59	\$.65
45–49	\$.65	\$.77	\$.86
50–54	\$.77	\$.92	\$ 1.02
55–59	\$.86	\$ 1.02	\$ 1.13
60+	\$.59	\$.69	\$.77

Short Term Disability

Monthly rates¹

ECONOMY	CHOICE
\$16.81	\$ 12.20

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	\$ 218.00

Dental Plans

Monthly rates

PREMIER DENTAL CARE PLAN ²	RATE
Employee Only	\$33.91
Employee + Spouse	\$69.03
Employee + Child(ren)	\$69.03
Employee + Family	\$118.10

CHOICE DENTAL CARE PLAN ²	RATE
Employee Only	\$27.37
Employee + Spouse	\$53.25
Employee + Child(ren)	\$53.25
Employee + Family	\$97.58

² Available in all states.

GUIDED DENTAL HMO PLAN ³	RATE
Employee Only	\$16.89
Employee + Spouse	\$28.57
Employee + Child(ren)	\$39.69
Employee + Family	\$46.79

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 3 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	112	137	151	179	210	227	134
20	112	137	151	179	210	227	134
21	112	137	151	179	210	227	134
22	112	137	151	179	210	227	134
23	117	142	157	185	218	235	139
24	120	146	161	190	224	242	143
25	124	151	167	197	232	250	148
26	127	154	170	201	237	256	151
27	131	159	176	208	245	264	156
28	136	165	183	216	255	275	162
29	141	171	190	224	263	284	168
30	146	177	196	231	272	294	174
31	150	183	202	239	281	304	179
32	155	189	209	247	290	313	185
33	162	196	217	257	302	326	193
34	169	205	227	268	316	341	201
35	175	212	235	278	327	353	208
36	182	221	244	288	339	367	217
37	187	228	252	298	350	378	223
38	193	234	259	306	360	389	230
39	197	240	266	314	369	398	235
40	202	246	272	321	378	408	241
41	207	251	278	329	387	418	247
42	212	257	285	336	396	427	252
43	223	271	300	354	416	450	266
44	234	285	315	372	438	473	279
45	246	299	331	391	460	497	293
46	257	312	345	408	479	518	306
47	268	326	361	426	501	541	320
48	278	338	374	442	520	562	332
49	288	349	387	457	538	581	343
50	297	360	399	471	554	599	354
51	307	373	413	487	573	619	366
52	316	384	425	502	591	638	377
53	330	401	445	525	618	667	394
54	344	418	463	547	643	695	410
55	358	435	482	569	670	723	427
56	372	452	501	591	696	751	444
57	387	470	521	615	723	781	461
58	407	495	548	647	762	823	486
59	428	520	576	680	800	864	510
60	449	545	604	713	839	906	535
61	469	570	631	746	877	947	560
62	490	596	660	779	917	990	585
63	509	618	685	808	951	1,027	607
64	526	639	708	836	984	1,062	628

Area 3 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	235	288	317	376	441	477	281
20	235	288	317	376	441	477	281
21	235	288	317	376	441	477	281
22	235	288	317	376	441	477	281
23	246	298	330	389	458	494	292
24	252	307	338	399	470	508	300
25	260	317	351	414	487	525	311
26	267	323	357	422	498	538	317
27	275	334	370	437	515	554	328
28	286	347	384	454	536	578	340
29	296	359	399	470	552	596	353
30	307	372	412	485	571	617	365
31	315	384	424	502	590	638	376
32	326	397	439	519	609	657	389
33	340	412	456	540	634	685	405
34	355	431	477	563	664	716	422
35	368	445	494	584	687	741	437
36	382	464	512	605	712	771	456
37	393	479	529	626	735	794	468
38	405	491	544	643	756	817	483
39	414	504	559	659	775	836	494
40	424	517	571	674	794	857	506
41	435	527	584	691	813	878	519
42	445	540	599	706	832	897	529
43	468	569	630	743	874	945	559
44	491	599	662	781	920	993	586
45	517	628	695	821	966	1,044	615
46	540	655	725	857	1,006	1,088	643
47	563	685	758	895	1,052	1,136	672
48	584	710	785	928	1,092	1,180	697
49	605	733	813	960	1,130	1,220	720
50	624	756	838	989	1,163	1,258	743
51	645	783	867	1,023	1,203	1,300	769
52	664	806	893	1,054	1,241	1,340	792
53	693	842	935	1,103	1,298	1,401	827
54	722	878	972	1,149	1,350	1,460	861
55	752	914	1,012	1,195	1,407	1,518	897
56	781	949	1,052	1,241	1,462	1,577	932
57	813	987	1,094	1,292	1,518	1,640	968
58	855	1,040	1,151	1,359	1,600	1,728	1,021
59	899	1,092	1,210	1,428	1,680	1,814	1,071
60	943	1,145	1,268	1,497	1,762	1,903	1,124
61	985	1,197	1,325	1,567	1,842	1,989	1,176
62	1,029	1,252	1,386	1,636	1,926	2,079	1,229
63	1,069	1,298	1,439	1,697	1,997	2,157	1,275
64	1,105	1,342	1,487	1,756	2,066	2,230	1,319

Area 3 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	213	260	287	340	399	431	255
20	213	260	287	340	399	431	255
21	213	260	287	340	399	431	255
22	213	260	287	340	399	431	255
23	222	270	298	352	414	447	264
24	228	277	306	361	426	460	272
25	236	287	317	374	441	475	281
26	241	293	323	382	450	486	287
27	249	302	334	395	466	502	296
28	258	314	348	410	485	523	308
29	268	325	361	426	500	540	319
30	277	336	372	439	517	559	331
31	285	348	384	454	534	578	340
32	295	359	397	469	551	595	352
33	308	372	412	488	574	619	367
34	321	390	431	509	600	648	382
35	333	403	447	528	621	671	395
36	346	420	464	547	644	697	412
37	355	433	479	566	665	718	424
38	367	445	492	581	684	739	437
39	374	456	505	597	701	756	447
40	384	467	517	610	718	775	458
41	393	477	528	625	735	794	469
42	403	488	542	638	752	811	479
43	424	515	570	673	790	855	505
44	445	542	599	707	832	899	530
45	467	568	629	743	874	944	557
46	488	593	656	775	910	984	581
47	509	619	686	809	952	1,028	608
48	528	642	711	840	988	1,068	631
49	547	663	735	868	1,022	1,104	652
50	564	684	758	895	1,053	1,138	673
51	583	709	785	925	1,089	1,176	695
52	600	730	808	954	1,123	1,212	716
53	627	762	846	998	1,174	1,267	749
54	654	794	880	1,039	1,222	1,321	779
55	680	827	916	1,081	1,273	1,374	811
56	707	859	952	1,123	1,322	1,427	844
57	735	893	990	1,169	1,374	1,484	876
58	773	941	1,041	1,229	1,448	1,564	923
59	813	988	1,094	1,292	1,520	1,642	969
60	853	1,036	1,148	1,355	1,594	1,721	1,017
61	891	1,083	1,199	1,417	1,666	1,799	1,064
62	931	1,132	1,254	1,480	1,742	1,881	1,112
63	967	1,174	1,302	1,535	1,807	1,951	1,153
64	999	1,214	1,345	1,588	1,870	2,018	1,193

Area 3 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	336	411	453	537	630	681	402
20	336	411	453	537	630	681	402
21	336	411	453	537	630	681	402
22	336	411	453	537	630	681	402
23	351	426	471	555	654	705	417
24	360	438	483	570	672	726	429
25	372	453	501	591	696	750	444
26	381	462	510	603	711	768	453
27	393	477	528	624	735	792	468
28	408	495	549	648	765	825	486
29	423	513	570	672	789	852	504
30	438	531	588	693	816	882	522
31	450	549	606	717	843	912	537
32	465	567	627	741	870	939	555
33	486	588	651	771	906	978	579
34	507	615	681	804	948	1,023	603
35	525	636	705	834	981	1,059	624
36	546	663	732	864	1,017	1,101	651
37	561	684	756	894	1,050	1,134	669
38	579	702	777	918	1,080	1,167	690
39	591	720	798	942	1,107	1,194	705
40	606	738	816	963	1,134	1,224	723
41	621	753	834	987	1,161	1,254	741
42	636	771	855	1,008	1,188	1,281	756
43	669	813	900	1,062	1,248	1,350	798
44	702	855	945	1,116	1,314	1,419	837
45	738	897	993	1,173	1,380	1,491	879
46	771	936	1,035	1,224	1,437	1,554	918
47	804	978	1,083	1,278	1,503	1,623	960
48	834	1,014	1,122	1,326	1,560	1,686	996
49	864	1,047	1,161	1,371	1,614	1,743	1,029
50	891	1,080	1,197	1,413	1,662	1,797	1,062
51	921	1,119	1,239	1,461	1,719	1,857	1,098
52	948	1,152	1,275	1,506	1,773	1,914	1,131
53	990	1,203	1,335	1,575	1,854	2,001	1,182
54	1,032	1,254	1,389	1,641	1,929	2,085	1,230
55	1,074	1,305	1,446	1,707	2,010	2,169	1,281
56	1,116	1,356	1,503	1,773	2,088	2,253	1,332
57	1,161	1,410	1,563	1,845	2,169	2,343	1,383
58	1,221	1,485	1,644	1,941	2,286	2,469	1,458
59	1,284	1,560	1,728	2,040	2,400	2,592	1,530
60	1,347	1,635	1,812	2,139	2,517	2,718	1,605
61	1,407	1,710	1,893	2,238	2,631	2,841	1,680
62	1,470	1,788	1,980	2,337	2,751	2,970	1,755
63	1,527	1,854	2,055	2,424	2,853	3,081	1,821
64	1,578	1,917	2,124	2,508	2,952	3,186	1,884

ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Colorado	3	805 806 807 808 809 810 811 812 813 814 815 816
Delaware	3	199
Florida	3	320 322 324 328 338 339 341 342
Georgia	3	307 308 309 312 314
Illinois	3	610 611 612 613 614 615 617 619 623 624 625 626 628 629
Indiana	3	460 461 465 466 476 477 479
Iowa	3	500 501 502 511 515
Kansas	3	664 665 666 667 668 669 673 674 675 676 677 678 679
Kentucky	3	402 410 419
Louisiana	3	701 703 704 710 711 713
Maryland	3	212
Michigan	3	488 490 491 492 493 494 495 496 497 498 499
Minnesota	3	558 559 560 561 562 563
Mississippi	3	386 387 388 389 390 391 393 394 395 396 397
Missouri	3	634 635 636 637 638 639 644 645 647 648 650 651 658
Montana	3	591 594 596 597 598
Nebraska	3	680 685
New Mexico	3	872 873 874 877 878 879 880 881 882 883 884
New York	3	120 121 122 123 132 134 135 146
North Carolina	3	277
Ohio	3	430 431 433 437 438 446 447 448 449 450 451 453 455 456 457 458
Oregon	3	973 974 975
Pennsylvania	3	153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 182 183 184 185 186 187 188 195 196
Tennessee	3	372
Texas	3	750 751 752 753 760 761 762 769 773
Utah	3	845 846 847
Washington	3	982 983 984 990 992
West Virginia	3	250 251 252 254 255 256 257 258 259 261 262
Wisconsin	3	535 537 540



2401 Cedar Springs Road, Dallas, TX 75201-1498
1-888-98-GUIDE • www.GuideStone.org