

Health Plans with International Benefits



Do well. Do right.°

We've got you covered around the world.

WELCOME TO THE GUIDESTONE FAMILY! We're excited to serve you as you serve the Lord – stateside and overseas. Health insurance can be complicated to understand, and the information you need may be hard to find. But we've created this booklet to put the most important information at your fingertips. Our solution is simplified below.

Medical Plan

Highmark's BlueCard® Worldwide helps you get medical assistance anywhere in the world. This card enables medical plan participants traveling or living abroad to obtain medical assistance and inpatient, outpatient and professional services.

BENEFITS TO MEMBERS

- Single point of contact for medical assistance services 24/7/365.
- Worldwide network of pre-screened healthcare providers 900 hospitals and 6,800 physicians in over 200 countries.
- Cashless access to inpatient participating providers.
- Coverage continues while home on furlough or emergency leave for up to 45 days.
- Immunizations needed for travel are covered at 100%.

EVACUATION:

- In the event the current facility does not have the resources to provide the appropriate level of care:
 - Member will be moved to a facility that can provide the level of care necessary.
 - Transportation will be arranged to the recommended facility.

WORLDWIDE MEDICAL ASSISTANCE

- Provide referral to doctor or hospital.
- Facilitate verbal translations between provider and member.
- Perform medical monitoring of inpatient cases.
- Review the care and treatment rendered

 includes BlueCard® Worldwide's staff
 speaking with member, the treating medical officer and the member's family and/or member's primary physician.
- Medical Evacuation Coordination, Medical Repatriation Coordination and Repatriation of Remains included.

REPATRIATION FOR MEDICAL COORDINATION OR REMAINS:

- Repatriated if treatment is extensive and it is appropriate and cost-effective for the member to be close to family and friends.
- Transportation will be arranged and the local hospital will be alerted.
- Repatriation of remains will be arranged when a member passes away while overseas.

Member Responsibilities

1-800-810-BLUE (2583)

BLUECARD® WORLDWIDE

- Call if you need information on available local hospitals or physicians.
- Notify BlueCard® Worldwide if admitted overseas.
- Obtain pre-certification from BlueCard® Worldwide
- Call if you require medical attention when you're traveling or living overseas.
- For inpatient care at an in-network hospital, you are responsible for deductible or coinsurance expenses. There's no need to pay in advance the cost of services covered by your plan.
- For inpatient care at an out-of-network hospital, call BlueCard® Worldwide to arrange direct payment with the hospital. If payment arrangements can't be made, you will need to pay for the services and file a claim.
- For outpatient care or physician services, pay for the services and file a claim.

Prescription Drugs

1-800-555-3432

MEDCO HEALTH SOLUTIONS

- An advance 12-month supply may be filled through Medco Health Solutions prior to departure or shipped at any time to a stateside address.
- Prescriptions filled abroad are reimbursed per plan benefits for non-participating pharmacies.
- To file an international claim with Medco, call toll-free at 1-800-497-4641 with AT&T access code or call collect at 614-421-8292.



collect 1-804-673-1177.

Have your medical and/or prescription drug ID card handy when you call.



call Medco Health Solutions: [1-800-497-4641]

For prescription drugs overseas,

Do well. Do right.

You can use this toll-free number overseas by using an AT&T Direct® Access Number or call collect 1-614-421-8292.

(Cut out card)

This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GuideStone. There are limitations and exclusions that apply. This is a general summary of plans that are offered. The official plan documents and insurance contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. Medical underwriting may be required.



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