

# Rates

| Area 4

*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 Lawrence, Kansas 66044, is \$837 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 amount<sup>1</sup>

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 rates<sup>1</sup>

ECONOMY	CHOICE	PREMIER
\$15.55	\$ 11.29	\$ 11.29

<sup>1</sup> 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 <sup>2</sup>	RATE
Employee Only	\$35.61
Employee + Spouse	\$72.48
Employee + Child(ren)	\$72.48
Employee + Family	\$124.01

CHOICE DENTAL CARE PLAN <sup>2</sup>	RATE
Employee Only	\$28.74
Employee + Spouse	\$55.91
Employee + Child(ren)	\$55.91
Employee + Family	\$102.46

<sup>2</sup> Available in all states.

GUIDED DENTAL HMO PLAN <sup>3</sup>	RATE
Employee Only	\$17.90
Employee + Spouse	\$30.28
Employee + Child(ren)	\$42.07
Employee + Family	\$49.59

<sup>3</sup> 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 4 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	139	166	190	221	260	280	173
20	139	166	190	221	260	280	173
21	139	166	190	221	260	280	173
22	139	166	190	221	260	280	173
23	144	172	196	229	269	290	180
24	147	176	201	234	275	297	184
25	152	182	207	242	284	307	191
26	155	186	212	247	290	313	195
27	160	192	219	254	299	323	201
28	167	199	228	265	312	337	210
29	172	206	235	274	322	348	217
30	178	212	242	282	332	359	224
31	183	219	250	291	342	369	231
32	188	225	257	299	352	380	239
33	196	235	268	312	366	396	248
34	205	245	279	325	383	413	260
35	211	253	288	336	395	427	268
36	219	262	299	349	410	443	279
37	226	271	309	360	423	457	288
38	232	278	317	369	434	469	296
39	238	284	324	377	444	479	304
40	243	290	331	386	454	490	311
41	249	297	339	395	465	502	319
42	254	304	346	403	474	512	326
43	267	319	364	424	499	539	342
44	280	335	382	444	523	565	360
45	293	351	400	466	548	592	378
46	306	366	417	485	571	617	395
47	319	382	435	507	596	644	413
48	331	396	451	525	618	667	428
49	341	408	466	542	638	689	442
50	351	420	479	558	656	709	457
51	363	434	495	576	678	732	471
52	373	446	509	593	698	753	486
53	390	466	532	619	728	787	508
54	405	484	553	643	757	818	530
55	421	504	575	669	788	851	551
56	437	522	596	694	816	881	572
57	453	542	619	720	847	915	595
58	477	570	650	757	891	962	627
59	500	599	683	795	935	1,010	659
60	524	626	714	832	979	1,057	690
61	547	654	746	869	1,022	1,104	722
62	570	682	778	906	1,066	1,151	754
63	591	707	806	939	1,105	1,193	782
64	611	731	833	970	1,141	1,233	809

Effective: January 1, 2011–December 31, 2011

# Area 4 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	292	349	399	464	546	588	363
20	292	349	399	464	546	588	363
21	292	349	399	464	546	588	363
22	292	349	399	464	546	588	363
23	302	361	412	481	565	609	378
24	309	370	422	491	578	624	386
25	319	382	435	508	596	645	401
26	326	391	445	519	609	657	410
27	336	403	460	533	628	678	422
28	351	418	479	557	655	708	441
29	361	433	494	575	676	731	456
30	374	445	508	592	697	754	470
31	384	460	525	611	718	775	485
32	395	473	540	628	739	798	502
33	412	494	563	655	769	832	521
34	431	515	586	683	804	867	546
35	443	531	605	706	830	897	563
36	460	550	628	733	861	930	586
37	475	569	649	756	888	960	605
38	487	584	666	775	911	985	622
39	500	596	680	792	932	1,006	638
40	510	609	695	811	953	1,029	653
41	523	624	712	830	977	1,054	670
42	533	638	727	846	995	1,075	685
43	561	670	764	890	1,048	1,132	718
44	588	704	802	932	1,098	1,187	756
45	615	737	840	979	1,151	1,243	794
46	643	769	876	1,019	1,199	1,296	830
47	670	802	914	1,065	1,252	1,352	867
48	695	832	947	1,103	1,298	1,401	899
49	716	857	979	1,138	1,340	1,447	928
50	737	882	1,006	1,172	1,378	1,489	960
51	762	911	1,040	1,210	1,424	1,537	989
52	783	937	1,069	1,245	1,466	1,581	1,021
53	819	979	1,117	1,300	1,529	1,653	1,067
54	851	1,016	1,161	1,350	1,590	1,718	1,113
55	884	1,058	1,208	1,405	1,655	1,787	1,157
56	918	1,096	1,252	1,457	1,714	1,850	1,201
57	951	1,138	1,300	1,512	1,779	1,922	1,250
58	1,002	1,197	1,365	1,590	1,871	2,020	1,317
59	1,050	1,258	1,434	1,670	1,964	2,121	1,384
60	1,100	1,315	1,499	1,747	2,056	2,220	1,449
61	1,149	1,373	1,567	1,825	2,146	2,318	1,516
62	1,197	1,432	1,634	1,903	2,239	2,417	1,583
63	1,241	1,485	1,693	1,972	2,321	2,505	1,642
64	1,283	1,535	1,749	2,037	2,396	2,589	1,699

# Area 4 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	264	315	361	420	494	532	329
20	264	315	361	420	494	532	329
21	264	315	361	420	494	532	329
22	264	315	361	420	494	532	329
23	274	327	372	435	511	551	342
24	279	334	382	445	523	564	350
25	289	346	393	460	540	583	363
26	295	353	403	469	551	595	371
27	304	365	416	483	568	614	382
28	317	378	433	504	593	640	399
29	327	391	447	521	612	661	412
30	338	403	460	536	631	682	426
31	348	416	475	553	650	701	439
32	357	428	488	568	669	722	454
33	372	447	509	593	695	752	471
34	390	466	530	618	728	785	494
35	401	481	547	638	751	811	509
36	416	498	568	663	779	842	530
37	429	515	587	684	804	868	547
38	441	528	602	701	825	891	562
39	452	540	616	716	844	910	578
40	462	551	629	733	863	931	591
41	473	564	644	751	884	954	606
42	483	578	657	766	901	973	619
43	507	606	692	806	948	1,024	650
44	532	637	726	844	994	1,074	684
45	557	667	760	885	1,041	1,125	718
46	581	695	792	922	1,085	1,172	751
47	606	726	827	963	1,132	1,224	785
48	629	752	857	998	1,174	1,267	813
49	648	775	885	1,030	1,212	1,309	840
50	667	798	910	1,060	1,246	1,347	868
51	690	825	941	1,094	1,288	1,391	895
52	709	847	967	1,127	1,326	1,431	923
53	741	885	1,011	1,176	1,383	1,495	965
54	770	920	1,051	1,222	1,438	1,554	1,007
55	800	958	1,093	1,271	1,497	1,617	1,047
56	830	992	1,132	1,319	1,550	1,674	1,087
57	861	1,030	1,176	1,368	1,609	1,739	1,131
58	906	1,083	1,235	1,438	1,693	1,828	1,191
59	950	1,138	1,298	1,511	1,777	1,919	1,252
60	996	1,189	1,357	1,581	1,860	2,008	1,311
61	1,039	1,243	1,417	1,651	1,942	2,098	1,372
62	1,083	1,296	1,478	1,721	2,025	2,187	1,433
63	1,123	1,343	1,531	1,784	2,100	2,267	1,486
64	1,161	1,389	1,583	1,843	2,168	2,343	1,537

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# Area 4 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	417	498	570	663	780	840	519
20	417	498	570	663	780	840	519
21	417	498	570	663	780	840	519
22	417	498	570	663	780	840	519
23	432	516	588	687	807	870	540
24	441	528	603	702	825	891	552
25	456	546	621	726	852	921	573
26	465	558	636	741	870	939	585
27	480	576	657	762	897	969	603
28	501	597	684	795	936	1,011	630
29	516	618	705	822	966	1,044	651
30	534	636	726	846	996	1,077	672
31	549	657	750	873	1,026	1,107	693
32	564	675	771	897	1,056	1,140	717
33	588	705	804	936	1,098	1,188	744
34	615	735	837	975	1,149	1,239	780
35	633	759	864	1,008	1,185	1,281	804
36	657	786	897	1,047	1,230	1,329	837
37	678	813	927	1,080	1,269	1,371	864
38	696	834	951	1,107	1,302	1,407	888
39	714	852	972	1,131	1,332	1,437	912
40	729	870	993	1,158	1,362	1,470	933
41	747	891	1,017	1,185	1,395	1,506	957
42	762	912	1,038	1,209	1,422	1,536	978
43	801	957	1,092	1,272	1,497	1,617	1,026
44	840	1,005	1,146	1,332	1,569	1,695	1,080
45	879	1,053	1,200	1,398	1,644	1,776	1,134
46	918	1,098	1,251	1,455	1,713	1,851	1,185
47	957	1,146	1,305	1,521	1,788	1,932	1,239
48	993	1,188	1,353	1,575	1,854	2,001	1,284
49	1,023	1,224	1,398	1,626	1,914	2,067	1,326
50	1,053	1,260	1,437	1,674	1,968	2,127	1,371
51	1,089	1,302	1,485	1,728	2,034	2,196	1,413
52	1,119	1,338	1,527	1,779	2,094	2,259	1,458
53	1,170	1,398	1,596	1,857	2,184	2,361	1,524
54	1,215	1,452	1,659	1,929	2,271	2,454	1,590
55	1,263	1,512	1,725	2,007	2,364	2,553	1,653
56	1,311	1,566	1,788	2,082	2,448	2,643	1,716
57	1,359	1,626	1,857	2,160	2,541	2,745	1,785
58	1,431	1,710	1,950	2,271	2,673	2,886	1,881
59	1,500	1,797	2,049	2,385	2,805	3,030	1,977
60	1,572	1,878	2,142	2,496	2,937	3,171	2,070
61	1,641	1,962	2,238	2,607	3,066	3,312	2,166
62	1,710	2,046	2,334	2,718	3,198	3,453	2,262
63	1,773	2,121	2,418	2,817	3,315	3,579	2,346
64	1,833	2,193	2,499	2,910	3,423	3,699	2,427

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# ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Arizona	4	855 856 859 860 863 864 865
California	4	919 920 931 932 933 934 935 936 937 938 939 956 957 958 959 960 961
Connecticut	4	060 062 063 067
Delaware	4	197
Florida	4	334 349
Illinois	4	609 616 618 620 622 627
Indiana	4	462
Iowa	4	503
Kansas	4	660 670 671 672
Louisiana	4	714
Massachusetts	4	010 011 012 013 014 015 023 024 025 026 027
Michigan	4	486 487 489
Minnesota	4	550 553
Mississippi	4	392
Missouri	4	633
Nebraska	4	681
New Jersey	4	077 078 079 080 082 083 084 085 086 087 088 089
New Mexico	4	870 871 875
New York	4	005 124 125 126 127
Ohio	4	432 439 442 444 445 452 454
Oregon	4	970 971 972
Pennsylvania	4	150 180 181
Rhode Island	4	028 029
Texas	4	770 771 772 774 775 776 777
Utah	4	840 841 842 843 844
Washington	4	980 981
West Virginia	4	253 260
Wisconsin	4	530 531 534
Puerto Rico	4	006 007 009
Virgin Islands	4	008



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