#### PERSONAL PLANS

# **MEDICARE-COORDINATING PLANS**

Built with retirees like you in mind, GuideStone® Medicare-coordinating Plans combine one-stop convenience with an affordable price. Choose the one that's best for you.

Effective Date: January 1, 2024

Plan Name	Coverage Type	You might consider this plan if:
<u>Care Basic</u> <u>Plan</u>	Covers: Medicare Part A (hospitalization) and Part D (prescription drugs) services only	You are generally healthy and primarily want coverage for hospital stays.  You need a plan with a lower monthly cost.
<u>Care Today</u> <u>Plan</u>	Covers: Medicare Part A (hospitalization), Part B* (physician) and Part D (prescription drugs) services Part B deductible is paid at 100% and pays the remaining 20% of Medicare- approved amounts for covered services.	You visit the doctor frequently.  You have a chronic condition that requires specialized care and/or supplies.  You'd rather spend more for your plan each month, so you're protected from unexpected costs at the doctor's office.
Care Today Essential Plan	Covers: Medicare Part A (hospitalization), Part B* (physician) and Part D (prescription drugs) services.  Part B deductible is paid at 0% and Care Today Essential pays the remaining 20% of Medicare-approved amounts for covered services.	You visit the doctor frequently.  You have a chronic condition that requires specialized care and/or supplies.  You'd rather spend more for your plan each month, so you're protected from unexpected costs at the doctor's office but are willing to cover the Part B deductible for a lower monthly cost.
<u>Care Today</u> <u>Value Plan</u>	Covers: Medicare Part A (hospitalization), Part B* (physician) and Part D (prescription drugs) services. Part B deductible is paid at 0%. Care Today Value pays the remaining balance after a \$20 co-pay per office visit and a \$50 co-pay per emergency room visit, of Medicare-approved amounts for covered services.	You visit the doctor frequently.  You have a chronic condition that requires specialized care and/or supplies.  You'd rather spend more for your plan each month, so you're protected from unexpected costs at the doctor's office but are willing to cover the Part B deductible and pay office visit and emergency room co-pays for a lower monthly cost.

\*It is very important that you purchase Medicare Part B coverage. GuideStone pays secondary insurance benefits only on those claims for which Medicare is the primary payer of claims. Without Medicare Part B coverage, your out-of-pocket expenses will increase since you will be responsible for all of your physician services costs.



## No matter what Medicare-coordinating Plan you choose...

#### We help handle the GuideStone plan paperwork

- We are with you every step of the way to complete the GuideStone plan enrollment paperwork.
- You can talk to a GuideStone customer solutions specialist for a one-on-one consultation.

### Choose your doctor and enjoy the benefits of Express Scripts®

- ✓ You won't compromise on health care.
- Choose any doctor who accepts Medicare.
- Express Scripts is one of the top Part D pharmacy benefits providers, with more than 55,000 participant network pharmacies plus a mail-order service.

#### See if you're eligible

Enrollment in GuideStone's Medicare-coordinating Care Plans is available to retirees age 65 and older who are eligible to enroll in Original Medicare (Part A and B). Our Care Plans are available to the following retirees:

- 1. Those previously enrolled in a GuideStone health or retirement plan (excluding investment accounts) before turning age 65, including spouses.
- 2. Those retired from or who previously worked for a church, agency, or ministry affiliated with or that shares common religious bonds with the Southern Baptist Convention (for at least five consecutive years or a total of 10 interrupted years).

If you have questions about which GuideStone's Medicare-coordinating Plan is right for you, reach out to a customer solutions specialist by calling **1-844-INS-GUIDE** (1-844-467-4843), Monday through Friday, from 7 a.m. to 6 p.m. CT

Already know which plan is right for you? Enroll in a Care Plan

#### Additional information:

Care Plans Product Guide

Care Basic and Care Today Plans Comparison Char

Care Basic and Care Plus Plans Comparison Chart

Care Today Plans Comparison Chart

Medicare FAOs

