

# Rates

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Personal Plans Rates for Area 8

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 Detroit, MI 48209, is \$1,212 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 amount<sup>1</sup>

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 rates<sup>1</sup>

ECONOMY	CHOICE
\$16.81	\$ 12.20

<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	\$ 218.00

## Dental Plans

Monthly rates

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

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

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

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

<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 8 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	169	206	228	269	316	342	202
20	169	206	228	269	316	342	202
21	169	206	228	269	316	342	202
22	169	206	228	269	316	342	202
23	176	213	236	279	328	355	209
24	180	219	243	287	337	364	215
25	187	227	251	297	349	377	223
26	191	232	257	303	357	385	227
27	197	239	265	313	368	398	235
28	205	249	276	326	383	414	245
29	212	258	286	337	397	428	253
30	219	267	295	349	410	443	262
31	227	275	305	360	423	457	270
32	234	284	314	371	437	472	279
33	243	295	327	386	455	491	290
34	254	309	342	404	475	513	303
35	263	320	354	418	492	531	314
36	273	332	368	434	511	552	326
37	282	343	380	448	527	570	336
38	290	352	390	461	542	586	346
39	297	361	400	472	556	600	354
40	304	370	410	484	569	614	363
41	312	379	419	495	582	629	372
42	319	387	429	506	596	643	380
43	335	407	451	533	627	677	400
44	353	429	475	561	660	712	421
45	370	450	498	588	692	748	442
46	386	469	520	614	722	780	461
47	404	491	543	641	755	815	481
48	419	509	564	665	783	846	499
49	433	526	583	688	810	874	517
50	447	543	601	710	835	902	533
51	462	561	621	734	863	932	551
52	476	578	641	756	890	961	568
53	498	604	670	790	930	1,004	593
54	518	630	697	823	969	1,046	618
55	540	656	726	857	1,009	1,089	644
56	560	681	754	890	1,047	1,131	668
57	583	708	784	926	1,089	1,176	695
58	614	745	826	975	1,147	1,239	732
59	645	783	867	1,024	1,205	1,301	769
60	676	821	909	1,073	1,263	1,364	806
61	707	858	951	1,123	1,321	1,426	843
62	738	897	994	1,173	1,380	1,490	880
63	766	931	1,031	1,217	1,432	1,547	914
64	792	963	1,066	1,259	1,481	1,600	945

# Area 8 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	355	433	479	565	664	718	424
20	355	433	479	565	664	718	424
21	355	433	479	565	664	718	424
22	355	433	479	565	664	718	424
23	370	447	496	586	689	746	439
24	378	460	510	603	708	764	452
25	393	477	527	624	733	792	468
26	401	487	540	636	750	809	477
27	414	502	557	657	773	836	494
28	431	523	580	685	804	869	515
29	445	542	601	708	834	899	531
30	460	561	620	733	861	930	550
31	477	578	641	756	888	960	567
32	491	596	659	779	918	991	586
33	510	620	687	811	956	1,031	609
34	533	649	718	848	998	1,077	636
35	552	672	743	878	1,033	1,115	659
36	573	697	773	911	1,073	1,159	685
37	592	720	798	941	1,107	1,197	706
38	609	739	819	968	1,138	1,231	727
39	624	758	840	991	1,168	1,260	743
40	638	777	861	1,016	1,195	1,289	762
41	655	796	880	1,040	1,222	1,321	781
42	670	813	901	1,063	1,252	1,350	798
43	704	855	947	1,119	1,317	1,422	840
44	741	901	998	1,178	1,386	1,495	884
45	777	945	1,046	1,235	1,453	1,571	928
46	811	985	1,092	1,289	1,516	1,638	968
47	848	1,031	1,140	1,346	1,586	1,712	1,010
48	880	1,069	1,184	1,397	1,644	1,777	1,048
49	909	1,105	1,224	1,445	1,701	1,835	1,086
50	939	1,140	1,262	1,491	1,754	1,894	1,119
51	970	1,178	1,304	1,541	1,812	1,957	1,157
52	1,000	1,214	1,346	1,588	1,869	2,018	1,193
53	1,046	1,268	1,407	1,659	1,953	2,108	1,245
54	1,088	1,323	1,464	1,728	2,035	2,197	1,298
55	1,134	1,378	1,525	1,800	2,119	2,287	1,352
56	1,176	1,430	1,583	1,869	2,199	2,375	1,403
57	1,224	1,487	1,646	1,945	2,287	2,470	1,460
58	1,289	1,565	1,735	2,048	2,409	2,602	1,537
59	1,355	1,644	1,821	2,150	2,531	2,732	1,615
60	1,420	1,724	1,909	2,253	2,652	2,864	1,693
61	1,485	1,802	1,997	2,358	2,774	2,995	1,770
62	1,550	1,884	2,087	2,463	2,898	3,129	1,848
63	1,609	1,955	2,165	2,556	3,007	3,249	1,919
64	1,663	2,022	2,239	2,644	3,110	3,360	1,985

# Area 8 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	321	391	433	511	600	650	384
20	321	391	433	511	600	650	384
21	321	391	433	511	600	650	384
22	321	391	433	511	600	650	384
23	334	405	448	530	623	675	397
24	342	416	462	545	640	692	409
25	355	431	477	564	663	716	424
26	363	441	488	576	678	732	431
27	374	454	504	595	699	756	447
28	390	473	524	619	728	787	466
29	403	490	543	640	754	813	481
30	416	507	561	663	779	842	498
31	431	523	580	684	804	868	513
32	445	540	597	705	830	897	530
33	462	561	621	733	865	933	551
34	483	587	650	768	903	975	576
35	500	608	673	794	935	1,009	597
36	519	631	699	825	971	1,049	619
37	536	652	722	851	1,001	1,083	638
38	551	669	741	876	1,030	1,113	657
39	564	686	760	897	1,056	1,140	673
40	578	703	779	920	1,081	1,167	690
41	593	720	796	941	1,106	1,195	707
42	606	735	815	961	1,132	1,222	722
43	637	773	857	1,013	1,191	1,286	760
44	671	815	903	1,066	1,254	1,353	800
45	703	855	946	1,117	1,315	1,421	840
46	733	891	988	1,167	1,372	1,482	876
47	768	933	1,032	1,218	1,435	1,549	914
48	796	967	1,072	1,264	1,488	1,607	948
49	823	999	1,108	1,307	1,539	1,661	982
50	849	1,032	1,142	1,349	1,587	1,714	1,013
51	878	1,066	1,180	1,395	1,640	1,771	1,047
52	904	1,098	1,218	1,436	1,691	1,826	1,079
53	946	1,148	1,273	1,501	1,767	1,908	1,127
54	984	1,197	1,324	1,564	1,841	1,987	1,174
55	1,026	1,246	1,379	1,628	1,917	2,069	1,224
56	1,064	1,294	1,433	1,691	1,989	2,149	1,269
57	1,108	1,345	1,490	1,759	2,069	2,234	1,321
58	1,167	1,416	1,569	1,853	2,179	2,354	1,391
59	1,226	1,488	1,647	1,946	2,290	2,472	1,461
60	1,284	1,560	1,727	2,039	2,400	2,592	1,531
61	1,343	1,630	1,807	2,134	2,510	2,709	1,602
62	1,402	1,704	1,889	2,229	2,622	2,831	1,672
63	1,455	1,769	1,959	2,312	2,721	2,939	1,737
64	1,455	1,769	1,959	2,312	2,721	2,939	1,737

# Area 8 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	507	618	684	807	948	1,026	606
20	507	618	684	807	948	1,026	606
21	507	618	684	807	948	1,026	606
22	507	618	684	807	948	1,026	606
23	528	639	708	837	984	1,065	627
24	540	657	729	861	1,011	1,092	645
25	561	681	753	891	1,047	1,131	669
26	573	696	771	909	1,071	1,155	681
27	591	717	795	939	1,104	1,194	705
28	615	747	828	978	1,149	1,242	735
29	636	774	858	1,011	1,191	1,284	759
30	657	801	885	1,047	1,230	1,329	786
31	681	825	915	1,080	1,269	1,371	810
32	702	852	942	1,113	1,311	1,416	837
33	729	885	981	1,158	1,365	1,473	870
34	762	927	1,026	1,212	1,425	1,539	909
35	789	960	1,062	1,254	1,476	1,593	942
36	819	996	1,104	1,302	1,533	1,656	978
37	846	1,029	1,140	1,344	1,581	1,710	1,008
38	870	1,056	1,170	1,383	1,626	1,758	1,038
39	891	1,083	1,200	1,416	1,668	1,800	1,062
40	912	1,110	1,230	1,452	1,707	1,842	1,089
41	936	1,137	1,257	1,485	1,746	1,887	1,116
42	957	1,161	1,287	1,518	1,788	1,929	1,140
43	1,005	1,221	1,353	1,599	1,881	2,031	1,200
44	1,059	1,287	1,425	1,683	1,980	2,136	1,263
45	1,110	1,350	1,494	1,764	2,076	2,244	1,326
46	1,158	1,407	1,560	1,842	2,166	2,340	1,383
47	1,212	1,473	1,629	1,923	2,265	2,445	1,443
48	1,257	1,527	1,692	1,995	2,349	2,538	1,497
49	1,299	1,578	1,749	2,064	2,430	2,622	1,551
50	1,341	1,629	1,803	2,130	2,505	2,706	1,599
51	1,386	1,683	1,863	2,202	2,589	2,796	1,653
52	1,428	1,734	1,923	2,268	2,670	2,883	1,704
53	1,494	1,812	2,010	2,370	2,790	3,012	1,779
54	1,554	1,890	2,091	2,469	2,907	3,138	1,854
55	1,620	1,968	2,178	2,571	3,027	3,267	1,932
56	1,680	2,043	2,262	2,670	3,141	3,393	2,004
57	1,749	2,124	2,352	2,778	3,267	3,528	2,085
58	1,842	2,235	2,478	2,925	3,441	3,717	2,196
59	1,935	2,349	2,601	3,072	3,615	3,903	2,307
60	2,028	2,463	2,727	3,219	3,789	4,092	2,418
61	2,121	2,574	2,853	3,369	3,963	4,278	2,529
62	2,214	2,691	2,982	3,519	4,140	4,470	2,640
63	2,298	2,793	3,093	3,651	4,296	4,641	2,742
64	2,376	2,889	3,198	3,777	4,443	4,800	2,835

# ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Illinois	8	606 607 608
Michigan	8	482
Nevada	8	889 890
New York	8	108 109



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