



GUIDESTONE **SECURE HEALTH™ PLANS**

2024 SECURE HEALTH PRODUCT GUIDE FOR PERSONAL PLANS

True medical coverage from a company
you trust and a network you know.



COMMITTED TO YOUR MISSION

You deserve an advocate — someone who understands your ministry's mission, benefit requirements and budget constraints.

And that is what you get with GuideStone®.



With Secure Health plans, you get true medical coverage that includes access to the nationwide Blue Cross Blue Shield network. This plan also comes with a robust selection of additional benefits, including telemedicine through Teladoc® and use of SmartShopper®, which pays you cash rewards for choosing the most cost-effective care. Secure Health even includes tools to help you make the most of the benefits included in your plan.

Secure Health plans have a low monthly cost but protect you from the full effects of catastrophic claims.

Review your health coverage needs to see if Secure Health is the lower-cost answer you've been searching for. This product guide can help you discover if this plan's unique benefit design is a good fit for you.



Have Questions?

Call us toll-free at **1-844-INS-GUIDE**
(1-844-467-4843) Monday through Friday
between 7 a.m. and 6 p.m. CT.



Ready to Get a Quote?

Visit [GuideStone.org/GetAQuote](https://www.guidestone.org/GetAQuote)

GuideStone Insurance Plans
Medical | Dental | Life | Accident | Disability

[GuideStone.org](https://www.guidestone.org)

SECURE HEALTH PLANS



Secure Health plans may be best for:

- People who primarily see their doctor for preventive care
- Families looking for protection from the full cost of a catastrophic claim
- Individuals who need a lower-cost option but are unwilling to accept the risk of a medical sharing arrangement

Secure Health plans may not be right for:

- Those with chronic health conditions
- Someone who requires high-cost prescriptions
- People who need regular, more extensive health care

The well-rounded coverage offers benefits designed to keep you healthy and give you protection against high-cost claims.



98% of physicians in the U.S. are part of the Highmark Blue Cross Blue Shield network.

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SECURE HEALTH OVERVIEW

Secure Health plans are true medical coverage offering a full range of preventive services to keep you healthy and maximum out-of-pocket limits to protect you from catastrophic claims. Benefits include \$0 co-pays for wellness, preventive care and Teladoc. The benefits are applicable only to providers within the Blue Cross Blue Shield network, which helps keep plan costs low. To enjoy maximum benefits, stay within your network.

Effective January 1, 2024

In-network	Medical Benefits	Personal Secure Health 3000	Personal Secure Health 6000	Personal Secure Health 9000	
	Annual deductible	\$3,000 per person	\$6,000 per person	\$9,000 per person	
	Plan pays/individual pays (co-insurance) (after deductible)	70%/30%	80%/20%	100%/0%	
	Maximum out-of-pocket: individual/family (includes deductible, co-pays and co-insurance)(in network, services only)	\$9,000/\$18,000	\$9,000/\$18,000	\$9,000/\$18,000	
	Wellness and preventive care visit, per <i>Preventive Schedule</i> (no co-pay)	0%	0%	0%	
	Primary care or retail clinic visit co-pay	\$0 co-pay ¹	\$0 co-pay ¹	\$50 co-pay ¹	
	Teladoc® co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	
	Specialist office visit	30% after deductible ¹	20% after deductible ¹	0% after deductible ¹	
	Urgent care	30% after deductible ¹	20% after deductible ¹	0% after deductible ¹	
	Outpatient surgery/outpatient services (CT scan, MRI, diagnostic)	30% after deductible	20% after deductible	0% after deductible	
	Hospital inpatient (including maternity)	30% after deductible	20% after deductible	0% after deductible	
	Emergency room services	\$500 co-pay then 30% after deductible	\$500 co-pay then 20% after deductible	\$500 co-pay then 0% after deductible	
	Mental health/substance abuse	Not covered	Not covered	Not covered	
	Chiropractic services	Not covered	Not covered	Not covered	
	Comprehensive routine eye exam	Not covered	Not covered	Not covered	
	Prescription Benefits				
	Affordable Care Act (ACA)-mandated preventive medications	0%	0%	0%	
Non-ACA-mandated medications	Not covered	Not covered	Not covered		

¹Labs and imaging services are subject to deductible and co-insurance.

Note: These plans do not constitute "creditable coverage" for Massachusetts residents and are not considered "creditable coverage" under Medicare Part D for active participants age 65 and older. Members in this plan could incur late enrollment penalties from Medicare.

Summary of Benefits and Coverage

To help you make informed choices about your medical plan, *Summaries of Benefits and Coverage* (Summaries) provide important information about health coverage in a standard format. This helps you compare plan benefits side-by-side. Summaries are available for Secure Health plans at [GuideStone.org/Summaries](https://www.GuideStone.org/Summaries).

Coverage for Women's Preventive Health Services

GuideStone provides coverage for women's preventive health services — including, but not limited to, approved contraceptives, gestational diabetes screening and breastfeeding support — under the *Preventive Schedule*, available online at www.GuideStone.org/PreventiveSchedule. GuideStone does not provide coverage for services that violate our biblical convictions regarding the sanctity of life, including abortion services or abortion-inducing devices or drugs such as Ella or Plan B.

Secure Health and the Affordable Care Act (ACA)

Secure Health meets the ACA requirements for minimum essential coverage (MEC) but does not meet minimum value or provide all the ACA essential health benefits.



PREVENTIVE CARE

Your GuideStone medical coverage helps you prevent health problems before they start — with no out-of-pocket costs to you!



Find out what's covered by visiting [GuideStone.org/PreventiveSchedule](https://www.guidestone.org/PreventiveSchedule).

All you have to do is take advantage of your plan's *Preventive Schedule*.

Your plan covers many preventive care services, provided by in-network providers, such as:

- Annual checkups for adults
- Cancer, diabetes and blood pressure screenings
- Mammograms and well-woman screenings
- Immunizations for children and adults
- Prenatal and fetal screenings
- Routine checkups for infants, children and teens
- Developmental screenings for toddlers

Preventive or routine care helps you stay healthy by checking for health problems early when they are easier to manage. Some services and how often you have them performed may depend on your doctor's advice. That's why it's important to talk with your doctor about what's right for you and your health.

Plan Your Care and Save Some Cash

Your GuideStone health plan includes a robust schedule of preventive care services. Review a simple five-step plan for accessing them at [GuideStone.org/Preventive5StepPlan](https://www.guidestone.org/Preventive5StepPlan).



Preventive Care

GuideStone Secure Health includes a robust schedule of preventive care services at no cost to your covered employees.

Learn more by visiting
[GuideStone.org/PreventiveCare](https://www.guidestone.org/PreventiveCare)

DOCTOR VISITS



Secure Health gives you access at no-cost to our telemedicine provider, Teladoc®.

Advanced Imaging

If your doctor orders outpatient advanced imaging services (CT scan, MRI, etc.), these are subject to your deductible and co-insurance, and you will need to receive a prior authorization. It is the patient's responsibility to provide the physician with the prior authorization. You can call the Quantum Health phone number at 1-855-497-1230 to initiate your prior authorization.

See more information about advanced imaging on page 9 under Outpatient Services.

Therapy

If your physician orders outpatient physical therapy, speech therapy and/or occupational therapy, you will also need a prior authorization. You can call the Quantum Health phone number at 1-855-497-1230 to initiate your prior authorization. These services are also subject to your deductible and co-insurance.

See more information about therapy on page 9 under Outpatient Services.

Telemedicine

Teladoc is our telemedicine provider, offering you access to U.S. board-certified doctors, including pediatricians, all day, every day — even holidays — at a \$0 co-pay for general medical needs. Teladoc is a great alternative to expensive urgent care and emergency room visits. For additional information, go to [GuideStone.org/Teladoc](https://www.GuideStone.org/Teladoc).

SmartShopper

The cost for a procedure can vary widely, depending on the provider you choose.

SmartShopper allows you to shop for lower-cost health care, and you can earn cash rewards* from \$25 to \$1,000 and lower your out-of-pocket cost.

For a list of qualifying procedures and additional information, go to [GuideStone.org/SmartShopper](https://www.GuideStone.org/SmartShopper).

*Reward payment may be taxable.



Teladoc®

With Secure Health plans, you get \$0 co-pays for Teladoc® visits.

Learn more by visiting
[GuideStone.org/Teladoc](https://www.GuideStone.org/Teladoc)

Exclusions

To keep plan costs low, some services and procedures are not covered¹ in Secure Health plans, including:

- All out-of-network services (excluding emergency care)
- Autism services/treatments and therapy
- Chiropractic care
- Vision, including eyeglasses/lenses after cataract surgery
- Infertility testing and counseling
- Allergy testing and immunotherapy
- Hearing and speech exams other than required ACA preventive care
- Durable medical equipment purchases and rentals

¹For a full list of all exclusions, please refer to the plan documents. Plan documents can be found at [GuideStone.org/PlanDocuments](https://www.GuideStone.org/PlanDocuments).



PRESCRIPTION DRUGS

Secure Health does not offer any prescription drug benefits for medications not required as preventive by the ACA.

Secure Health gives you no-cost ACA-required preventive drug benefits through the Express Scripts® prescription drug plan. You will use your GuideStone ID card for your ACA preventive medications and immunizations.

ACA Preventive Prescription Drug Benefit

Below is a list of ACA preventive medications that are covered by Secure Health. To determine if a specific medication is covered under the wellness benefit, call Express Scripts at 1-800-555-3432. Please refer to your *Preventive Schedule* at [GuideStone.org/PreventiveSchedule](https://www.guidestone.org/PreventiveSchedule) for details along with a list of commonly denied services.

Medication	Coverage
Aspirin	Coverage for persons age 45 years old for men (55 years old for women) through age 79 years old
Flouride	Coverage for persons through the age of 5 years old
Folic acid	Coverage for women through the age of 50 years old
Iron	Coverage for persons less than 1 year of age
Smoking cessation	Coverage for persons age 18 years old and older
Raloxifene and Tamoxifen	Coverage for women without a cancer diagnosis who are determined to be at risk for breast cancer by their physician and meet criteria

Immunizations

GuideStone provides immunizations to you at zero cost either through Highmark Blue Cross Blue Shield or Express Scripts. Highmark covers vaccines administered by network providers at your preventive care visit. If you are obtaining your vaccines at a participating pharmacy, use the GuideStone ID card.

Please refer to your *Preventive Schedule* at [GuideStone.org/PreventiveSchedule](https://www.guidestone.org/PreventiveSchedule) for details about immunizations.

Pharmacy Discount Programs

Secure Health plans covers only ACA-mandated pharmacy benefits. Therefore, we encourage you to consider participating in a pharmacy discount program to supplement your plan.

Below are a few programs* to consider:

- GoodRx ([GoodRx.com](https://www.goodrx.com))
- Blink Health ([BlinkHealth.com](https://www.blinkhealth.com))
- RetailMeNot™ RxSaver ([LowestMed.com](https://www.lowestmed.com))



Preventive Care

Secure Health plans offer zero-cost ACA-mandated preventive medications and immunizations.

Learn more by visiting
[GuideStone.org/PreventiveSchedule](https://www.guidestone.org/PreventiveSchedule)

*This information is provided for education only and should not be considered an endorsement by GuideStone. Each of these providers offers a different product, and none of them is affiliated or receives any form of financial compensation from GuideStone, nor does GuideStone receive any compensation from them. You should always review the details before determining if a discount program is right for you.

OUTPATIENT SERVICES



Outpatient services, including surgery and advanced imaging, are subject to your deductible and co-insurance.

Prior Authorization

If your doctor orders outpatient services, these are subject to your deductible and co-insurance, and you are required to receive a prior authorization. It is the patient's responsibility to provide the physician with the prior authorization. Call the Quantum Health phone number at 1-855-497-1230 to initiate your prior authorization. Procedures and services **requiring prior authorization** include:

- Inpatient hospital admissions
- Surgery (inpatient or outpatient)
- Home health and hospice care
- Skilled Nursing Facility (SNF) admissions
- Transplants
- MRI, MRA and PET scans
- Oncology care and services
- Office surgeries (e.g., colonoscopy)
- Dialysis
- Genetic testing
- Specialty medical drugs administered by health care providers

Imaging procedures **not requiring prior authorization** include:

- Hospital inpatient
- Observation
- Emergency room
- Urgent care
- Surgery center

You can call for your prior authorization, or it can be initiated through your physician. However, you are ultimately responsible for obtaining the prior authorization.

Therapy

If your physician orders outpatient physical therapy, speech therapy and/or occupational therapy, you are required to obtain prior authorization. Call the MyQHealth phone number at 1-855-497-1230 to initiate your prior authorization. These services are also subject to your deductible and co-insurance.

Exclusions

To keep plan costs low, some services and procedures are not covered¹ in your Secure Health plans benefits, including:

- All out-of-network services (excluding emergency care)
- Autism services/treatment and therapy
- Infertility testing and counseling
- Allergy testing and immunotherapy
- DME purchases or rentals
- Bariatric (inpatient and outpatient)



MyQHealth

You have access to a GuideStone dedicated phone number to obtain prior authorization.

Call **1-855-497-1230**

¹For a full list of all exclusions, please refer to plan documents. Plan documents can be found at [GuideStone.org/PlanDocuments](https://www.guidestone.org/PlanDocuments).

HOSPITAL SERVICES



Secure Health plans give you access to one of the nation's largest provider networks.

Emergency Care

Emergency room care is subject to your deductible and co-insurance. If you aren't near an in-network hospital and you need emergency care, please seek care at the closest hospital, and your benefits will be payable at in-network rates.

Inpatient Care

Inpatient care is subject to your deductible and co-insurance.

Surgery

All surgical procedures are subject to your deductible and co-insurance. If you are facing a serious medical procedure, find the nearest **Blue Distinction®/Blue Distinction + Centers** in your area.

The Blue Cross Blue Shield Association awards the Blue Distinction designation to hospitals and other facilities proven to deliver superior results for performing complicated, costly procedures. Blue Distinction Centers have been evaluated to meet strict criteria set by expert doctors and medical certifying organizations.

Blue Distinction Centers focus on seven specialty areas:

- | | | |
|----------------------------|------------------|----------------------------------|
| 1 Cardiac care | 4 Maternity care | 7 Bariatric surgery ¹ |
| 2 Complex and rare cancers | 5 Spine surgery | |
| 3 Knee and hip replacement | 6 Transplants | |

¹Secure Health plans do not include bariatric surgery as a covered benefit.

Exclusions

To keep plan costs low, some services and procedures are not covered² in your Secure Health plan, including:

- All out-of-network services (excluding emergency care)
- Durable Medical Equipment (DME)
- Bariatric procedures (inpatient and outpatient)
- Transplant travel benefit

²For a full list of all exclusions, please refer to the plan document. Plan documents can be found at [GuideStone.org/PlanDocuments](https://www.guidestone.org/PlanDocuments).



Blue Distinction Center

Blue Distinction is a designation awarded by the Blue Cross and Blue Shield Association to hospitals proven to deliver superior results for complicated, costly procedures.

Learn more by visiting
[GuideStone.org/BlueDistinctionCenters](https://www.guidestone.org/BlueDistinctionCenters)



MENTAL HEALTH

Mental health and substance abuse services and treatment are not covered benefits in the Secure Health plans. GuideStone knows that this is an important part of your overall well-being, so we have identified several mental health resources for you to explore.

Focus on the Family's Christian Counselors Network

Focus on the Family's Christian Counselors Network provides you with a directory of approved clinically licensed Christian counselors and therapists. All counselors are state-licensed clinicians with biblical values that reflect the views of Focus on the Family. Review [FocusOnTheFamily.com](https://www.FocusOnTheFamily.com) for counselors in your area.

Christian Association for Psychological Studies

Christian Association for Psychological Studies provides you with a directory of approved clinically licensed Christian counselors and therapists. Their directory can be found at [Caps.net/Online-Directory](https://www.Caps.net/Online-Directory).

Association of Certified Biblical Counselors (ACBC)

Association of Certified Biblical Counselors (ACBC) is the oldest and largest biblical counseling organization in the world. The training and certification of ACBC counselors is recognized worldwide, with more than 1,600 counselors in 30 countries who speak 30 languages, and these numbers are growing yearly. Go to [BiblicalCounseling.com](https://www.BiblicalCounseling.com) for a list of certified biblical counselors in your area.

This information is provided for education only and should not be considered an endorsement by GuideStone. Each of these providers offers a different product, and none of them is affiliated or receives any form of financial compensation from GuideStone, nor does GuideStone receive any compensation from them. You should always review the details before determining if a resource is right for you.



Mental Health Resources

Your total well-being is important to GuideStone.
These resources are available to help you
manage your mental health.

Learn more by visiting
[GuideStone.org/MentalHealth](https://www.GuideStone.org/MentalHealth)



WELLNESS TOOLS AND PROGRAMS

Staying healthy is easier than ever — you just need the right tools! Learn what's available in your GuideStone medical plan.



Visit [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools).

Access Quantum Health

Think of Quantum Health as your personal team of nurses, benefit experts and claims specialists who will do whatever it takes to support your unique health care needs. Quantum Health is your one resource to contact whenever you need help with your medical, wellness or pharmacy benefits.



**Quantum Health is just a tap, click or call away.
You have one mobile app, one website and one phone number.**

Quantum Health app | [GuidestoneHealth.org](https://www.GuidestoneHealth.org) | 1-855-497-1230

Learn more at [Quantum Health](#)

Save on Health Care

- [Quantum Health Care Finder](#) enables you to stay in-network and estimate your cost.
- [SmartShopper](#) allows you to earn cash rewards of up to \$1,000 and reduce your out-of-pocket health care costs by shopping for health care procedures with SmartShopper. Access SmartShopper by simply calling 1-866-285-7475 to speak to a personal assistant.
- [Teladoc](#) (telemedicine provider) means that you have access to U.S. board-certified doctors, including pediatricians, all day, every day — even holidays for general medical needs. Your Teladoc services include [general medical](#) and [dermatology](#).

Take Charge of Your Health

Quantum Health gives you a comprehensive set of tools, resources, care management, wellness and member solutions to lead your healthiest possible life. Take advantage of programs like [health coaching](#) and the [Early Steps Maternity program](#)®.

Choose a [Blue Distinction Center](#) for a high-quality hospital that can lower your chance for complications and shorten your stay. Blue Distinction is a designation awarded by the Blue Cross and Blue Shield Association to hospitals proven to deliver superior results for complicated, costly procedures.

[Sword Virtual Physical Care Program](#) pairs members virtually with a Sword licensed physical therapist, who assesses their pain and tailors a program to their unique needs. Sword offers a digital solution for those experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee or ankle.

[Twin Health](#) delivers individualized guidance to help members with Type 2 diabetes. It is a dynamic, digital representation of a person's unique metabolism, built from thousands of data points gathered daily from non-invasive wearable devices.

ADDITIONAL BENEFITS



Your GuideStone medical plan protects more than your health. It also provides for your entire well-being with these additional benefits.



Visit [GuideStone.org/AdditionalBenefits](https://www.guidestone.org/additionalbenefits).

- **BCBS Global[®] Core** — Members traveling outside the United States have access to doctors and hospitals in more than 200 countries and territories around the world. Download the [BCBS Global Core app](#) or go to [BCBSGlobalCore.com](https://www.bcbsglobalcore.com) to help you find doctors, translate medical terms and access emergency care information when you're outside the United States.
- **Blue365[®]** — This member discount program can help you save on products and services that are not part of your medical coverage.
- **Experian IdentityWorksSM** — Highmark BCBS provides Experian IdentityWorks to help members who are victims of identity theft.



Blue365

You can use Blue365 to receive discounts on eye exams, glasses, Lasik and other vision benefits.

Learn more by visiting
[GuideStone.org/Blue365](https://www.guidestone.org/blue365)



ELIGIBILITY AND ENROLLMENT GUIDELINES

You are eligible to participate in GuideStone's Personal Plans if you:

- Are a paid employee of an eligible church, agency or institution affiliated with or that shares common religious bonds with the Southern Baptist Convention.
- Work 20 or more hours per week.

Medical Plans

You may apply without providing evidence of good health if you experience one of the following events:

- **New employment:** New employees are eligible to enroll in a plan within the first 60 days at an eligible employer. Coverage will be effective the first day that the employee reports to work.
- **Work schedule increases to 20 or more hours per week:** Current employees who transition from working fewer than 20 hours per week to working 20 or more hours per week become eligible to enroll within 60 days of their hours increasing. Coverage will be effective on the date hours increase to 20 or more per week.
- **Certain special enrollment events:** Current employees (or eligible dependents) who experience a special enrollment event – such as marriage, birth or placement for adoption – become eligible to enroll within the first 60 days of the special enrollment event.

You may also apply by providing evidence of good health at any time or if you experience the special enrollment event of loss of coverage.

This plan may not be offered in conjunction with a Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA).

Please note: Employees of employers with more than 10 employees are not eligible:

- For loss of coverage changes
- To apply for enrollment at any time

If you have questions about Secure Health plans, call us toll-free at **1-844-INS-GUIDE** (1-844-467-4843) Monday through Friday between 7 a.m. and 6 p.m. CT.

You can also find our Secure Health frequently asked questions at [Help.GuideStone.org/SecureHealth](https://www.help.guidestone.org/SecureHealth).



Have Questions?

Call us toll-free at **1-844-INS-GUIDE**
(1-844-467-4843) Monday through Friday
between 7 a.m. and 6 p.m. CT.



Email

InsuranceSolutions@GuideStone.org
Please include your contact information.

RE-ENROLLMENT CONSIDERATIONS



If, after enrolling in Secure Health, you realize the need for more extensive coverage, you have options.

Enrolled members may move from a Secure Health plan to a Value Health plan if they experience a qualifying special enrollment event during the plan year or during re-enrollment.

Once a member has enrolled in any Value Health plan, he or she can choose to enroll in a higher-benefit plan, if there is a qualifying special enrollment event during the plan year or during the next annual re-enrollment.



Ready to Get a Quote?

Visit [GuideStone.org/GetAQuote](https://www.Guidestone.org/GetAQuote)

