

GROUP PLANS

CIGNA INTERNATIONAL MEDICAL PLANS

Your employees' advocate — at home and around the world

If you are mission-sending or have employees on extended assignments abroad, GuideStone's international plans — administered through Cigna Global Health Benefits — can help provide the protection and care your employees need, no matter where they are.

For more than 35 years, Cigna Global Health Benefits has been an advocate for employees and their families at home and around the world. They have the local relationships to facilitate care and the global foundation to get it done right.

Location, Location, Location

You may have missionaries abroad, but your roots are here in the U.S. The right medical benefits program for your ministry includes both stateside and international plans — so your missionaries can access affordable care and service anywhere in the world. And you can help control costs, no matter the location.

Access to Health Care Professionals at Home and Abroad

Abroad, Cigna takes the guesswork out of obtaining quality care through its directory of preferred providers that includes hospitals, primary care physicians and specialists. Whether it's a sore throat or something more serious, Cigna provides your employees with a personal advocate to help them cut through the confusion and challenge of overseas cultures — and find the right health care from a trustworthy, qualified provider. At home in the U.S., your employees also have access to the Cigna Preferred Provider Network, one of the nation's largest.

Prescription Drug Coverage that Goes with Them

Your employees' pharmacy benefit includes coverage for prescription medicines wherever they are in the world. Within the U.S., your employees enjoy the same robust prescription drug benefits and access to enhanced prescription drug savings through Cigna's Pharmacy Network providers. For convenience, they can even get up to a 365-day advance supply of maintenance medication with a doctor's prescription.

Support They Can Count On

- 24/7/365 customer service specialists available by phone, email or fax to answer questions and provide support.
- Direct settlement of charges to hospitals or doctors, directly from Cigna, on behalf of your employees. Currently, the majority of providers accept Cigna requests for direct settlement.
- Medical monitoring of ongoing treatment, including coordination with your employees' local treating doctor(s) and Cigna's medical assistance provider, International SOS.
- Expert, remote second opinion services available online through the medical experts at the renowned Cleveland Clinic — so your employees can make sure they're getting a sound diagnosis and the right care.
- 24/7 access to a wide range of online services. Whether it's to find providers, access country guides, view their claims history or manage their accounts, your employees will have secure access to Cigna's international benefits web portal via *CignaEnvoy.com*.

INTERNATIONAL PLANS AT A GLANCE

Effective January 1, 2021

| MEDICAL BENEFITS | GLOBAL HEALTH 500 | | GLOBAL HEALTH 1000 | | GLOBAL HEALTH 2000 | | GLOBAL HEALTH 2000 PLUS | |
|------------------------------------------------------------------------------------|-------------------------|---------------------|--------------------------|---------------------|-------------------------|----------------------|--------------------------|----------------------|
| | ABROAD ¹ | IN-NETWORK U.S. | ABROAD ¹ | IN-NETWORK U.S. | ABROAD ¹ | IN-NETWORK U.S. | ABROAD ¹ | IN-NETWORK U.S. |
| Annual deductibles: (individual/family) | \$500/ \$1,000 | \$500/ \$1,000 | \$1,000/ \$2,000 | \$1,000/ \$2,000 | \$2,000/ \$4,000 | \$2,000/ \$4,000 | \$2,000/ \$4,000 | \$2,000/ \$4,000 |
| Plan pays (after deductible) | 80%/20% | 80%/20% | 100%/0% | 80%/20% | 80%/20% | 80%/20% | 100%/0% | 80%/20% |
| Maximum out-of-pocket (medical and Rx): individual/family ² | \$5,000/ \$6,000 | \$5,000/ \$6,000 | \$6,350/ \$8,000 | \$6,350/ \$8,000 | \$6,350/ \$10,000 | \$6,350/ \$10,000 | \$6,350/ \$10,000 | \$6,350/ \$10,000 |
| Primary care visit/ specialist visit | 80% after deductible | \$25/\$45 | 100% after deductible | \$25/\$45 | 80% after deductible | \$25/\$45 | 100% after deductible | \$25/\$45 |
| Qualified wellness visit (no deductible) | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Travel immunizations for employees & dependents ³ (no deductible) | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Generic prescriptions ⁴ (retail/mail order) | 20%/N/A | \$15/\$45 | 20%/N/A | \$15/\$45 | 20%/N/A | \$15/\$45 | 20%/N/A | \$15/\$45 |
| Preferred prescriptions ⁴ (retail/mail order) | 20%/N/A | \$35/\$105 | 20%/N/A | \$35/\$105 | 20%/N/A | \$35/\$105 | 20%/N/A | \$35/\$105 |
| Non-preferred prescriptions ⁴ (retail/mail order) | 20%/N/A | \$50/\$150 | 20%/N/A | \$50/\$150 | 20%/N/A | \$50/\$150 | 20%/N/A | \$50/\$150 |

¹For care outside the U.S., you may be required to pay the provider and then submit a claim for reimbursement.

²All amounts a participant pays for covered expenses, including care outside the U.S. and in-network and out-of-network care in the U.S., accumulate toward your maximum out-of-pocket limit.

³Injectable anti-malarial drugs are covered under the travel immunizations benefit. If the medication is provided in a pill format, it is covered under the prescription drug benefit.

⁴If the cost of the prescription (in-network U.S.) is less than the co-pay, the participant will pay the full cost of the prescription. A 12-month supply of your prescription is available for international assignments.

YOUR MINISTRY IS OUR MISSION

Since 1918, GuideStone® has pursued one singular purpose: to serve those who serve the Lord.

- We're a board of the Southern Baptist Convention and a founding member of the Church Benefits Association.
- We're one of the largest denominational benefits providers.
- GuideStone uses best-in-class providers with the strongest provider networks and deepest discounts.
- Our insurance experts have no commission incentive.
- Our participants benefit from cost-containment efforts through lower costs and improved benefits.

With GuideStone, you join a church plan with thousands of others. This arrangement allows us to leverage large-group purchasing power to negotiate discounts for benefits usually afforded only to very large employers. We want to use our strength and expertise to advocate for your ministry, too.