

# Protection through every storm

Dr. Charles Kelley and New Orleans Baptist Theological Seminary (NOBTS) had a problem: their medical HMO provider, a local New Orleans hospital, had unexpectedly sold the HMO to a healthcare company. That company planned dramatic rate increases for the seminary's plan. In the face of shrinking budgets, these increases were unsustainable. And the renewal was just around the corner.

## In the nick of time

Pressed by hard deadlines and in desperate need of an immediate and cost-effective solution, the seminary asked GuideStone to help them strategize a plan. Within a week, GuideStone representatives met with Dr. Kelley and other NOBTS leadership to discuss options.

Ultimately, the team decided to move away from the HMO model and offer a PPO with a Health Reimbursement Arrangement. This solution would allow NOBTS to continue to provide first-dollar benefits for their employees while maintaining their budget. In fact, the solution saved NOBTS approximately **\$1,000,000** over the course of the next three years.

At enrollment, GuideStone's representatives knew that moving from an HMO plan to a PPO would present some challenges for employees. To ensure a smooth transition, they held in-person enrollment meetings to help employees understand how the new PPO plan works. They've been at every enrollment since.

## A partner when it matters most

The new plan provided another benefit that would become critical in a few short months: The Blue Cross Blue Shield nationwide provider network.

In August 2005, Hurricane Katrina raged into New Orleans. But in the face of unspeakable loss, NOBTS had one less thing to worry about. Just a few months before Katrina, they'd been covered by an HMO rooted in a city now underwater. But because they were

## New Orleans Baptist Theological Seminary

New Orleans, LA

### Challenge

- An unexpected and dramatic rate increase for current plan
- Quick turnaround required before renewal
- Geographically-restricted HMO coverage

### Solution

- PPO with a Health Reimbursement Arrangement (HRA)
- Nationwide provider network
- Advocacy when they needed it most

### Results

- \$1,000,000 in savings over 3 years
- Nationwide network ensured employees scattered by Hurricane Katrina could access care
- Partnership with GuideStone through any storm

***“Do not speak ill of GuideStone in my presence. I am not just a fan. I am a raving fan.”***

***- Dr. Charles Kelley***



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# Protection through every storm

now covered by GuideStone's PPO plans, their staff could easily—and affordably—access care wherever the storm blew them.

No one could've predicted Katrina's destructive power. But organizations like NOBTS face many different kinds of storms: the challenge of rebuilding, rising healthcare costs, budget shortfalls, employee turnover and legislative changes like healthcare reform. GuideStone has been there every step of the way.

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*“GuideStone is the kind of ministry you can never really appreciate until your life turns into a tightrope walk over Niagara Falls. What they did for us in the immediate aftermath of Hurricane Katrina, they have been doing for many a ministry organization and pastor for decades. They offer a steadying hand that will stay with you for the whole journey, wherever life's road takes you.”*

*- Dr. Charles Kelley*

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## Experience the difference

New Orleans Baptist Theological Seminary has partnered with GuideStone through unimaginable crisis – and the kind of everyday storms facing organizations just like yours.

### A heart for ministry

We understand ministry, are experts in benefits design – and our recommendations aren't motivated by profit.

### Creative solutions to your benefits challenges

We'll help you find the right balance of cost and benefits so you can focus on your organization's objectives.

### Above and beyond at all times

We want to build a relationship with you through your GuideStone representative. Whatever your challenge, we'll work with you to find your best solution.

GuideStone would like the opportunity to work with your ministry to create an employee benefits program that's just right for you. The right employee benefits program should protect your employees and support your ministry by sharing your values, reflecting your goals and helping you stretch your ministry dollar.