

Rates

| Area 6

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 Miami, Florida 33014, is \$972 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 6 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	161	193	220	256	301	325	200
20	161	193	220	256	301	325	200
21	161	193	220	256	301	325	200
22	161	193	220	256	301	325	200
23	167	200	228	265	312	337	208
24	171	204	233	271	319	344	213
25	176	211	241	280	330	356	221
26	180	215	246	286	336	363	226
27	186	222	253	295	347	375	233
28	193	231	264	307	361	390	243
29	200	239	272	317	373	403	251
30	206	246	281	327	385	416	260
31	212	254	290	337	397	428	268
32	218	261	298	347	408	441	277
33	227	272	310	361	425	459	288
34	238	284	324	377	444	479	302
35	245	293	334	389	458	495	311
36	254	304	347	404	476	514	324
37	263	314	358	417	491	530	335
38	269	322	367	428	503	544	344
39	275	329	376	438	515	556	353
40	282	337	384	447	526	568	361
41	288	345	393	458	539	582	370
42	294	352	402	468	550	594	377
43	309	370	422	491	578	624	397
44	324	388	443	515	606	655	418
45	340	407	464	540	636	686	439
46	354	424	483	563	662	715	458
47	370	442	505	588	691	747	479
48	383	459	523	609	717	774	496
49	396	473	540	629	740	799	513
50	407	487	556	647	761	822	530
51	421	503	574	668	786	849	547
52	433	518	591	688	809	874	564
53	452	541	617	718	845	912	590
54	470	562	641	746	878	948	614
55	489	585	667	776	913	986	639
56	506	606	691	804	946	1,022	664
57	526	629	717	835	983	1,061	690
58	553	661	754	878	1,033	1,116	728
59	580	694	792	922	1,085	1,172	764
60	607	726	828	965	1,135	1,226	800
61	634	758	865	1,007	1,185	1,280	837
62	661	791	902	1,051	1,236	1,335	875
63	685	820	935	1,089	1,281	1,384	907
64	708	847	966	1,125	1,324	1,429	938

Area 6 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	338	405	462	538	632	683	420
20	338	405	462	538	632	683	420
21	338	405	462	538	632	683	420
22	338	405	462	538	632	683	420
23	351	420	479	557	655	708	437
24	359	428	489	569	670	722	447
25	370	443	506	588	693	748	464
26	378	452	517	601	706	762	475
27	391	466	531	620	729	788	489
28	405	485	554	645	758	819	510
29	420	502	571	666	783	846	527
30	433	517	590	687	809	874	546
31	445	533	609	708	834	899	563
32	458	548	626	729	857	926	582
33	477	571	651	758	893	964	605
34	500	596	680	792	932	1,006	634
35	515	615	701	817	962	1,040	653
36	533	638	729	848	1,000	1,079	680
37	552	659	752	876	1,031	1,113	704
38	565	676	771	899	1,056	1,142	722
39	578	691	790	920	1,082	1,168	741
40	592	708	806	939	1,105	1,193	758
41	605	725	825	962	1,132	1,222	777
42	617	739	844	983	1,155	1,247	792
43	649	777	886	1,031	1,214	1,310	834
44	680	815	930	1,082	1,273	1,376	878
45	714	855	974	1,134	1,336	1,441	922
46	743	890	1,014	1,182	1,390	1,502	962
47	777	928	1,061	1,235	1,451	1,569	1,006
48	804	964	1,098	1,279	1,506	1,625	1,042
49	832	993	1,134	1,321	1,554	1,678	1,077
50	855	1,023	1,168	1,359	1,598	1,726	1,113
51	884	1,056	1,205	1,403	1,651	1,783	1,149
52	909	1,088	1,241	1,445	1,699	1,835	1,184
53	949	1,136	1,296	1,508	1,775	1,915	1,239
54	987	1,180	1,346	1,567	1,844	1,991	1,289
55	1,027	1,229	1,401	1,630	1,917	2,071	1,342
56	1,063	1,273	1,451	1,688	1,987	2,146	1,394
57	1,105	1,321	1,506	1,754	2,064	2,228	1,449
58	1,161	1,388	1,583	1,844	2,169	2,344	1,529
59	1,218	1,457	1,663	1,936	2,279	2,461	1,604
60	1,275	1,525	1,739	2,027	2,384	2,575	1,680
61	1,331	1,592	1,817	2,115	2,489	2,688	1,758
62	1,388	1,661	1,894	2,207	2,596	2,804	1,838
63	1,439	1,722	1,964	2,287	2,690	2,906	1,905
64	1,487	1,779	2,029	2,363	2,780	3,001	1,970

Area 6 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	306	367	418	486	572	618	380
20	306	367	418	486	572	618	380
21	306	367	418	486	572	618	380
22	306	367	418	486	572	618	380
23	317	380	433	504	593	640	395
24	325	388	443	515	606	654	405
25	334	401	458	532	627	676	420
26	342	409	467	543	638	690	429
27	353	422	481	561	659	713	443
28	367	439	502	583	686	741	462
29	380	454	517	602	709	766	477
30	391	467	534	621	732	790	494
31	403	483	551	640	754	813	509
32	414	496	566	659	775	838	526
33	431	517	589	686	808	872	547
34	452	540	616	716	844	910	574
35	466	557	635	739	870	941	591
36	483	578	659	768	904	977	616
37	500	597	680	792	933	1,007	637
38	511	612	697	813	956	1,034	654
39	523	625	714	832	979	1,056	671
40	536	640	730	849	999	1,079	686
41	547	656	747	870	1,024	1,106	703
42	559	669	764	889	1,045	1,129	716
43	587	703	802	933	1,098	1,186	754
44	616	737	842	979	1,151	1,245	794
45	646	773	882	1,026	1,208	1,303	834
46	673	806	918	1,070	1,258	1,359	870
47	703	840	960	1,117	1,313	1,419	910
48	728	872	994	1,157	1,362	1,471	942
49	752	899	1,026	1,195	1,406	1,518	975
50	773	925	1,056	1,229	1,446	1,562	1,007
51	800	956	1,091	1,269	1,493	1,613	1,039
52	823	984	1,123	1,307	1,537	1,661	1,072
53	859	1,028	1,172	1,364	1,606	1,733	1,121
54	893	1,068	1,218	1,417	1,668	1,801	1,167
55	929	1,112	1,267	1,474	1,735	1,873	1,214
56	961	1,151	1,313	1,528	1,797	1,942	1,262
57	999	1,195	1,362	1,587	1,868	2,016	1,311
58	1,051	1,256	1,433	1,668	1,963	2,120	1,383
59	1,102	1,319	1,505	1,752	2,062	2,227	1,452
60	1,153	1,379	1,573	1,834	2,157	2,329	1,520
61	1,205	1,440	1,644	1,913	2,252	2,432	1,590
62	1,256	1,503	1,714	1,997	2,348	2,537	1,663
63	1,302	1,558	1,777	2,069	2,434	2,630	1,723
64	1,345	1,609	1,835	2,138	2,516	2,715	1,782

Effective: January 1, 2011–December 31, 2011

Area 6 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	483	579	660	768	903	975	600
20	483	579	660	768	903	975	600
21	483	579	660	768	903	975	600
22	483	579	660	768	903	975	600
23	501	600	684	795	936	1,011	624
24	513	612	699	813	957	1,032	639
25	528	633	723	840	990	1,068	663
26	540	645	738	858	1,008	1,089	678
27	558	666	759	885	1,041	1,125	699
28	579	693	792	921	1,083	1,170	729
29	600	717	816	951	1,119	1,209	753
30	618	738	843	981	1,155	1,248	780
31	636	762	870	1,011	1,191	1,284	804
32	654	783	894	1,041	1,224	1,323	831
33	681	816	930	1,083	1,275	1,377	864
34	714	852	972	1,131	1,332	1,437	906
35	735	879	1,002	1,167	1,374	1,485	933
36	762	912	1,041	1,212	1,428	1,542	972
37	789	942	1,074	1,251	1,473	1,590	1,005
38	807	966	1,101	1,284	1,509	1,632	1,032
39	825	987	1,128	1,314	1,545	1,668	1,059
40	846	1,011	1,152	1,341	1,578	1,704	1,083
41	864	1,035	1,179	1,374	1,617	1,746	1,110
42	882	1,056	1,206	1,404	1,650	1,782	1,131
43	927	1,110	1,266	1,473	1,734	1,872	1,191
44	972	1,164	1,329	1,545	1,818	1,965	1,254
45	1,020	1,221	1,392	1,620	1,908	2,058	1,317
46	1,062	1,272	1,449	1,689	1,986	2,145	1,374
47	1,110	1,326	1,515	1,764	2,073	2,241	1,437
48	1,149	1,377	1,569	1,827	2,151	2,322	1,488
49	1,188	1,419	1,620	1,887	2,220	2,397	1,539
50	1,221	1,461	1,668	1,941	2,283	2,466	1,590
51	1,263	1,509	1,722	2,004	2,358	2,547	1,641
52	1,299	1,554	1,773	2,064	2,427	2,622	1,692
53	1,356	1,623	1,851	2,154	2,535	2,736	1,770
54	1,410	1,686	1,923	2,238	2,634	2,844	1,842
55	1,467	1,755	2,001	2,328	2,739	2,958	1,917
56	1,518	1,818	2,073	2,412	2,838	3,066	1,992
57	1,578	1,887	2,151	2,505	2,949	3,183	2,070
58	1,659	1,983	2,262	2,634	3,099	3,348	2,184
59	1,740	2,082	2,376	2,766	3,255	3,516	2,292
60	1,821	2,178	2,484	2,895	3,405	3,678	2,400
61	1,902	2,274	2,595	3,021	3,555	3,840	2,511
62	1,983	2,373	2,706	3,153	3,708	4,005	2,625
63	2,055	2,460	2,805	3,267	3,843	4,152	2,721
64	2,124	2,541	2,898	3,375	3,972	4,287	2,814

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ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
California	6	900 901 902 903 904 905 906 907 908 910 911 912 913 914 915 916 917 918 922 923 924 925 926 927 928 930
Connecticut	6	064 065 066 068 069
Florida	6	330 331 332
Hawaii	6	967 968
Illinois	6	605
Massachusetts	6	019 020
Nevada	6	893 894 897
New Jersey	6	070 071 072 073
Ohio	6	436 440
Pennsylvania	6	190
American Samoa	6	967
Guam	6	969



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