

# Rates

| Area 5

*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 Chesterfield, Missouri 63017, is \$891 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 5 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	148	177	202	235	276	298	184
20	148	177	202	235	276	298	184
21	148	177	202	235	276	298	184
22	148	177	202	235	276	298	184
23	153	183	209	243	286	309	191
24	156	187	214	249	292	316	196
25	162	193	221	257	302	326	203
26	165	198	225	262	309	333	208
27	170	204	232	271	318	344	214
28	177	212	242	282	332	358	223
29	183	219	250	291	342	370	230
30	189	226	258	300	353	381	239
31	195	233	266	309	364	393	246
32	200	240	274	318	375	405	254
33	209	250	285	331	390	421	264
34	218	261	297	346	407	440	277
35	225	269	307	357	420	454	285
36	233	279	319	371	436	471	297
37	241	288	329	383	450	486	307
38	247	296	337	393	462	499	315
39	253	302	345	401	472	510	324
40	258	309	352	410	483	521	331
41	264	316	361	420	494	534	339
42	270	323	368	429	505	545	346
43	284	340	387	451	530	573	364
44	298	356	406	473	556	601	383
45	312	373	426	496	583	630	402
46	325	389	444	516	608	656	420
47	339	406	463	539	634	685	439
48	352	421	480	559	657	710	455
49	363	434	495	577	678	733	470
50	374	447	510	594	698	754	486
51	386	462	527	613	721	779	502
52	397	475	542	631	742	802	517
53	415	496	566	659	775	837	541
54	431	515	588	685	805	870	564
55	448	536	612	712	838	905	586
56	464	556	634	738	868	938	609
57	482	577	658	766	902	974	633
58	507	607	692	806	948	1,024	668
59	532	637	726	846	995	1,075	701
60	557	666	760	885	1,041	1,125	734
61	582	696	794	924	1,087	1,174	768
62	607	726	828	964	1,134	1,225	802
63	629	752	858	999	1,175	1,269	832
64	650	777	886	1,032	1,214	1,311	861

Effective: January 1, 2011–December 31, 2011

# Area 5 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	311	372	424	494	580	626	386
20	311	372	424	494	580	626	386
21	311	372	424	494	580	626	386
22	311	372	424	494	580	626	386
23	321	384	439	510	601	649	401
24	328	393	449	523	613	664	412
25	340	405	464	540	634	685	426
26	347	416	473	550	649	699	437
27	357	428	487	569	668	722	449
28	372	445	508	592	697	752	468
29	384	460	525	611	718	777	483
30	397	475	542	630	741	800	502
31	410	489	559	649	764	825	517
32	420	504	575	668	788	851	533
33	439	525	599	695	819	884	554
34	458	548	624	727	855	924	582
35	473	565	645	750	882	953	599
36	489	586	670	779	916	989	624
37	506	605	691	804	945	1,021	645
38	519	622	708	825	970	1,048	662
39	531	634	725	842	991	1,071	680
40	542	649	739	861	1,014	1,094	695
41	554	664	758	882	1,037	1,121	712
42	567	678	773	901	1,061	1,145	727
43	596	714	813	947	1,113	1,203	764
44	626	748	853	993	1,168	1,262	804
45	655	783	895	1,042	1,224	1,323	844
46	683	817	932	1,084	1,277	1,378	882
47	712	853	972	1,132	1,331	1,439	922
48	739	884	1,008	1,174	1,380	1,491	956
49	762	911	1,040	1,212	1,424	1,539	987
50	785	939	1,071	1,247	1,466	1,583	1,021
51	811	970	1,107	1,287	1,514	1,636	1,054
52	834	998	1,138	1,325	1,558	1,684	1,086
53	872	1,042	1,189	1,384	1,628	1,758	1,136
54	905	1,082	1,235	1,439	1,691	1,827	1,184
55	941	1,126	1,285	1,495	1,760	1,901	1,231
56	974	1,168	1,331	1,550	1,823	1,970	1,279
57	1,012	1,212	1,382	1,609	1,894	2,045	1,329
58	1,065	1,275	1,453	1,693	1,991	2,150	1,403
59	1,117	1,338	1,525	1,777	2,090	2,258	1,472
60	1,170	1,399	1,596	1,859	2,186	2,363	1,541
61	1,222	1,462	1,667	1,940	2,283	2,465	1,613
62	1,275	1,525	1,739	2,024	2,381	2,573	1,684
63	1,321	1,579	1,802	2,098	2,468	2,665	1,747
64	1,365	1,632	1,861	2,167	2,549	2,753	1,808

# Area 5 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	281	336	384	447	524	566	350
20	281	336	384	447	524	566	350
21	281	336	384	447	524	566	350
22	281	336	384	447	524	566	350
23	291	348	397	462	543	587	363
24	296	355	407	473	555	600	372
25	308	367	420	488	574	619	386
26	314	376	428	498	587	633	395
27	323	388	441	515	604	654	407
28	336	403	460	536	631	680	424
29	348	416	475	553	650	703	437
30	359	429	490	570	671	724	454
31	371	443	505	587	692	747	467
32	380	456	521	604	713	770	483
33	397	475	542	629	741	800	502
34	414	496	564	657	773	836	526
35	428	511	583	678	798	863	542
36	443	530	606	705	828	895	564
37	458	547	625	728	855	923	583
38	469	562	640	747	878	948	599
39	481	574	656	762	897	969	616
40	490	587	669	779	918	990	629
41	502	600	686	798	939	1,015	644
42	513	614	699	815	960	1,036	657
43	540	646	735	857	1,007	1,089	692
44	566	676	771	899	1,056	1,142	728
45	593	709	809	942	1,108	1,197	764
46	618	739	844	980	1,155	1,246	798
47	644	771	880	1,024	1,205	1,302	834
48	669	800	912	1,062	1,248	1,349	865
49	690	825	941	1,096	1,288	1,393	893
50	711	849	969	1,129	1,326	1,433	923
51	733	878	1,001	1,165	1,370	1,480	954
52	754	903	1,030	1,199	1,410	1,524	982
53	789	942	1,075	1,252	1,473	1,590	1,028
54	819	979	1,117	1,302	1,530	1,653	1,072
55	851	1,018	1,163	1,353	1,592	1,720	1,113
56	882	1,056	1,205	1,402	1,649	1,782	1,157
57	916	1,096	1,250	1,455	1,714	1,851	1,203
58	963	1,153	1,315	1,531	1,801	1,946	1,269
59	1,011	1,210	1,379	1,607	1,891	2,043	1,332
60	1,058	1,265	1,444	1,682	1,978	2,138	1,395
61	1,106	1,322	1,509	1,756	2,065	2,231	1,459
62	1,153	1,379	1,573	1,832	2,155	2,328	1,524
63	1,195	1,429	1,630	1,898	2,233	2,411	1,581
64	1,235	1,476	1,683	1,961	2,307	2,491	1,636

# Area 5 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	444	531	606	705	828	894	552
20	444	531	606	705	828	894	552
21	444	531	606	705	828	894	552
22	444	531	606	705	828	894	552
23	459	549	627	729	858	927	573
24	468	561	642	747	876	948	588
25	486	579	663	771	906	978	609
26	495	594	675	786	927	999	624
27	510	612	696	813	954	1,032	642
28	531	636	726	846	996	1,074	669
29	549	657	750	873	1,026	1,110	690
30	567	678	774	900	1,059	1,143	717
31	585	699	798	927	1,092	1,179	738
32	600	720	822	954	1,125	1,215	762
33	627	750	855	993	1,170	1,263	792
34	654	783	891	1,038	1,221	1,320	831
35	675	807	921	1,071	1,260	1,362	855
36	699	837	957	1,113	1,308	1,413	891
37	723	864	987	1,149	1,350	1,458	921
38	741	888	1,011	1,179	1,386	1,497	945
39	759	906	1,035	1,203	1,416	1,530	972
40	774	927	1,056	1,230	1,449	1,563	993
41	792	948	1,083	1,260	1,482	1,602	1,017
42	810	969	1,104	1,287	1,515	1,635	1,038
43	852	1,020	1,161	1,353	1,590	1,719	1,092
44	894	1,068	1,218	1,419	1,668	1,803	1,149
45	936	1,119	1,278	1,488	1,749	1,890	1,206
46	975	1,167	1,332	1,548	1,824	1,968	1,260
47	1,017	1,218	1,389	1,617	1,902	2,055	1,317
48	1,056	1,263	1,440	1,677	1,971	2,130	1,365
49	1,089	1,302	1,485	1,731	2,034	2,199	1,410
50	1,122	1,341	1,530	1,782	2,094	2,262	1,458
51	1,158	1,386	1,581	1,839	2,163	2,337	1,506
52	1,191	1,425	1,626	1,893	2,226	2,406	1,551
53	1,245	1,488	1,698	1,977	2,325	2,511	1,623
54	1,293	1,545	1,764	2,055	2,415	2,610	1,692
55	1,344	1,608	1,836	2,136	2,514	2,715	1,758
56	1,392	1,668	1,902	2,214	2,604	2,814	1,827
57	1,446	1,731	1,974	2,298	2,706	2,922	1,899
58	1,521	1,821	2,076	2,418	2,844	3,072	2,004
59	1,596	1,911	2,178	2,538	2,985	3,225	2,103
60	1,671	1,998	2,280	2,655	3,123	3,375	2,202
61	1,746	2,088	2,382	2,772	3,261	3,522	2,304
62	1,821	2,178	2,484	2,892	3,402	3,675	2,406
63	1,887	2,256	2,574	2,997	3,525	3,807	2,496
64	1,950	2,331	2,658	3,096	3,642	3,933	2,583

# ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
California	5	921 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955
Connecticut	5	061
Delaware	5	198
Florida	5	333
Indiana	5	463 464
Kansas	5	661 662
Louisiana	5	700
Massachusetts	5	016 017 018
Michigan	5	484 485
Minnesota	5	551 554 555
Missouri	5	630 631 640 641
Nevada	5	898
New Jersey	5	074 075 076 081
Ohio	5	434 435 443
Pennsylvania	5	151 152 189 193 194
Wisconsin	5	532

All locations outside the United States except American Samoa, Guam, Puerto Rico and the Virgin Islands are rated under area 5.



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