

Rates

| Area 3

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 Denton, Texas 76209, is \$777 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 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	129	154	175	204	240	260	160
20	129	154	175	204	240	260	160
21	129	154	175	204	240	260	160
22	129	154	175	204	240	260	160
23	133	159	182	212	249	269	166
24	136	163	186	216	254	275	170
25	141	168	192	224	263	284	177
26	144	172	196	228	269	290	181
27	148	177	202	235	277	299	186
28	154	185	211	245	288	312	194
29	159	191	217	253	298	322	201
30	164	197	224	261	307	332	208
31	169	203	231	269	317	342	214
32	174	209	238	277	326	352	221
33	181	217	248	288	339	366	230
34	190	227	259	301	354	383	241
35	196	234	267	311	366	395	248
36	203	243	277	323	380	410	259
37	210	251	286	333	392	423	267
38	215	257	293	342	402	434	274
39	220	263	300	349	411	444	282
40	225	269	307	357	420	454	288
41	230	275	314	366	430	464	295
42	235	281	320	373	439	474	301
43	247	295	337	392	462	498	317
44	259	310	353	411	484	523	333
45	271	325	370	431	507	548	350
46	283	338	386	449	529	571	366
47	295	353	403	469	552	596	382
48	306	366	418	486	572	618	396
49	316	378	431	502	590	637	409
50	325	389	443	516	608	656	423
51	336	402	458	533	628	678	436
52	345	413	471	549	646	697	450
53	361	431	492	573	674	728	471
54	375	448	511	596	701	757	490
55	390	467	532	620	729	787	510
56	404	483	551	642	755	816	530
57	420	502	573	667	784	847	551
58	441	528	602	701	825	891	581
59	463	554	632	736	866	935	610
60	485	580	661	770	906	978	639
61	506	605	690	804	946	1,021	668
62	528	631	720	839	987	1,065	698
63	547	654	746	869	1,022	1,104	724
64	565	676	771	898	1,056	1,141	749

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	271	323	368	428	504	546	336
20	271	323	368	428	504	546	336
21	271	323	368	428	504	546	336
22	271	323	368	428	504	546	336
23	279	334	382	445	523	565	349
24	286	342	391	454	533	578	357
25	296	353	403	470	552	596	372
26	302	361	412	479	565	609	380
27	311	372	424	494	582	628	391
28	323	389	443	515	605	655	407
29	334	401	456	531	626	676	422
30	344	414	470	548	645	697	437
31	355	426	485	565	666	718	449
32	365	439	500	582	685	739	464
33	380	456	521	605	712	769	483
34	399	477	544	632	743	804	506
35	412	491	561	653	769	830	521
36	426	510	582	678	798	861	544
37	441	527	601	699	823	888	561
38	452	540	615	718	844	911	575
39	462	552	630	733	863	932	592
40	473	565	645	750	882	953	605
41	483	578	659	769	903	974	620
42	494	590	672	783	922	995	632
43	519	620	708	823	970	1,046	666
44	544	651	741	863	1,016	1,098	699
45	569	683	777	905	1,065	1,151	735
46	594	710	811	943	1,111	1,199	769
47	620	741	846	985	1,159	1,252	802
48	643	769	878	1,021	1,201	1,298	832
49	664	794	905	1,054	1,239	1,338	859
50	683	817	930	1,084	1,277	1,378	888
51	706	844	962	1,119	1,319	1,424	916
52	725	867	989	1,153	1,357	1,464	945
53	758	905	1,033	1,203	1,415	1,529	989
54	788	941	1,073	1,252	1,472	1,590	1,029
55	819	981	1,117	1,302	1,531	1,653	1,071
56	848	1,014	1,157	1,348	1,586	1,714	1,113
57	882	1,054	1,203	1,401	1,646	1,779	1,157
58	926	1,109	1,264	1,472	1,733	1,871	1,220
59	972	1,163	1,327	1,546	1,819	1,964	1,281
60	1,019	1,218	1,388	1,617	1,903	2,054	1,342
61	1,063	1,271	1,449	1,688	1,987	2,144	1,403
62	1,109	1,325	1,512	1,762	2,073	2,237	1,466
63	1,149	1,373	1,567	1,825	2,146	2,318	1,520
64	1,187	1,420	1,619	1,886	2,218	2,396	1,573

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	245	293	333	388	456	494	304
20	245	293	333	388	456	494	304
21	245	293	333	388	456	494	304
22	245	293	333	388	456	494	304
23	253	302	346	403	473	511	315
24	258	310	353	410	483	523	323
25	268	319	365	426	500	540	336
26	274	327	372	433	511	551	344
27	281	336	384	447	526	568	353
28	293	352	401	466	547	593	369
29	302	363	412	481	566	612	382
30	312	374	426	496	583	631	395
31	321	386	439	511	602	650	407
32	331	397	452	526	619	669	420
33	344	412	471	547	644	695	437
34	361	431	492	572	673	728	458
35	372	445	507	591	695	751	471
36	386	462	526	614	722	779	492
37	399	477	543	633	745	804	507
38	409	488	557	650	764	825	521
39	418	500	570	663	781	844	536
40	428	511	583	678	798	863	547
41	437	523	597	695	817	882	561
42	447	534	608	709	834	901	572
43	469	561	640	745	878	946	602
44	492	589	671	781	920	994	633
45	515	618	703	819	963	1,041	665
46	538	642	733	853	1,005	1,085	695
47	561	671	766	891	1,049	1,132	726
48	581	695	794	923	1,087	1,174	752
49	600	718	819	954	1,121	1,210	777
50	618	739	842	980	1,155	1,246	804
51	638	764	870	1,013	1,193	1,288	828
52	656	785	895	1,043	1,227	1,324	855
53	686	819	935	1,089	1,281	1,383	895
54	713	851	971	1,132	1,332	1,438	931
55	741	887	1,011	1,178	1,385	1,495	969
56	768	918	1,047	1,220	1,435	1,550	1,007
57	798	954	1,089	1,267	1,490	1,609	1,047
58	838	1,003	1,144	1,332	1,568	1,693	1,104
59	880	1,053	1,201	1,398	1,645	1,777	1,159
60	922	1,102	1,256	1,463	1,721	1,858	1,214
61	961	1,150	1,311	1,528	1,797	1,940	1,269
62	1,003	1,199	1,368	1,594	1,875	2,024	1,326
63	1,039	1,243	1,417	1,651	1,942	2,098	1,376
64	1,074	1,284	1,465	1,706	2,006	2,168	1,423

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	387	462	525	612	720	780	480
20	387	462	525	612	720	780	480
21	387	462	525	612	720	780	480
22	387	462	525	612	720	780	480
23	399	477	546	636	747	807	498
24	408	489	558	648	762	825	510
25	423	504	576	672	789	852	531
26	432	516	588	684	807	870	543
27	444	531	606	705	831	897	558
28	462	555	633	735	864	936	582
29	477	573	651	759	894	966	603
30	492	591	672	783	921	996	624
31	507	609	693	807	951	1,026	642
32	522	627	714	831	978	1,056	663
33	543	651	744	864	1,017	1,098	690
34	570	681	777	903	1,062	1,149	723
35	588	702	801	933	1,098	1,185	744
36	609	729	831	969	1,140	1,230	777
37	630	753	858	999	1,176	1,269	801
38	645	771	879	1,026	1,206	1,302	822
39	660	789	900	1,047	1,233	1,332	846
40	675	807	921	1,071	1,260	1,362	864
41	690	825	942	1,098	1,290	1,392	885
42	705	843	960	1,119	1,317	1,422	903
43	741	885	1,011	1,176	1,386	1,494	951
44	777	930	1,059	1,233	1,452	1,569	999
45	813	975	1,110	1,293	1,521	1,644	1,050
46	849	1,014	1,158	1,347	1,587	1,713	1,098
47	885	1,059	1,209	1,407	1,656	1,788	1,146
48	918	1,098	1,254	1,458	1,716	1,854	1,188
49	948	1,134	1,293	1,506	1,770	1,911	1,227
50	975	1,167	1,329	1,548	1,824	1,968	1,269
51	1,008	1,206	1,374	1,599	1,884	2,034	1,308
52	1,035	1,239	1,413	1,647	1,938	2,091	1,350
53	1,083	1,293	1,476	1,719	2,022	2,184	1,413
54	1,125	1,344	1,533	1,788	2,103	2,271	1,470
55	1,170	1,401	1,596	1,860	2,187	2,361	1,530
56	1,212	1,449	1,653	1,926	2,265	2,448	1,590
57	1,260	1,506	1,719	2,001	2,352	2,541	1,653
58	1,323	1,584	1,806	2,103	2,475	2,673	1,743
59	1,389	1,662	1,896	2,208	2,598	2,805	1,830
60	1,455	1,740	1,983	2,310	2,718	2,934	1,917
61	1,518	1,815	2,070	2,412	2,838	3,063	2,004
62	1,584	1,893	2,160	2,517	2,961	3,195	2,094
63	1,641	1,962	2,238	2,607	3,066	3,312	2,172
64	1,695	2,028	2,313	2,694	3,168	3,423	2,247

ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Arizona	3	853
Colorado	3	800 801 802 805 806 807 810 811 812 813 814 815 816
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



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