

Rates

Personal Plans Rates for Area 9

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 Bayport, New York 11705, is \$1,314 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 amount¹

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 rates¹

ECONOMY	CHOICE
\$16.81	\$ 12.20

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	\$ 218.00

Dental Plans

Monthly rates

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

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

² Available in all states.

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

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 9 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	183	223	247	292	343	370	219
20	183	223	247	292	343	370	219
21	183	223	247	292	343	370	219
22	183	223	247	292	343	370	219
23	190	231	256	302	356	384	227
24	196	238	263	311	366	395	233
25	202	246	272	322	378	409	241
26	207	251	278	328	386	417	247
27	214	260	288	339	399	431	255
28	222	270	299	353	415	449	265
29	230	279	310	365	430	464	274
30	238	289	320	378	444	480	284
31	246	298	330	390	459	496	293
32	253	308	341	402	473	511	302
33	264	320	355	419	493	532	314
34	276	335	371	438	515	557	329
35	285	346	384	453	533	576	340
36	296	360	399	471	554	598	353
37	306	372	412	486	572	617	365
38	314	382	423	500	588	635	375
39	322	391	434	512	602	650	384
40	330	401	444	524	617	666	393
41	338	410	454	537	631	682	403
42	345	420	465	549	646	697	412
43	364	442	489	578	680	734	434
44	383	465	515	608	715	772	456
45	401	488	540	638	750	810	479
46	419	509	563	665	783	845	499
47	438	532	589	695	818	883	522
48	454	552	611	721	849	917	541
49	470	570	632	746	878	948	560
50	484	588	652	769	905	977	577
51	501	608	674	795	936	1,010	597
52	516	627	694	820	965	1,042	615
53	539	655	726	857	1,008	1,089	643
54	562	682	756	892	1,050	1,134	670
55	585	711	787	929	1,093	1,181	698
56	607	738	817	965	1,135	1,226	724
57	631	767	850	1,003	1,180	1,275	753
58	665	808	895	1,057	1,243	1,343	793
59	699	849	940	1,110	1,306	1,410	833
60	732	890	985	1,163	1,369	1,478	873
61	766	931	1,031	1,217	1,432	1,546	913
62	800	972	1,077	1,272	1,496	1,616	954
63	830	1,009	1,118	1,319	1,552	1,676	990
64	859	1,044	1,156	1,365	1,605	1,734	1,024

Area 9 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	384	468	519	613	720	777	460
20	384	468	519	613	720	777	460
21	384	468	519	613	720	777	460
22	384	468	519	613	720	777	460
23	399	485	538	634	748	806	477
24	412	500	552	653	769	830	489
25	424	517	571	676	794	859	506
26	435	527	584	689	811	876	519
27	449	546	605	712	838	905	536
28	466	567	628	741	872	943	557
29	483	586	651	767	903	974	575
30	500	607	672	794	932	1,008	596
31	517	626	693	819	964	1,042	615
32	531	647	716	844	993	1,073	634
33	554	672	746	880	1,035	1,117	659
34	580	704	779	920	1,082	1,170	691
35	599	727	806	951	1,119	1,210	714
36	622	756	838	989	1,163	1,256	741
37	643	781	865	1,021	1,201	1,296	767
38	659	802	888	1,050	1,235	1,334	788
39	676	821	911	1,075	1,264	1,365	806
40	693	842	932	1,100	1,296	1,399	825
41	710	861	953	1,128	1,325	1,432	846
42	725	882	977	1,153	1,357	1,464	865
43	764	928	1,027	1,214	1,428	1,541	911
44	804	977	1,082	1,277	1,502	1,621	958
45	842	1,025	1,134	1,340	1,575	1,701	1,006
46	880	1,069	1,182	1,397	1,644	1,775	1,048
47	920	1,117	1,237	1,460	1,718	1,854	1,096
48	953	1,159	1,283	1,514	1,783	1,926	1,136
49	987	1,197	1,327	1,567	1,844	1,991	1,176
50	1,016	1,235	1,369	1,615	1,901	2,052	1,212
51	1,052	1,277	1,415	1,670	1,966	2,121	1,254
52	1,084	1,317	1,457	1,722	2,027	2,188	1,292
53	1,132	1,376	1,525	1,800	2,117	2,287	1,350
54	1,180	1,432	1,588	1,873	2,205	2,381	1,407
55	1,229	1,493	1,653	1,951	2,295	2,480	1,466
56	1,275	1,550	1,716	2,027	2,384	2,575	1,520
57	1,325	1,611	1,785	2,106	2,478	2,678	1,581
58	1,397	1,697	1,880	2,220	2,610	2,820	1,665
59	1,468	1,783	1,974	2,331	2,743	2,961	1,749
60	1,537	1,869	2,069	2,442	2,875	3,104	1,833
61	1,609	1,955	2,165	2,556	3,007	3,247	1,917
62	1,680	2,041	2,262	2,671	3,142	3,394	2,003
63	1,743	2,119	2,348	2,770	3,259	3,520	2,079
64	1,804	2,192	2,428	2,867	3,371	3,641	2,150

Area 9 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	348	424	469	555	652	703	416
20	348	424	469	555	652	703	416
21	348	424	469	555	652	703	416
22	348	424	469	555	652	703	416
23	361	439	486	574	676	730	431
24	372	452	500	591	695	751	443
25	384	467	517	612	718	777	458
26	393	477	528	623	733	792	469
27	407	494	547	644	758	819	485
28	422	513	568	671	789	853	504
29	437	530	589	694	817	882	521
30	452	549	608	718	844	912	540
31	467	566	627	741	872	942	557
32	481	585	648	764	899	971	574
33	502	608	675	796	937	1,011	597
34	524	637	705	832	979	1,058	625
35	542	657	730	861	1,013	1,094	646
36	562	684	758	895	1,053	1,136	671
37	581	707	783	923	1,087	1,172	694
38	597	726	804	950	1,117	1,207	713
39	612	743	825	973	1,144	1,235	730
40	627	762	844	996	1,172	1,265	747
41	642	779	863	1,020	1,199	1,296	766
42	656	798	884	1,043	1,227	1,324	783
43	692	840	929	1,098	1,292	1,395	825
44	728	884	979	1,155	1,359	1,467	866
45	762	927	1,026	1,212	1,425	1,539	910
46	796	967	1,070	1,264	1,488	1,606	948
47	832	1,011	1,119	1,321	1,554	1,678	992
48	863	1,049	1,161	1,370	1,613	1,742	1,028
49	893	1,083	1,201	1,417	1,668	1,801	1,064
50	920	1,117	1,239	1,461	1,720	1,856	1,096
51	952	1,155	1,281	1,511	1,778	1,919	1,134
52	980	1,191	1,319	1,558	1,834	1,980	1,169
53	1,024	1,245	1,379	1,628	1,915	2,069	1,222
54	1,068	1,296	1,436	1,695	1,995	2,155	1,273
55	1,112	1,351	1,495	1,765	2,077	2,244	1,326
56	1,153	1,402	1,552	1,834	2,157	2,329	1,376
57	1,199	1,457	1,615	1,906	2,242	2,423	1,431
58	1,264	1,535	1,701	2,008	2,362	2,552	1,507
59	1,328	1,613	1,786	2,109	2,481	2,679	1,583
60	1,391	1,691	1,872	2,210	2,601	2,808	1,659
61	1,455	1,769	1,959	2,312	2,721	2,937	1,735
62	1,520	1,847	2,046	2,417	2,842	3,070	1,813
63	1,577	1,917	2,124	2,506	2,949	3,184	1,881
64	1,632	1,984	2,196	2,594	3,050	3,295	1,946

Area 9 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	549	669	741	876	1,029	1,110	657
20	549	669	741	876	1,029	1,110	657
21	549	669	741	876	1,029	1,110	657
22	549	669	741	876	1,029	1,110	657
23	570	693	768	906	1,068	1,152	681
24	588	714	789	933	1,098	1,185	699
25	606	738	816	966	1,134	1,227	723
26	621	753	834	984	1,158	1,251	741
27	642	780	864	1,017	1,197	1,293	765
28	666	810	897	1,059	1,245	1,347	795
29	690	837	930	1,095	1,290	1,392	822
30	714	867	960	1,134	1,332	1,440	852
31	738	894	990	1,170	1,377	1,488	879
32	759	924	1,023	1,206	1,419	1,533	906
33	792	960	1,065	1,257	1,479	1,596	942
34	828	1,005	1,113	1,314	1,545	1,671	987
35	855	1,038	1,152	1,359	1,599	1,728	1,020
36	888	1,080	1,197	1,413	1,662	1,794	1,059
37	918	1,116	1,236	1,458	1,716	1,851	1,095
38	942	1,146	1,269	1,500	1,764	1,905	1,125
39	966	1,173	1,302	1,536	1,806	1,950	1,152
40	990	1,203	1,332	1,572	1,851	1,998	1,179
41	1,014	1,230	1,362	1,611	1,893	2,046	1,209
42	1,035	1,260	1,395	1,647	1,938	2,091	1,236
43	1,092	1,326	1,467	1,734	2,040	2,202	1,302
44	1,149	1,395	1,545	1,824	2,145	2,316	1,368
45	1,203	1,464	1,620	1,914	2,250	2,430	1,437
46	1,257	1,527	1,689	1,995	2,349	2,535	1,497
47	1,314	1,596	1,767	2,085	2,454	2,649	1,566
48	1,362	1,656	1,833	2,163	2,547	2,751	1,623
49	1,410	1,710	1,896	2,238	2,634	2,844	1,680
50	1,452	1,764	1,956	2,307	2,715	2,931	1,731
51	1,503	1,824	2,022	2,385	2,808	3,030	1,791
52	1,548	1,881	2,082	2,460	2,895	3,126	1,845
53	1,617	1,965	2,178	2,571	3,024	3,267	1,929
54	1,686	2,046	2,268	2,676	3,150	3,402	2,010
55	1,755	2,133	2,361	2,787	3,279	3,543	2,094
56	1,821	2,214	2,451	2,895	3,405	3,678	2,172
57	1,893	2,301	2,550	3,009	3,540	3,825	2,259
58	1,995	2,424	2,685	3,171	3,729	4,029	2,379
59	2,097	2,547	2,820	3,330	3,918	4,230	2,499
60	2,196	2,670	2,955	3,489	4,107	4,434	2,619
61	2,298	2,793	3,093	3,651	4,296	4,638	2,739
62	2,400	2,916	3,231	3,816	4,488	4,848	2,862
63	2,490	3,027	3,354	3,957	4,656	5,028	2,970
64	2,577	3,132	3,468	4,095	4,815	5,202	3,072

ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
Alaska	9	997 998 999
Nevada	9	891
New York	9	105 106 107 115 116 117 118 119



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