

Rates

| Area 11

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 New York, New York 10261, is \$1491 per month for the 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 11 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	247	295	337	392	461	498	307
20	247	295	337	392	461	498	307
21	247	295	337	392	461	498	307
22	247	295	337	392	461	498	307
23	256	306	349	406	478	516	319
24	261	313	357	415	488	528	327
25	270	323	369	429	505	545	339
26	276	330	376	438	515	557	347
27	285	340	388	452	532	574	357
28	296	354	404	471	554	598	373
29	306	366	417	486	572	618	385
30	316	377	431	501	590	637	399
31	325	389	444	517	608	656	411
32	335	400	457	532	626	676	425
33	348	417	475	553	651	703	441
34	364	435	497	578	680	735	463
35	375	449	512	596	702	758	477
36	390	466	532	619	729	787	497
37	402	481	549	639	752	812	512
38	413	494	563	656	771	833	526
39	422	505	576	670	789	852	540
40	431	516	589	685	806	871	552
41	442	528	603	702	825	891	566
42	451	539	615	716	843	910	578
43	474	567	647	753	886	957	608
44	497	595	678	790	929	1,003	640
45	521	623	711	828	974	1,052	672
46	543	649	741	862	1,015	1,096	702
47	567	678	773	900	1,059	1,144	734
48	587	703	802	933	1,098	1,186	760
49	606	725	827	963	1,133	1,224	786
50	624	746	851	991	1,166	1,259	812
51	644	771	879	1,024	1,205	1,301	838
52	663	793	905	1,053	1,239	1,339	863
53	692	828	945	1,100	1,294	1,398	903
54	720	861	982	1,143	1,345	1,452	941
55	749	896	1,021	1,189	1,399	1,511	979
56	776	928	1,058	1,232	1,450	1,566	1,017
57	806	964	1,099	1,280	1,506	1,626	1,057
58	847	1,013	1,156	1,346	1,583	1,710	1,115
59	889	1,064	1,213	1,413	1,662	1,795	1,171
60	930	1,113	1,269	1,478	1,739	1,878	1,226
61	971	1,162	1,325	1,543	1,815	1,961	1,282
62	1,013	1,212	1,382	1,610	1,894	2,045	1,340
63	1,050	1,256	1,433	1,668	1,963	2,120	1,390
64	1,085	1,298	1,480	1,724	2,028	2,190	1,438

Area 11 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	519	620	708	823	968	1,046	645
20	519	620	708	823	968	1,046	645
21	519	620	708	823	968	1,046	645
22	519	620	708	823	968	1,046	645
23	538	643	733	853	1,004	1,084	670
24	548	657	750	872	1,025	1,109	687
25	567	678	775	901	1,061	1,145	712
26	580	693	790	920	1,082	1,170	729
27	599	714	815	949	1,117	1,205	750
28	622	743	848	989	1,163	1,256	783
29	643	769	876	1,021	1,201	1,298	809
30	664	792	905	1,052	1,239	1,338	838
31	683	817	932	1,086	1,277	1,378	863
32	704	840	960	1,117	1,315	1,420	893
33	731	876	998	1,161	1,367	1,476	926
34	764	914	1,044	1,214	1,428	1,544	972
35	788	943	1,075	1,252	1,474	1,592	1,002
36	819	979	1,117	1,300	1,531	1,653	1,044
37	844	1,010	1,153	1,342	1,579	1,705	1,075
38	867	1,037	1,182	1,378	1,619	1,749	1,105
39	886	1,061	1,210	1,407	1,657	1,789	1,134
40	905	1,084	1,237	1,439	1,693	1,829	1,159
41	928	1,109	1,266	1,474	1,733	1,871	1,189
42	947	1,132	1,292	1,504	1,770	1,911	1,214
43	995	1,191	1,359	1,581	1,861	2,010	1,277
44	1,044	1,250	1,424	1,659	1,951	2,106	1,344
45	1,094	1,308	1,493	1,739	2,045	2,209	1,411
46	1,140	1,363	1,556	1,810	2,132	2,302	1,474
47	1,191	1,424	1,623	1,890	2,224	2,402	1,541
48	1,233	1,476	1,684	1,959	2,306	2,491	1,596
49	1,273	1,523	1,737	2,022	2,379	2,570	1,651
50	1,310	1,567	1,787	2,081	2,449	2,644	1,705
51	1,352	1,619	1,846	2,150	2,531	2,732	1,760
52	1,392	1,665	1,901	2,211	2,602	2,812	1,812
53	1,453	1,739	1,985	2,310	2,717	2,936	1,896
54	1,512	1,808	2,062	2,400	2,825	3,049	1,976
55	1,573	1,882	2,144	2,497	2,938	3,173	2,056
56	1,630	1,949	2,222	2,587	3,045	3,289	2,136
57	1,693	2,024	2,308	2,688	3,163	3,415	2,220
58	1,779	2,127	2,428	2,827	3,324	3,591	2,342
59	1,867	2,234	2,547	2,967	3,490	3,770	2,459
60	1,953	2,337	2,665	3,104	3,652	3,944	2,575
61	2,039	2,440	2,783	3,240	3,812	4,118	2,692
62	2,127	2,545	2,902	3,381	3,977	4,295	2,814
63	2,205	2,638	3,009	3,503	4,122	4,452	2,919
64	2,279	2,726	3,108	3,620	4,259	4,599	3,020

Area 11 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	469	561	640	745	876	946	583
20	469	561	640	745	876	946	583
21	469	561	640	745	876	946	583
22	469	561	640	745	876	946	583
23	486	581	663	771	908	980	606
24	496	595	678	789	927	1,003	621
25	513	614	701	815	960	1,036	644
26	524	627	714	832	979	1,058	659
27	542	646	737	859	1,011	1,091	678
28	562	673	768	895	1,053	1,136	709
29	581	695	792	923	1,087	1,174	732
30	600	716	819	952	1,121	1,210	758
31	618	739	844	982	1,155	1,246	781
32	637	760	868	1,011	1,189	1,284	808
33	661	792	903	1,051	1,237	1,336	838
34	692	827	944	1,098	1,292	1,397	880
35	713	853	973	1,132	1,334	1,440	906
36	741	885	1,011	1,176	1,385	1,495	944
37	764	914	1,043	1,214	1,429	1,543	973
38	785	939	1,070	1,246	1,465	1,583	999
39	802	960	1,094	1,273	1,499	1,619	1,026
40	819	980	1,119	1,302	1,531	1,655	1,049
41	840	1,003	1,146	1,334	1,568	1,693	1,075
42	857	1,024	1,169	1,360	1,602	1,729	1,098
43	901	1,077	1,229	1,431	1,683	1,818	1,155
44	944	1,131	1,288	1,501	1,765	1,906	1,216
45	990	1,184	1,351	1,573	1,851	1,999	1,277
46	1,032	1,233	1,408	1,638	1,929	2,082	1,334
47	1,077	1,288	1,469	1,710	2,012	2,174	1,395
48	1,115	1,336	1,524	1,773	2,086	2,253	1,444
49	1,151	1,378	1,571	1,830	2,153	2,326	1,493
50	1,186	1,417	1,617	1,883	2,215	2,392	1,543
51	1,224	1,465	1,670	1,946	2,290	2,472	1,592
52	1,260	1,507	1,720	2,001	2,354	2,544	1,640
53	1,315	1,573	1,796	2,090	2,459	2,656	1,716
54	1,368	1,636	1,866	2,172	2,556	2,759	1,788
55	1,423	1,702	1,940	2,259	2,658	2,871	1,860
56	1,474	1,763	2,010	2,341	2,755	2,975	1,932
57	1,531	1,832	2,088	2,432	2,861	3,089	2,008
58	1,609	1,925	2,196	2,557	3,008	3,249	2,119
59	1,689	2,022	2,305	2,685	3,158	3,411	2,225
60	1,767	2,115	2,411	2,808	3,304	3,568	2,329
61	1,845	2,208	2,518	2,932	3,449	3,726	2,436
62	1,925	2,303	2,626	3,059	3,599	3,886	2,546
63	1,995	2,386	2,723	3,169	3,730	4,028	2,641
64	2,062	2,466	2,812	3,276	3,853	4,161	2,732

Effective: January 1, 2011–December 31, 2011

Area 11 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	741	885	1,011	1,176	1,383	1,494	921
20	741	885	1,011	1,176	1,383	1,494	921
21	741	885	1,011	1,176	1,383	1,494	921
22	741	885	1,011	1,176	1,383	1,494	921
23	768	918	1,047	1,218	1,434	1,548	957
24	783	939	1,071	1,245	1,464	1,584	981
25	810	969	1,107	1,287	1,515	1,635	1,017
26	828	990	1,128	1,314	1,545	1,671	1,041
27	855	1,020	1,164	1,356	1,596	1,722	1,071
28	888	1,062	1,212	1,413	1,662	1,794	1,119
29	918	1,098	1,251	1,458	1,716	1,854	1,155
30	948	1,131	1,293	1,503	1,770	1,911	1,197
31	975	1,167	1,332	1,551	1,824	1,968	1,233
32	1,005	1,200	1,371	1,596	1,878	2,028	1,275
33	1,044	1,251	1,425	1,659	1,953	2,109	1,323
34	1,092	1,305	1,491	1,734	2,040	2,205	1,389
35	1,125	1,347	1,536	1,788	2,106	2,274	1,431
36	1,170	1,398	1,596	1,857	2,187	2,361	1,491
37	1,206	1,443	1,647	1,917	2,256	2,436	1,536
38	1,239	1,482	1,689	1,968	2,313	2,499	1,578
39	1,266	1,515	1,728	2,010	2,367	2,556	1,620
40	1,293	1,548	1,767	2,055	2,418	2,613	1,656
41	1,326	1,584	1,809	2,106	2,475	2,673	1,698
42	1,353	1,617	1,845	2,148	2,529	2,730	1,734
43	1,422	1,701	1,941	2,259	2,658	2,871	1,824
44	1,491	1,785	2,034	2,370	2,787	3,009	1,920
45	1,563	1,869	2,133	2,484	2,922	3,156	2,016
46	1,629	1,947	2,223	2,586	3,045	3,288	2,106
47	1,701	2,034	2,319	2,700	3,177	3,432	2,202
48	1,761	2,109	2,406	2,799	3,294	3,558	2,280
49	1,818	2,175	2,481	2,889	3,399	3,672	2,358
50	1,872	2,238	2,553	2,973	3,498	3,777	2,436
51	1,932	2,313	2,637	3,072	3,615	3,903	2,514
52	1,989	2,379	2,715	3,159	3,717	4,017	2,589
53	2,076	2,484	2,835	3,300	3,882	4,194	2,709
54	2,160	2,583	2,946	3,429	4,035	4,356	2,823
55	2,247	2,688	3,063	3,567	4,197	4,533	2,937
56	2,328	2,784	3,174	3,696	4,350	4,698	3,051
57	2,418	2,892	3,297	3,840	4,518	4,878	3,171
58	2,541	3,039	3,468	4,038	4,749	5,130	3,345
59	2,667	3,192	3,639	4,239	4,986	5,385	3,513
60	2,790	3,339	3,807	4,434	5,217	5,634	3,678
61	2,913	3,486	3,975	4,629	5,445	5,883	3,846
62	3,039	3,636	4,146	4,830	5,682	6,135	4,020
63	3,150	3,768	4,299	5,004	5,889	6,360	4,170
64	3,255	3,894	4,440	5,172	6,084	6,570	4,314

ZIP Codes

STATE	AREA	ZIP CODE BY SCF (FIRST THREE DIGITS)
New York	11	100 101 102 104



2401 Cedar Springs Road, Dallas, TX 75201-1498
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