

GUIDESTONE **SECURE HEALTH 3000**

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

2019 SECURE HEALTH 3000 PRODUCT GUIDE FOR GROUP PLANS

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®.

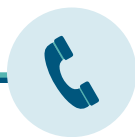
“We hear daily from pastors and other church leaders who feel the tension between wanting to do right by their employees while also being responsible to their budget,” GuideStone President O.S. Hawkins says. “We are excited to share with you Secure Health 3000 because we wanted an option that provided lower-cost coverage and protection for church employees, as well as their families.”



With Secure Health 3000, your ministry can offer true medical coverage that includes access to the nationwide Blue Cross Blue Shield network. This new plan also comes with a robust selection of additional benefits, including telemedicine through Teladoc® and use of SmartShopper™, which pays members cash rewards for choosing the most cost-effective care. Secure Health even includes tools to help your employees make the most of the benefits included in your plan.

Secure Health 3000 is our lowest monthly cost plan but protects your employees from the full effects of catastrophic claims.

Review your organization’s 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.



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. CST.



READY TO GET A QUOTE?

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

GuideStone Insurance Products and Services

Health | Dental | Life | Disability



SECURE HEALTH 3000

Secure Health 3000 may be best for:

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

Secure Health 3000 may not be right for:

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

Secure Health 3000 is GuideStone's newest and lowest-cost health plan. The well-rounded coverage offers benefits designed to keep your employees healthy and protect them against high-cost claims.



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

Get step-by-step directions for using Highmark's Find-a-Doctor tool.

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

SECURE HEALTH 3000 OVERVIEW



Secure Health 3000 is true medical coverage offering a full range of preventive services to keep your employees healthy and includes maximum out-of-pocket limits to protect them from catastrophic claims. Benefits include \$0 co-pays for wellness, preventive care, Teladoc and routine doctor visits. The benefits are applicable only to providers within the Blue Cross Blue Shield network, which helps keep plan costs low. To enjoy maximum benefits, members must stay within the network.

Effective January 1, 2018

Medical Benefits	In-Network
Annual deductible	\$3,000 per person
Plan pays/individual pays (co-insurance) (after deductible)	70%/30%
Maximum out-of-pocket: individual/family (includes deductible, co-pays and co-insurance) (in-network services only)	\$6,500/\$13,000
Wellness and preventive care visit, per <i>Preventive Care Schedule</i> (no co-pay)	100%
Primary care or retail clinic visit co-pay	\$0 co-pay ^{1,2}
Telemedicine co-pay (available subject to state regulations)	\$0 co-pay
Specialist office visit	70% after deductible ^{1,2}
Urgent care	70% after deductible ¹
Outpatient surgery/outpatient services (CT scan, MRI, diagnostic)	70% after deductible ²
Hospital inpatient (including maternity)	70% after deductible
Emergency room services	70% after deductible
Emergency room services (care for non-emergencies)	70% after deductible
Mental health/substance abuse	Not covered
Chiropractic services	Not covered
Comprehensive routine eye exam	Not covered
Prescription Benefits	In-Network
Affordable Care Act (ACA)-mandated preventive medications	100%
Non-ACA-mandated medications	Not covered

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

² Prior authorization required for non-emergency advanced imaging procedures (e.g., MRI, CT, PET) performed in an outpatient setting.

Note: This plan does not meet “minimum creditable coverage” standards for Massachusetts residents.

This plan does not constitute “creditable coverage” under Medicare Part D for active participants age 65 and older. Participants in this plan could incur late enrollment penalties from Medicare.

To view the Secure Health 3000 overview, go to GuideStone.org/SH3000.

SUMMARY OF BENEFITS AND COVERAGE

To help you make informed choices about your organization’s medical plan, *Summaries of Benefits and Coverage* (Summaries) provide important information about health coverage in a standard format. This makes it possible to compare plan benefits side-by-side. Summaries are available for Secure Health 3000 at GuideStone.org/SH3000Summary. Summaries for other GuideStone plans can be found at 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 Care Schedule*, available online at GuideStone.org/PreventiveCare. 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. For information about the ACA, please review GuideStone’s *Affordable Care Act Overview* online at GuideStoneInsurance.org/HCR/Employers/ACAOverview.

PREVENTIVE CARE



Your GuideStone medical coverage helps your employees 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 your employees have to do is take advantage of your plan's *Preventive Care Schedule*.

Secure Health 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 your employees stay healthy by checking for health problems early when they are easier to manage. Some services and how often they should be performed may depend on the doctor's advice. That's why it's important for your employees to talk with their doctor about what's right for them.

Plan your care and save some cash.

Every GuideStone health plan includes a robust schedule of preventive care services. Share a simple five-step plan for accessing them with your employees. Download the information 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.

Review the benefits at

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

DOCTOR VISITS



Secure Health gives your covered employees access to no-cost routine doctor visits, either through their primary care physician or via our telemedicine provider, Teladoc. To ensure their provider is in the network, they can follow the step-by-step instructions for using Highmark's Find-a-Doctor tool at [GuideStone.org/FindADoctor](https://www.GuideStone.org/FindADoctor).

ADVANCED IMAGING

If your employee's doctor orders outpatient advanced imaging services (CT scan, MRI, etc.), these are subject to a deductible and co-insurance and will need to receive a prior authorization. It is the patient's responsibility to provide the physician with the prior authorization. They can call the Highmark Blue Cross Blue Shield phone number at 1-866-472-0924 to initiate the prior authorization.

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

THERAPY

If a member's physician orders outpatient physical therapy, speech therapy and/or occupational therapy, they will also need a prior authorization. Your employee can call the Highmark Blue Cross Blue Shield phone number at 1-866-472-0924 to initiate the prior authorization. These services are also subject to the deductible and co-insurance.

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

TELEMEDICINE

Teladoc is our telemedicine provider offering your employees access to U.S. board-certified doctors and pediatricians all day, every day — even holidays — at a \$0 co-pay. 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 your employees to shop for lower-cost health care, earn cash rewards* from \$25 to \$500 and lower their out-of-pocket costs. For a list of qualifying procedures and additional information, go to [GuideStone.org/SmartShopper](https://www.GuideStone.org/SmartShopper).

View an introduction video at [GuideStone.org/SmartShopperIntro](https://www.GuideStone.org/SmartShopperIntro) and view the demo video at [GuideStone.org/SmartShopperDemo](https://www.GuideStone.org/SmartShopperDemo).

*Reward payment may be taxable.

EXCLUSIONS

To keep plan costs low, some services and procedures are not covered¹ in the Secure Health 3000 benefits, 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

¹ For a full list of all exclusions, please refer to the Secure Health 3000 plan document. Plan documents can be found at [GuideStone.org/ProductDocuments](https://www.GuideStone.org/ProductDocuments).

DOCTOR VISITS AND TELEMEDICINE

With Secure Health 3000 you get \$0 co-pays for doctor visits and telemedicine.

Learn more at

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

PRESCRIPTION DRUGS



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

Secure Health gives your employees no-cost ACA-required preventive drug benefits through the Express Scripts prescription drug plan. Members will be issued an Express Scripts ID card for 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 Care Schedule* at [GuideStone.org/PreventiveSchedule](https://www.guidestone.org/PreventiveSchedule) for details along with a list of commonly denied services.

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

IMMUNIZATIONS

GuideStone provides immunizations to your employees at zero cost either through Highmark Blue Cross Blue Shield or Express Scripts. Highmark covers vaccines administered by network providers at a preventive care visit. If an employee is obtaining the vaccination at a doctor's office, they will use their Highmark BCBS ID card to obtain benefits.

If they are obtaining vaccines at a participating pharmacy, they can use the Express Scripts ID card to obtain coverage.

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

PHARMACY DISCOUNT PROGRAMS

Secure Health 3000 covers only ACA-mandated pharmacy benefits. Therefore, we encourage members to consider participating in a pharmacy discount program to supplement the plan.

Below are a few programs* to consider:

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

*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. Your health plan participants should always review the details before determining if a resource is right for them.

PREVENTIVE CARE

Secure Health 3000 offers zero-cost ACA-mandated preventive medications and immunizations.

Learn more at

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

OUTPATIENT SERVICES



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

ADVANCED IMAGING

If a doctor orders outpatient advanced imaging services, these are subject to the deductible and co-insurance, and the member is required to receive a prior authorization. It is the patient's responsibility to provide the physician with the prior authorization. The member should call the Highmark Blue Cross Blue Shield phone number at 1-866-472-0924 to initiate the prior authorization. The phone number is also located on the member's ID card next to CT/MRI/PET Scans.

Imaging procedures requiring prior authorization include:

- CT/CTA (computed tomography/computed angiogram)
- MRI/MRA (magnetic resonance imaging/angiography)
- PET scan (position emission tomography)
- MPI/nuclear cardiology (when applicable)
- CCTA (cardiac computed tomography angiography)
- Stress echo (when applicable)

Imaging procedures not requiring prior authorization include:

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

The member may call for the prior authorization, or it can be initiated through the member's physician. However, the member is ultimately responsible for obtaining the prior authorization.

THERAPY

If a physician orders outpatient physical therapy, speech therapy and/or occupational therapy, the member is required to obtain prior authorization. The member should call Highmark Blue Cross Blue Shield phone number at 1-866-472-0924 to initiate the prior authorization. The phone number is also located on the member's ID card under Other Admissions. These services are subject to a deductible and co-insurance.

EXCLUSIONS

To keep plan costs low, some services and procedures are not covered¹ in your Secure Health 3000 benefits, including:

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

¹ For a full list of all exclusions, please refer to the Secure Health 3000 plan document. Plan documents can be found at [GuideStone.org/ProductDocuments](https://www.guidestone.org/ProductDocuments).

PERSONALIZED CUSTOMER SERVICE

Your employees have access to a GuideStone dedicated phone number to obtain prior authorization for advanced imaging.

Call 1-866-472-0924.



Secure Health 3000 gives your employees access to one of the nation's largest provider networks. To find an in-network hospital, they can follow the step-by-step instructions for using Highmark's Find-a-Doctor tool at [GuideStone.org/FindADoctor](https://www.guidestone.org/FindADoctor).

EMERGENCY CARE

Secure Health 3000 emergency room care is subject to the deductible and co-insurance. If the member is not near an in-network hospital and needs emergency care, they should seek care at the closest hospital, and benefits will be payable at in-network rates. Please note that emergency care visits that are deemed non-emergency, for example, a sore throat, will not be covered.

INPATIENT CARE

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

SURGERY

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

The Blue Cross and 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
2. Complex and rare cancers
3. Knee and hip replacement
4. Maternity care
5. Spine surgery
6. Transplants
7. Bariatric surgery*

*Secure Health 3000 does not include bariatric surgery as a covered benefit.

EXCLUSIONS

To keep plan costs low, some services and procedures are not covered¹ in the Secure Health 3000 benefits, including:

- All out-of-network services (excluding emergency care)
- Durable medical equipment purchases or rentals
- Bariatric procedures (inpatient and outpatient)
- Transplant travel benefit

¹ For a full list of all exclusions, please refer to the Secure Health 3000 plan document at [GuideStone.org/ProductDocuments](https://www.guidestone.org/ProductDocuments).

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 at

[BCBS.com/Blue-Distinction-Center-Finder](https://www.bcbs.com/Blue-Distinction-Center-Finder).



Mental health and substance abuse services and treatment are not covered benefits in the Secure Health 3000 plan. GuideStone knows that this is an important part of an individual's overall well-being, so we have identified several mental health resources for your health plan members to explore.

FOCUS ON THE FAMILY'S CHRISTIAN COUNSELORS NETWORK

Focus on the Family's Christian Counselors Network provides 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 CCN.TheDirectoryWidget.com for counselors in your area.

CHRISTIAN ASSOCIATION FOR PSYCHOLOGICAL STUDIES

Christian Association for Psychological Studies provides a directory of approved clinically licensed Christian counselors and therapists. Their directory can be found at 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 and who speak 30 languages, and these numbers are growing yearly. Go to 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. Your health plan participants should always review the details before determining if a resource is right for them.

MENTAL HEALTH RESOURCES

Your employees' total well-being is important to GuideStone. These resources are available to help them manage their mental health.

Learn more at

GuideStone.org/MentalHealth.



Making the most of their health coverage is easy when you give your employees the right tools.

Visit [GuideStone.org/HealthCareTools](https://www.guidestone.org/HealthCareTools) to learn more about:

SAVING ON HEALTH CARE

- **Teladoc** (telemedicine provider): Our alliance with Teladoc means employees will have access to U.S. board-certified doctors and pediatricians all day, every day — even holidays.
- **SmartShopper**: Earn cash rewards of up to \$500 and reduce your out-of-pocket health care costs by shopping for health care procedures with Vitals SmartShopper.
- **Care Cost Estimator**: Members can comparison shop for more than 1,600 common health care services, including office visits. There are also options to plan for care choices and manage budgets.

MANAGING YOUR HEALTH CONDITION

- **Well360 Connect**: Well360 Connect gives you the most comprehensive set of tools and resources and highest-level care management, wellness and Member Service solutions to lead your healthiest possible life.
 - **Member Service**: Call 1-866-472-0924 for enhanced, high-touch Member Service support and to reach licensed health care professionals for any questions and guidance.
 - **Disease management programs**: Receive one-on-one nurse support for asthma, diabetes, heart disease and other chronic conditions.
 - **Surgical decision support**: Get access to expert feedback when facing surgery. A nurse case manager will reach out to help you make the right decision for you.
 - **Complex case management**: Stay organized and on top of your treatment plan with help from a case manager when you have a critical health condition.
 - **Best doctors**: Get a second opinion from an expert physician.
- **GuideStone's diabetes programs**: See all the options included in your medical plan to help you prevent, manage and reverse diabetes.
- **MyCare Navigator**: This dedicated health advocate can help employees find the right doctor, schedule appointments, share medical records and obtain a second opinion.
- **Blue Distinction Centers**: Choosing a high-quality hospital 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.

TAKING CHARGE OF YOUR HEALTH

- **Sharecare (including RealAge® Test)**: The Sharecare app is a personalized health and wellness platform that empowers you with information to help you stay healthy and meet your wellness goals. Sharecare's RealAge Test helps you understand your body's true condition compared to your calendar age. You'll also discover ways to improve your health and add healthy time to your life.
- **Blues on Call™**: Call 1-888-BLUE-428 to get expert answers to your health and medical questions with this 24/7 nurse line.

EARN CASH WITH SMARTSHOPPER

Members can use SmartShopper to shop for quality, lower-cost health care, **earn cash rewards from \$25 to \$500 and lower their out-of-pocket costs.**

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

ADDITIONAL BENEFITS



Secure Health 3000 offers more than medical coverage. It includes additional benefits to help your employees make the most of what's available in their plan, including:

BCBS GLOBAL® CORE (1-800-810-BLUE (2583)) — Employees traveling outside the United States have access to doctors and hospitals in more than 200 countries and territories around the world. Download the BlueCard Global Core app to help find doctors, translate medical terms and access emergency care information when seeking care outside the United States.

For additional information, please refer to the BCBS Global Core flyer and Health Coverage While Traveling Through BCBS Global Core FAQ. These resources can be found in the Highmark BCBS section of [GuideStone.org/AdditionalBenefits](https://www.guidestone.org/AdditionalBenefits).

BLUE365® — This member discount program helps employees save on products and services that enhance their medical coverage, including:

- Fitness center discounts
- Nutritional counseling
- Diet programs
- Hearing aid discounts
- And much more

For additional information, please refer to the Blue365 flyer, which can be found in the Highmark BCBS section of [GuideStone.org/AdditionalBenefits](https://www.guidestone.org/AdditionalBenefits).

AllClear ID (1-855-229-0079) — Highmark BCBS provides AllClear ID to help members who are victims of identity theft. When your organization is enrolled in a Highmark BCBS health plan, everyone on your plan is automatically enrolled in AllClear ID. If a problem arises, the member simply calls AllClear ID, and a dedicated investigator will work with them from start to finish. For extra peace of mind, enrollment in the AllClear ID credit monitoring service is also available. Participants enrolled in credit monitoring are required to renew their enrollment annually.

For additional information, please refer to the AllClear ID flyer, which can be found in the Highmark BCBS section of [GuideStone.org/AdditionalBenefits](https://www.guidestone.org/AdditionalBenefits).

BLUE365

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

Access these benefits at

[GuideStone.org/Blue365](https://www.guidestone.org/Blue365).

ELIGIBILITY AND ENROLLMENT GUIDELINES

You are eligible to enroll in Secure Health through GuideStone's Group Plans if:

- Your organization is an eligible church, agency or institution affiliated with or that shares common religious bonds with the Southern Baptist Convention

Employers offering Secure Health 3000 are limited to a single health plan. Secure Health cannot be offered alongside any other medical product regardless of the number of classes into which an employer divides its employees.

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

To qualify for participation in the Group Plans, an employer with 2–4 covered employees:

- Must contribute 100 percent of employee-only cost of medical coverage
- Must have 100 percent of eligible employees enrolled in the plan (excluding Medicare-coordinating plans)

To qualify for participation in the Group Plans, an employer with 5–14 covered employees:

- Must contribute a minimum of 50 percent of employee-only cost of medical coverage
- Must have 75 percent of eligible employees enrolled in the plan

Your employees are eligible to participate in the Group Plans if:

- They are paid, full-time employees of an eligible church, agency or institution affiliated with, or that shares common religious bonds with, the Southern Baptist Convention
- They work the number of hours required by the employer to be considered a full-time employee. That number must be at least 20 hours per week.

MEDICAL EVIDENCE

We will collect your employees' health information either through a general survey representing your overall staff or through individual health statements submitted by your employees. The level of detail required will be based on the number of employees who will potentially be insured in the plan. Our staff underwriters will use submitted information to develop your rates.



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. CST.



EMAIL

InsuranceSolutions@GuideStone.org

Please include your contact information.

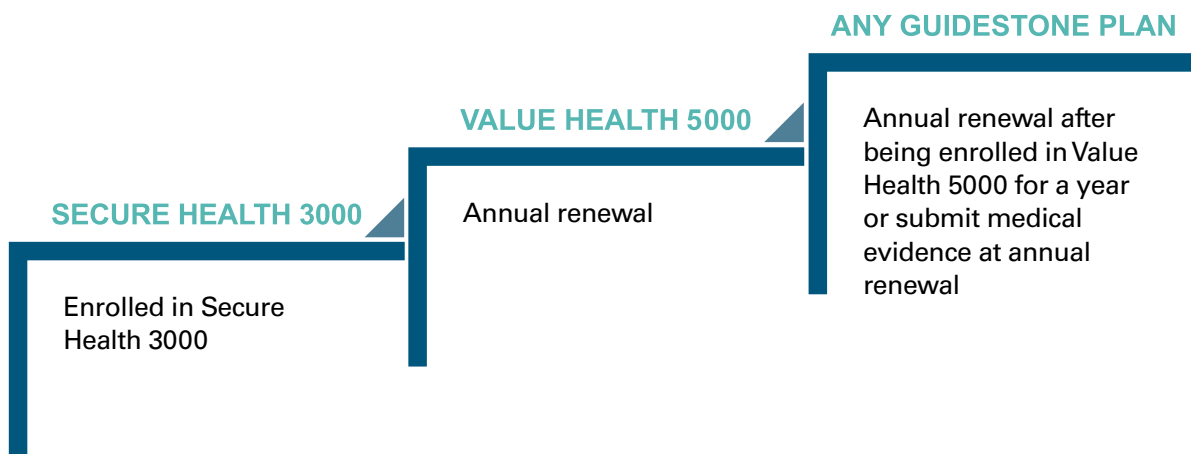
You can also find our Secure Health 3000 frequently asked questions at [GuideStone.org/SecureHealthFAQs](https://www.guidestone.org/SecureHealthFAQs).

RE-ENROLLMENT CONSIDERATIONS

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

Groups may move from Secure Health 3000 to Value Health 5000 only during re-enrollment. Once your group has been enrolled in the Value Health 5000 plan, you may then choose to enroll in a higher-benefit plan, such as a GuideStone Health Saver plan or Health Choice plan, during the next annual re-enrollment.

If you would like to move to a new medical plan other than Value Health 5000, you may submit medical evidence again. Please be aware that this could have an effect on rates — including a possible negative impact.



READY TO GET A QUOTE?

Go to

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



GuideStone Insurance Products and Services
Health | Dental | Life | Disability

GuideStoneInsurance.org

1-844-INS-GUIDE