

Rates

| Area 8

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 Detroit, MI 48209, is \$1,167 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 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	194	232	264	308	362	391	241
20	194	232	264	308	362	391	241
21	194	232	264	308	362	391	241
22	194	232	264	308	362	391	241
23	200	240	274	319	375	405	250
24	205	245	280	326	383	414	257
25	212	253	289	337	396	428	266
26	216	259	295	344	404	437	272
27	223	267	305	355	417	451	280
28	232	278	317	369	434	469	293
29	240	287	327	381	449	484	302
30	248	296	338	393	463	500	313
31	255	305	348	405	477	515	322
32	263	314	358	417	491	530	333
33	273	327	373	434	511	552	346
34	285	341	389	454	534	576	363
35	294	352	402	468	550	594	374
36	306	366	417	486	572	617	390
37	316	377	431	501	590	637	402
38	324	387	442	514	605	653	413
39	331	396	452	526	619	668	424
40	338	405	462	538	632	683	433
41	346	414	473	550	647	699	444
42	354	423	483	562	661	714	454
43	372	445	507	591	695	751	477
44	390	466	532	619	729	787	502
45	409	489	558	649	764	825	527
46	426	509	581	677	796	860	551
47	444	532	606	706	831	897	576
48	461	551	629	732	861	930	596
49	475	569	649	755	889	960	616
50	489	585	668	778	915	988	637
51	506	605	690	803	945	1,021	657
52	520	622	710	826	972	1,050	677
53	543	650	741	863	1,015	1,096	709
54	564	675	770	897	1,055	1,139	738
55	587	702	801	933	1,098	1,185	768
56	608	728	830	967	1,137	1,228	798
57	632	756	862	1,004	1,181	1,276	829
58	664	795	906	1,055	1,242	1,341	874
59	697	834	952	1,108	1,304	1,408	918
60	730	873	996	1,159	1,364	1,473	962
61	762	911	1,040	1,210	1,424	1,538	1,006
62	795	951	1,084	1,263	1,485	1,604	1,051
63	824	985	1,124	1,309	1,540	1,663	1,090
64	851	1,018	1,161	1,352	1,591	1,718	1,128

Effective: January 1, 2011–December 31, 2011

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	407	487	554	647	760	821	506
20	407	487	554	647	760	821	506
21	407	487	554	647	760	821	506
22	407	487	554	647	760	821	506
23	420	504	575	670	788	851	525
24	431	515	588	685	804	869	540
25	445	531	607	708	832	899	559
26	454	544	620	722	848	918	571
27	468	561	641	746	876	947	588
28	487	584	666	775	911	985	615
29	504	603	687	800	943	1,016	634
30	521	622	710	825	972	1,050	657
31	536	641	731	851	1,002	1,082	676
32	552	659	752	876	1,031	1,113	699
33	573	687	783	911	1,073	1,159	727
34	599	716	817	953	1,121	1,210	762
35	617	739	844	983	1,155	1,247	785
36	643	769	876	1,021	1,201	1,296	819
37	664	792	905	1,052	1,239	1,338	844
38	680	813	928	1,079	1,271	1,371	867
39	695	832	949	1,105	1,300	1,403	890
40	710	851	970	1,130	1,327	1,434	909
41	727	869	993	1,155	1,359	1,468	932
42	743	888	1,014	1,180	1,388	1,499	953
43	781	935	1,065	1,241	1,460	1,577	1,002
44	819	979	1,117	1,300	1,531	1,653	1,054
45	859	1,027	1,172	1,363	1,604	1,733	1,107
46	895	1,069	1,220	1,422	1,672	1,806	1,157
47	932	1,117	1,273	1,483	1,745	1,884	1,210
48	968	1,157	1,321	1,537	1,808	1,953	1,252
49	998	1,195	1,363	1,586	1,867	2,016	1,294
50	1,027	1,229	1,403	1,634	1,922	2,075	1,338
51	1,063	1,271	1,449	1,686	1,985	2,144	1,380
52	1,092	1,306	1,491	1,735	2,041	2,205	1,422
53	1,140	1,365	1,556	1,812	2,132	2,302	1,489
54	1,184	1,418	1,617	1,884	2,216	2,392	1,550
55	1,233	1,474	1,682	1,959	2,306	2,489	1,613
56	1,277	1,529	1,743	2,031	2,388	2,579	1,676
57	1,327	1,588	1,810	2,108	2,480	2,680	1,741
58	1,394	1,670	1,903	2,216	2,608	2,816	1,835
59	1,464	1,751	1,999	2,327	2,738	2,957	1,928
60	1,533	1,833	2,092	2,434	2,864	3,093	2,020
61	1,600	1,913	2,184	2,541	2,990	3,230	2,113
62	1,670	1,997	2,276	2,652	3,119	3,368	2,207
63	1,730	2,069	2,360	2,749	3,234	3,492	2,289
64	1,787	2,138	2,438	2,839	3,341	3,608	2,369

Effective: January 1, 2011–December 31, 2011

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	369	441	502	585	688	743	458
20	369	441	502	585	688	743	458
21	369	441	502	585	688	743	458
22	369	441	502	585	688	743	458
23	380	456	521	606	713	770	475
24	390	466	532	619	728	787	488
25	403	481	549	640	752	813	505
26	410	492	561	654	768	830	517
27	424	507	580	675	792	857	532
28	441	528	602	701	825	891	557
29	456	545	621	724	853	920	574
30	471	562	642	747	880	950	595
31	485	580	661	770	906	979	612
32	500	597	680	792	933	1,007	633
33	519	621	709	825	971	1,049	657
34	542	648	739	863	1,015	1,094	690
35	559	669	764	889	1,045	1,129	711
36	581	695	792	923	1,087	1,172	741
37	600	716	819	952	1,121	1,210	764
38	616	735	840	977	1,150	1,241	785
39	629	752	859	999	1,176	1,269	806
40	642	770	878	1,022	1,201	1,298	823
41	657	787	899	1,045	1,229	1,328	844
42	673	804	918	1,068	1,256	1,357	863
43	707	846	963	1,123	1,321	1,427	906
44	741	885	1,011	1,176	1,385	1,495	954
45	777	929	1,060	1,233	1,452	1,568	1,001
46	809	967	1,104	1,286	1,512	1,634	1,047
47	844	1,011	1,151	1,341	1,579	1,704	1,094
48	876	1,047	1,195	1,391	1,636	1,767	1,132
49	903	1,081	1,233	1,435	1,689	1,824	1,170
50	929	1,112	1,269	1,478	1,739	1,877	1,210
51	961	1,150	1,311	1,526	1,796	1,940	1,248
52	988	1,182	1,349	1,569	1,847	1,995	1,286
53	1,032	1,235	1,408	1,640	1,929	2,082	1,347
54	1,072	1,283	1,463	1,704	2,005	2,164	1,402
55	1,115	1,334	1,522	1,773	2,086	2,252	1,459
56	1,155	1,383	1,577	1,837	2,160	2,333	1,516
57	1,201	1,436	1,638	1,908	2,244	2,424	1,575
58	1,262	1,511	1,721	2,005	2,360	2,548	1,661
59	1,324	1,585	1,809	2,105	2,478	2,675	1,744
60	1,387	1,659	1,892	2,202	2,592	2,799	1,828
61	1,448	1,731	1,976	2,299	2,706	2,922	1,911
62	1,511	1,807	2,060	2,400	2,822	3,048	1,997
63	1,566	1,872	2,136	2,487	2,926	3,160	2,071
64	1,617	1,934	2,206	2,569	3,023	3,264	2,143

Effective: January 1, 2011–December 31, 2011

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	582	696	792	924	1,086	1,173	723
20	582	696	792	924	1,086	1,173	723
21	582	696	792	924	1,086	1,173	723
22	582	696	792	924	1,086	1,173	723
23	600	720	822	957	1,125	1,215	750
24	615	735	840	978	1,149	1,242	771
25	636	759	867	1,011	1,188	1,284	798
26	648	777	885	1,032	1,212	1,311	816
27	669	801	915	1,065	1,251	1,353	840
28	696	834	951	1,107	1,302	1,407	879
29	720	861	981	1,143	1,347	1,452	906
30	744	888	1,014	1,179	1,389	1,500	939
31	765	915	1,044	1,215	1,431	1,545	966
32	789	942	1,074	1,251	1,473	1,590	999
33	819	981	1,119	1,302	1,533	1,656	1,038
34	855	1,023	1,167	1,362	1,602	1,728	1,089
35	882	1,056	1,206	1,404	1,650	1,782	1,122
36	918	1,098	1,251	1,458	1,716	1,851	1,170
37	948	1,131	1,293	1,503	1,770	1,911	1,206
38	972	1,161	1,326	1,542	1,815	1,959	1,239
39	993	1,188	1,356	1,578	1,857	2,004	1,272
40	1,014	1,215	1,386	1,614	1,896	2,049	1,299
41	1,038	1,242	1,419	1,650	1,941	2,097	1,332
42	1,062	1,269	1,449	1,686	1,983	2,142	1,362
43	1,116	1,335	1,521	1,773	2,085	2,253	1,431
44	1,170	1,398	1,596	1,857	2,187	2,361	1,506
45	1,227	1,467	1,674	1,947	2,292	2,475	1,581
46	1,278	1,527	1,743	2,031	2,388	2,580	1,653
47	1,332	1,596	1,818	2,118	2,493	2,691	1,728
48	1,383	1,653	1,887	2,196	2,583	2,790	1,788
49	1,425	1,707	1,947	2,265	2,667	2,880	1,848
50	1,467	1,755	2,004	2,334	2,745	2,964	1,911
51	1,518	1,815	2,070	2,409	2,835	3,063	1,971
52	1,560	1,866	2,130	2,478	2,916	3,150	2,031
53	1,629	1,950	2,223	2,589	3,045	3,288	2,127
54	1,692	2,025	2,310	2,691	3,165	3,417	2,214
55	1,761	2,106	2,403	2,799	3,294	3,555	2,304
56	1,824	2,184	2,490	2,901	3,411	3,684	2,394
57	1,896	2,268	2,586	3,012	3,543	3,828	2,487
58	1,992	2,385	2,718	3,165	3,726	4,023	2,622
59	2,091	2,502	2,856	3,324	3,912	4,224	2,754
60	2,190	2,619	2,988	3,477	4,092	4,419	2,886
61	2,286	2,733	3,120	3,630	4,272	4,614	3,018
62	2,385	2,853	3,252	3,789	4,455	4,812	3,153
63	2,472	2,955	3,372	3,927	4,620	4,989	3,270
64	2,553	3,054	3,483	4,056	4,773	5,154	3,384

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



2401 Cedar Springs Road, Dallas, TX 75201-1498
1-888-98-GUIDE • www.GuideStone.org