



GLOBAL METHODIST CHURCH COVENANT CLERGY BENEFITS

Employer Education Guide
2024 Plan Year



MOVING FORWARD WITH EXCELLENCE

The Global Methodist Church Covenant Clergy 403(b)(9) Retirement Plan uses GuideStone® as its benefits provider. They have been administering retirement plans for the Christian community since 1918. Their mission is to enhance financial security and resilience to those who serve the Lord. GuideStone serves more than 250,000 members and 20,000 ministry partners, providing churches, ministries and faith-aligned institutions and Christian households with financial to help every servant of Christ finishes well.

Clergy Benefit Offerings:

Global Methodist Church offers generous benefits to eligible clergy members. The chart below describes the benefits available based on their appointment status:

| Appointment Percentage* | Retirement (Mandatory) | Health (Mandatory) | Life and Disability (Mandatory) | Dental and Vision Plans (Optional) |
|----------------------------------|------------------------|--------------------|---------------------------------|------------------------------------|
| Full-Time | X | X | X | X |
| 3/4 Time (30 -39 hours) | X | | X | |
| 1/2 Time (20 -29 hours) | X | | | |
| 1/4 Time (Less than 20 hours) | | | | |

*The Global Methodist Church has not established expected work hours as a determiner for the percentage of an appointment. The work hours schedule listed is a generally accepted principle in the benefits environment. Only the GM Church Bishop can determine the percentage of an appointment, upon recommendation from Conference officials.

The following pages provide more information regarding administration and each benefit offering.

BENEFITS ADMINISTRATION

GuideStone provides the Employer Access Program® (EAP), an online employer portal where you will administer your clergy benefits. Some of the following features in EAP include:

- Enrolling and terminating employees
- Managing employee contact information
- Viewing and paying insurance bills online*
- Updating and remitting retirement contributions online*
- Access administrative resources and forms

*Insurance and retirement payments will be made via ACH from the church's bank account.

GETTING STARTED

Below are four easy steps to get your church and clergy enrolled in the health and retirement plans:

1. **Complete the *Online Employer Information* form sent to you via DocuSign.** This form allows GuideStone to get the church set up in the system and identifies the person who will be handling the plan administration.
2. **Register for the EAP for plan administration and payments.** An email will be sent to the administrator with an access code to register for EAP.
3. **Enroll your clergy in the health and retirement plans.** Your EAP registration email will also include instructions on how to enroll your clergy into the plans.
4. **Complete the health plan selections.** Once you have completed your portion of the enrollment process, your clergy will be sent an email with a link to an online tool where he or she will make their health plan selections.

A few things to note:

- **This enrollment is for clergy members only.** If your ministry indicated that you are interested in non-clergy coverage on your initial DocuSign® form, you will receive communication from GuideStone that will include coverage options.
- All employees will need to go through the enrollment tool even if they are declining medical, dental or vision coverage.
- If your clergy opt for a high-deductible health plan and need to establish a Health Savings Account (HSA) or express interest in setting up a Flexible Spending Account (FSA), please reach out to the Global Methodist Church denominational office to start the enrollment process with the Employee Benefits Corporation (EBC).

RETIREMENT PLAN

General 403(b) Plan Information

- All GM Church clergy under appointment of 1,000 hours or more per year are required to enroll.
- Clergy may contribute to the plan on a tax-sheltered (before-tax), Roth or after-tax basis.
- Churches must contribute 5% as a base contribution and a dollar-for-dollar matching contribution of up to 5% of compensation. All eligible clergy will receive the base contribution even if they do not contribute to the plan.
- Participants under 59½ may receive a distribution only if they meet certain hardship distribution requirements. Any withdrawal is subject to a 10% tax penalty and regular taxation if the participant is under the age of 59½.
- All accounts are eligible for distribution after the age of 59½.
- The plan allows one loan repaid through ACH from the participant's bank account. Loan availability is subject to IRS regulations.

Clergy enrolled in the GM Church plan with GuideStone will be initially invested in the Target Date Fund that most closely aligns with the year in which they turn age 65. Your clergy will receive information on how to register for their MyGuideStone® account. Once they register and log in, they can change their investment allocation and establish their beneficiaries. The plan's investment menu, performance and disclosures are available at [Global Methodist Clergy Plan Funds](#).

Clergy with UMPIP balances with Wespath® or retirement funds elsewhere may roll over their accounts to the GM Church Covenant Clergy Plan. However, UMPIP plan loans cannot be rolled over. The outstanding loan balance will become taxable if the member requests a full distribution of their UMPIP balance. Clergy with an outstanding loan balance in the UMPIP plan should carefully consider whether the taxation on the defaulted loan is in their best interest.

RETIREMENT SAVINGS AND INVESTMENT EDUCATION

Our website offers easy access to relevant education materials and specific retirement plan details. Our web experience is designed to allow you to find what you need using a desktop, mobile or tablet.

You can also easily make changes to your account through MyGuideStone via desktop or our mobile app, as well as access educational resources and tools through both [GuideStone.org](https://www.guidestone.org) and [My.GuideStone.org](https://www.my.guidestone.org).

Learn more about ways we promote starting, staying and finishing well through our Learning Library, which provides resources on the following topics.

- **Retirement Planning**
- **Investing**
- **Insurance Planning**
- **Saving and Budgeting**
- **Minister Resources**
- **Family Well-Being**
- **Personal Finances**
- **Taxes**
- **Home and Auto**

Our web experience also provides other focused educational opportunities and tools, such as our:

- **GuideStone Member Journey:** [GuideStone.org/MemberJourney](https://www.guidestone.org/MemberJourney)
- **Retirement Readiness Assessment:** [GuideStone.org/RRA](https://www.guidestone.org/RRA)
- **Ministerial Resource Center:** [GuideStone.org/MinisterialResources](https://www.guidestone.org/MinisterialResources)
- **Saving and Planning Calculators:** [GuideStone.org/Calculators](https://www.guidestone.org/Calculators)
- **Retirement Portfolio Models:** [GuideStone.org/PortfolioModels](https://www.guidestone.org/PortfolioModels)
- **Free annual Ministers' Tax Guide:** [GuideStone.org/TaxGuide](https://www.guidestone.org/TaxGuide)
- **Interactive and Archived Webinars:** [GuideStone.org/Webinars](https://www.guidestone.org/Webinars)
- **Timely Market and Investment Commentaries:** [GuideStoneFunds.com/Insights/Commentary](https://www.guidestonefunds.com/Insights/Commentary)

Furthermore, we know that retirement planning changes during different life stages. To accommodate these various stages, GuideStone provides age-specific investment and retirement education to help guide you along your retirement journey.

FOR MORE INFORMATION, visit [GuideStone.org/LearningLibrary](https://www.guidestone.org/LearningLibrary) today.

FOR INFORMATION IN SPANISH, visit [GuideStone.org/Espanol](https://www.guidestone.org/Espanol).

All investing is subject to risk, including the possible loss of the money you invest and past performance is no guarantee of future results. Mutual fund prospectuses contain complete information on advisory fees, distribution charges, and other expenses and should be read and considered carefully before you invest. For prospectus and more information on the GuideStone Funds family of funds, visit [GuideStoneFunds.com](https://www.guidestonefunds.com) or call **1-888-GS-FUNDS** (1-888-473-8637).

GuideStone Capital Management®, a controlled affiliate of GuideStone Financial Resources, provides investment advisory services for the Funds.

FREQUENTLY ASKED QUESTIONS FOR RETIREMENT

How can my employees change their investment options in the plan?

A full list of the plan's investments is available at [*Global Methodist Clergy Plan Funds*](#). GuideStone makes changing investments easy through the employee's MyGuideStone account. After retirement enrollment, your employees should create a MyGuideStone account and review their investment choices. If they have any questions, they can contact GuideStone at **1-888-98-GUIDE** (1-888-984-8433) for help.

How do my employees designate retirement account beneficiaries?

Your employees can designate their beneficiaries by accessing their online MyGuideStone account. This feature allows them to review and update their beneficiaries at any time.

Will GuideStone facilitate minister's housing allowance reporting on benefit payments and Forms 1099-R?

Yes, GuideStone will report minister's housing allowance on the *Form 1099-R* starting in the 2024 tax year. The *Form 1099-R* will show the difference between the gross amount and housing allowance as taxable.

Will there be a retirement plan option for our non-clergy staff?

Yes, GuideStone will work with you to start a 403(b) plan for your non-clergy staff. If you have a 403(b) plan at Wespath for your non-clergy that you wish to transfer to GuideStone, GuideStone will assist in transferring the UMPIP plan into the new 403(b). If you did not indicate on the *Employer Information* form that you were interested in a plan for non-clergy, please email GMChurch@GuideStone.org and include your church's name, city and state. If you do not wish to transfer your plan to GuideStone, you may continue using your non-clergy plan at Wespath as it's not required to move your plan or assets.

MEDICAL COVERAGE AND INSURANCE SOLUTIONS

GuideStone® believes when the Body of Christ is healthy, it's free to transform the world — and we want to help guide and equip your ministry and its people to do just that.

That's why GuideStone and Global Methodist Church have teamed up to offer best-in-class Christian health plans. We understand the health care landscape can be complicated, and we want to help make it easier! Our priority is delivering quality medical coverage designed for churches of all shapes and sizes so you can focus on fulfilling your calling.

Coverages offered through GuideStone:

- Health Plans
- Dental
- Vision
- Life
- Disability

GuideStone coverage is made for ministry.



Biblical Convictions

With GuideStone, it's possible to maintain biblical convictions on life and family without compromising the quality of your health coverage.



Built-In Benefit Solutions

Engage with your personal care coordinator, find the best pricing on procedures, take advantage of elective incentives and take control of your health habits with the programs built into your plan at no additional cost to you.



A Nationwide Network

Take advantage of an expansive network of providers across America and never worry about finding in-network care.



Global Coverage

If you're going overseas for missions or a vacation, your health care travels with you! You have access to doctors, hospitals, prescriptions and other health-related benefits when you travel overseas.

GuideStone Health Plans

GuideStone® believes when the Body of Christ is healthy, it's free to transform the world — and we want to help guide and equip your ministry and its people to do just that.

That's why GuideStone and Global Methodist Church have teamed up to offer best-in-class Christian health plans. We understand the health care landscape can be complicated, and we want to help make it easier! Our priority is delivering quality medical coverage designed for churches of all shapes and sizes so you can focus on fulfilling your calling.

Effective July 1, 2024

| Monthly Rates | Health Choice 1000 | Health Choice 5000 ¹ | Health Choice 2000 ² | Health Choice 4000 ^{1,2} |
|--|---|---|---|---|
| Annual deductibles: individual/family | \$1,000/\$2,000 | \$5,000/\$10,000 | \$2,000/\$4,000 (aggregate) | \$4,000/\$8,000 (embedded) |
| Plan pays/individual pays (co-insurance)/(after deductible) | 80%/20% | 70%/30% | 90%/10% | 80%/20% |
| Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance) | \$5,000 Individual/\$8,250 Family | \$6,500 Individual/\$12,700 Family | \$4,000 Individual/\$7,500 Family | \$6,000 Individual/\$12,000 Family |
| Wellness and preventive care visit (in-network, per Preventive Schedule) | 0% no co-pay | 0% no co-pay | 0% (no deductible) | 0% (no deductible) |
| Primary care or retail clinic visit/specialist visit | \$25/\$45 co-pay | \$25/\$45 co-pay | 10% after deductible | 20% after deductible |
| Outpatient rehabilitation and habilitation services (Physical Therapy (PT)/Occupational Therapy (OT)/Speech Therapy (ST)) | \$45 co-pay | \$45 co-pay | 10% after deductible | 20% after deductible |
| Teladoc® | \$0 co-pay | \$0 co-pay | 0% after deductible ³ | 0% after deductible ³ |
| Urgent care | \$50 co-pay | \$50 co-pay | 10% after deductible | 20% after deductible |
| Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility | 20% after deductible | 30% after deductible | 10% after deductible | 20% after deductible |
| Hospital inpatient (including maternity) | 20% after deductible | 30% after deductible | 10% after deductible | 20% after deductible |
| Emergency room services (per visit) | \$250 co-pay, then 20% | \$250 co-pay, then 30% | \$250 co-pay, then 10% after deductible | \$250 co-pay, then 20% after deductible |
| Mental health/substance abuse — inpatient | 20% after deductible | 30% after deductible | 10% after deductible | 20% after deductible |
| Mental health/substance abuse — office and professional services | \$25 co-pay | \$25 co-pay | 10% after deductible | 20% after deductible |
| Chiropractic services | \$45 co-pay | \$45 co-pay | 10% after deductible | 20% after deductible |
| Prescription drugs program ^{4,5,6,7,8,9} | \$15 co-pay generic retail \$30 co-pay generic mail order Preferred, non-preferred and specialty drugs subject to co-pays | \$15 co-pay generic retail \$30 co-pay generic mail order Preferred, non-preferred and specialty drugs subject to co-pays | 10% after deductible | 20% after deductible |
| Diabetic supplies | \$20 co-pay | \$20 co-pay | 10% (no deductible) | 20% (no deductible) |
| Participating insulin ¹⁰ | \$75 co-pay | \$75 co-pay | \$75 co-pay (no deductible) | \$75 co-pay (no deductible) |

¹This plan does not constitute "creditable coverage" for Massachusetts residents.

²Plan deductible must be met before co-insurance applies. The maximum out-of-pocket limit includes the deductible and co-insurance for eligible, in-network services

³Members are required to pay the full consultation fee until they have met their deductible/co-insurance requirements

⁴If the cost of the prescription is less than the co-pay, the member pays the full cost of the prescription.

⁵Retail available as 30-day supply, mail order/preferred retail pharmacy (Walgreens® or CVS) as 90-day supply and specialty as 30-day supply through mail order.

⁶Thirty-day supply of maintenance medications filled at retail will incur a \$10 penalty after the second retail fill. The \$10 penalty does not accumulate toward the deductible or the maximum out-of-pocket limit. This penalty does not apply to Affordable Care Act (ACA) preventive medications.

⁷If a non-generic drug is purchased when a generic is available, the member must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent. This penalty does not accumulate toward the deductible or the maximum out-of-pocket limit.

⁸A 90-day supply of maintenance drugs can be filled either by preferred retail pharmacy (Walgreens or CVS) or by mail order.

⁹Co-pays for certain specialty medications will be set to the maximum available manufacturer co-pay assistance. These co-pays will be paid by the manufacturer after the participant applies for co-pay assistance and will not apply toward maximum out-of-pocket (MOOP). Choosing not to enroll in co-pay assistance will result in a 30% co-insurance on applicable specialty medications.

¹⁰Select products used to treat diabetes, including participating insulin, may be available for a \$75 co-pay for a 90-day supply.

| Plan | Coverage Tier | Church | Pastor |
|--------------------|--|---------|----------|
| Health Choice 1000 | Employee | \$875 | \$123.77 |
| Health Choice 1000 | Employee + Spouse or Employee + Child(ren) | \$1,650 | \$247.66 |
| Health Choice 1000 | Employee + Family | \$2,250 | \$346.80 |
| Health Choice 5000 | Employee | \$875 | \$10.51 |
| Health Choice 5000 | Employee + Spouse or Employee + Child(ren) | \$1,650 | \$32.47 |
| Health Choice 5000 | Employee + Family | \$2,250 | \$52.33 |
| Health Saver 2000 | Employee | \$875 | \$107.23 |
| Health Saver 2000 | Employee + Spouse or Employee + Child(ren) | \$1,650 | \$224.58 |
| Health Saver 2000 | Employee + Family | \$2,250 | \$253.81 |
| Health Saver 4000 | Employee | \$875 | -\$16.33 |
| Health Saver 4000 | Employee + Spouse or Employee + Child(ren) | \$1,650 | -\$10.18 |
| Health Saver 4000 | Employee + Family | \$2,250 | -\$67.45 |

For negative amounts, the pastor's share is zero and the amount listed is first credited towards any dental or vision premiums if the pastor elects these. Any remaining amounts will otherwise be deposited into the pastor's HSA.

GuideStone's Health Saver plans are HSA-qualified High Deductible Health Plans (HDHPs). Global Methodist Church will contribute \$1,000 for employee or \$2,000 for employee plus spouse, employee plus child(ren) or family coverage to an HSA on an annual basis.

The rates set forth above have been determined by Global Methodist Church. They have not been determined nor reviewed by GuideStone and are being provided solely at the request of Global Methodist Church for ease of reference. If any conflicts should occur between the information in this rate chart and the actual rate deducted, or should you have any questions or concerns about the rates provided, please contact Global Methodist Church.

Wellness Tools and Programs

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

- [Quantum Health](#) is your personal team of nurses, benefit experts and claims specialist who will do whatever it takes to support your unique health care needs.
- [Teladoc](#) (telemedicine provider) means that you have access to U.S. board-certified doctors all day, every day — even on holidays. Your Teladoc services include [General Medical](#), [Dermatology](#) and [Mental Health](#).
- [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.
- And much more!
- Visit [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools) to learn more.

Additional Benefits

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

- [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.
- [Blue365®](#) — This member discount program can help you save on products and services that are not part of your health coverage.
- [Experian IdentityWorksSM](#) — Highmark® BCBS® provides Experian IdentityWorks to help members who are victims of identity theft.

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

Review the [Summary of Benefits and Coverages](#) or the [Benefit Overviews](#) for additional information.

This guide provides an overview of the Global Methodist Church Benefits Program and should not be considered complete. If any conflicts exist between the information in this guide and the actual contracts for benefits or benefit programs/policies, the benefit contract/policies will rule. Please note that Global Methodist Church reserves the right to change or terminate any benefits at any time with or without notice.

DENTAL PLANS

Effective July 1, 2024

| Monthly Rates | Premier Dental Care Plan ¹ | Choice Dental Care Plan ¹ | Cigna Dental Care DHMO Plan |
|-----------------------|---------------------------------------|--------------------------------------|-----------------------------|
| Employee | \$39.93 | \$29.51 | \$22.80 |
| Employee + Spouse | \$79.86 | \$59.02 | \$38.53 |
| Employee + Child(ren) | \$99.83 | \$73.78 | \$53.81 |
| Employee + Family | \$139.76 | \$103.29 | \$63.38 |

| Dental Plan Comparison Chart | Premier Dental Care Plan ¹ | Choice Dental Care Plan ¹ | Cigna Dental Care DHMO Plan |
|---|---|---|--|
| Providers | May use any provider or save with network providers | May use any provider or save with network providers | May use only providers in the network |
| Deductible (per person per year) ² | \$50 | \$50 | No deductible |
| Annual maximum benefit (per person) | \$1,500 | \$1,200 | No annual maximum |
| Preventive services | 0% | 10% | \$5 office visit co-pay + applicable fee (if any) ³ |
| Basic restorative care | 20% | 30% | \$5 office visit co-pay + applicable fee (if any) ³ |
| Major restorative care | 50% | 50% | \$5 office visit co-pay + applicable fee (if any) ³ |
| Orthodontia | 50% with a lifetime maximum benefit of \$1,000 | 50% with a lifetime maximum benefit of \$1,000 | \$5 office visit co-pay + applicable fee (if any) ³ |

¹Coverage percentages based on reasonable and customary charges.

²Deductibles apply to basic and major services for the Premier Dental Care and Choice Dental Care plans.

³The Cigna DHMO is not available in the following states: AK, ME, MT, NH, NM, ND, SD, VT and WY.

HELPFUL PLAN TIPS:

Premier and Choice Dental Care Plans

- The Premier Dental Care Plan and the Choice Dental Care Plan both allow you to use any provider and receive benefits. However, the plans also allow you to take advantage of cost savings through Cigna's Dental PPO network.
- An annual maximum in-network benefit is either \$1,500 (Premier) or \$1,200 (Choice). The out-of-network annual maximum benefit is either \$1,200 (Premier) or \$1,000 (Choice). Once the plan has paid the annual maximum for the year, you will be responsible for 100 percent of the costs for your dental care for the rest of that year. This maximum benefit is for each family member covered by the plan

Cigna Dental Care DHMO Plan

- With the Cigna Dental Care DHMO Plan (not available in all areas), you must select a primary care provider or dental office in the Cigna Dental Care Access Plus network to receive benefits.
- One of every five dentists is in both the Cigna DPPO and Cigna Dental Care Plus networks. There are more than 31,000 dentists in 40+ states and growing. It has a lower monthly premium with predictable costs based on the Patient Charge Schedule.

To find a PPO or HMO dental network provider in your area, visit [Cigna.com](https://www.cigna.com) or call **1-800-CIGNA24**.

These dental products are administered by Cigna Health and Life Insurance Company through GuideStone Financial Resources' benefits program.

VISION PLANS

Everyone needs vision care. Enroll in a GuideStone® vision plan to get personalized vision care for you and your family. You will have access to the VSP Choice Network which includes independent doctors and retail chains such as Visionworks®, Pearle Vision®, Walmart®, Costco® and more.

Effective July 1, 2024

| Monthly Rates | Advanced Vision Plan | Standard Plus Vision Plan | Standard Vision Plan |
|-----------------------|----------------------|---------------------------|----------------------|
| Employee | \$12.22 | \$11.11 | \$9.62 |
| Employee + Spouse | \$21.50 | \$19.46 | \$16.44 |
| Employee + Child(ren) | \$22.81 | \$20.61 | \$17.42 |
| Employee + Family | \$34.69 | \$31.29 | \$26.14 |

| Benefits | Advanced Vision Plan | Standard Plus Vision Plan | Standard Vision Plan |
|--|--|--|--|
| Exams | | | |
| WellVision® exam co-pay | \$10 | \$10 | \$10 |
| Contact lens exam (fitting and evaluation) | Up to \$60 | Up to \$60 | Up to \$60 |
| Frames | | | |
| Prescription glasses co-pay | \$20 | \$25 | \$25 |
| VSP Network Doctors and VisionWorks® | \$175 allowance; plus 20% off any amount above the allowance | \$150 allowance; plus 20% off any amount above the allowance | \$150 allowance; plus 20% off any amount above the allowance |
| Contacts | | | |
| Elective contact lenses (prescription contact lenses, in lieu of glasses) | \$175 allowance | \$150 allowance | \$150 allowance |
| Necessary contact lenses (medically necessary prescription contact lenses, in lieu of glasses) | Covered in full after co-pay | Covered in full after co-pay | Covered in full after co-pay |
| Frequency | | | |
| Exam | Every twelve months | Every twelve months | Every twelve months |
| Lenses | Every twelve months | Every twelve months | Every twelve months |
| Frames | Every twelve months | Every twelve months | Every twenty-four months |

| Lens Enhancements | Single Vision | Multifocal |
|--------------------------------------|-----------------|-----------------|
| Anti-glare coating (standard) | \$41 | \$41 |
| Scratch-resistant coating | \$17 | \$17 |
| Impact-resistant lenses for children | Covered in full | Covered in full |
| Impact-resistant lenses for adults | \$35 | \$35 |
| Standard progressives | N/A | Covered in full |
| Premium and custom progressives | N/A | \$95 - \$175 |
| Solid tints/dyes | \$15 | \$15 |
| Photochromic lenses | \$75 | \$75 |
| UV protection | \$10 | \$10 |

For additional plan details, view the [Advanced Vision Plan Benefit Summary](#), [Standard Plus Vision Plan Benefit Summary](#) and the [Standard Vision Plan Benefit Summary](#) at [GuideStone.org/PlanDocuments](https://www.guidestone.org/PlanDocuments).

These vision products are administered by Vision Service Plan Insurance Company through GuideStone Financial Resources' benefits program.

Global Methodist Church

Term Life and Accident Plans

Effective July 1, 2024



GLOBAL
METHODIST CHURCH

| Employee Term Life and Accidental Death & Dismemberment (AD&D) | |
|--|-----------|
| Employer Paid | |
| Term Life Coverage Amount | \$50,000* |
| AD&D Coverage Amount | \$50,000* |

| Employee Optional Term Life | |
|---|--|
| Employer Paid | |
| Coverage Amount | Guaranteed issue is available in flat amounts from \$10,000 to \$50,000 during initial 31-day eligibility period. A flat amount of \$100,000 or one to eight times annual salary are also available with Evidence of Good Health Application . |
| Coverage Maximum | Lesser of eight times salary or \$750,000* |
| See Monthly Optional Term Life rates below. | |

| Spouse Term Life | |
|---|----------|
| Employer Paid – No Evidence of Good Health is required. | |
| Coverage Amount | \$15,000 |

| Spouse Optional Term Life | |
|--|---|
| Employee Paid | |
| Coverage Amount | May select up to 50% of the employee's total life coverage. Must be in a \$5,000 increment. |
| See Monthly Optional Term Life rates below. | |
| Evidence of Good Health Application is required. | |

| Monthly Optional Term Life Rates | |
|----------------------------------|------------------|
| Age | Rate per \$1,000 |
| 24 & Under | \$0.04 |
| 25 – 29 | \$0.05 |
| 30–34 | \$0.06 |
| 35–39 | \$0.10 |
| 40–44 | \$0.15 |
| 45–49 | \$0.25 |
| 50–54 | \$0.43 |
| 55–59 | \$0.65 |
| 60–64 | \$1.03 |
| 65+ | \$2.25 |

*Employee Term Life, Employee Optional Term Life, Employee AD&D, and Employee Supplemental AD&D benefit amounts reduce at age 65 for active employees to 65% of current amount but will not reduce below \$20,000 of coverage.

Child Life

Employer Paid

| | |
|-----------------|--------------------|
| Coverage Amount | \$10,000 per child |
|-----------------|--------------------|

Guaranteed issue is available at initial eligibility; coverage continues to age 26. Application after initial eligibility requires [Evidence of Good Health Application](#).

Employee Supplemental AD&D

Employee Paid

Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident

| | |
|-----------------------------------|---|
| Available Coverage Amounts | \$25,000 increments up to a maximum of \$500,000* |
|-----------------------------------|---|

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans.

Spouse Supplemental AD&D

Employee Paid

Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident

Spouse can be covered at 50% of the employee's supplemental AD&D coverage.

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans.

The above amounts of coverage are not available for Term life and accident coverage to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

*Employee Term Life, Employee Optional Term Life, Employee AD&D, and Employee Supplemental AD&D benefit amounts reduce at age 65 for active employees to 65% of current amount but will not reduce below \$20,000 of coverage.

ADDITIONAL BENEFITS

Life Planning Financial & Legal Resources

Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.

Accelerated Benefits

Allows terminally ill participants with a life expectancy of 12 months or less to receive up to 75 percent of the death benefit (\$250,000 maximum) prior to death.

Portability or Conversion of Coverage

Employees and their dependents can continue coverage if employment is terminated, or they otherwise lose eligibility.

Add Children Without Underwriting

No underwriting is required to add a dependent child within 60 days of the child's birth, adoption, or placement for adoption.

Additional AD&D Benefits

AD&D plan pays additional death benefits if you die traveling more than 100 miles from home while properly wearing a seatbelt or when protected by an airbag. The plan also pays an additional education benefit to each of your qualified, college-age dependents if you die.

DISABILITY PLAN

Effective July 1, 2024

| IN-NETWORK | Long-Term Disability Plan ¹ | Premier |
|------------|---|-------------------------------|
| | Elimination period | 90 days |
| | Benefit percentage | Up to 60% of monthly earnings |
| | Maximum monthly benefit | \$15,000 per month |
| | Definition of disability | 3 years own occupation |
| | Social Security integration | Self |
| | Self-reported mental/nervous limitation | 24 months |
| | Rehabilitation & Return to Work Program | Included |
| | Maximum benefit period | ADEA II |

For more information regarding the Age Discrimination Employment Act (ADEA), please visit our [Disability FAQs](#).

¹Long-term disability plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Maximum Benefit Period

This is the length of time benefits are paid while the employee is disabled and depends on employee's age at the time disability begins.

| ADEA II | Age At Disability | Maximum Period of Payment |
|---------|-------------------|------------------------------|
| | Less than 60 | Greater of age 65 or 5 years |
| | 60 to 64 | 5 years |
| | 65 to 69 | Greater of age 70 or 1 year |
| | 70 and over | 1 year |

Additional Benefits

These valuable programs are included at no additional cost with your disability plan.

Assist America®

24-hour network of emergency medical and legal resources offering worldwide emergency assistance to active employees and their families who are traveling.

Survivor Benefits

If you die after receiving benefits for 180 or more consecutive days, your survivor receives a lump sum payment of three times your last month's gross disability benefit.

Rehabilitation and Return to Work Program

To encourage individuals to return to work as soon as they become physically able, individuals receive an additional benefit for participation in a rehabilitation program.

Unum Work/Life Balance

Through Unum's work/life balance services, employees will have access to live, one-on-one support, along with resources to help with family, health, life, money, work and legal issues. (Benefit available only for long-term disability.)

FREQUENTLY ASKED QUESTIONS FOR HEALTH AND LIFE PLANS

Our pastor is unable to enroll in the medical coverage that should be available to him, how does he get access to this coverage?

This is typically due to the members classification being set to 75% rather than 100% full time, medical benefits are only available to 100% full time clergy members. Please contact GMChurch@GuideStone.org to update their classification to full time.

Who pays for what products?

The church is responsible for paying 100% of the following products:

- Employee Life Insurance
- Spouse Life Insurance
- Child Life Insurance
- Premier Long-Term Disability
- Health Saver 4000

The church is responsible for paying a portion of the following products:

- Health Choice 1000
- Health Choice 5000
- Health Saver 2000

The member is responsible for paying 100% of the following products:

- Optional Employee Life Insurance
- Optional Spouse Life Insurance
- Employee Supplemental Accidental Death and Dismemberment
- Spouse Supplemental Accidental Death and Dismemberment
- Vision Insurance
- Dental Insurance

Will my insurance be paid automatically with the banking information I already provided?

No, a registered administrator will need to log in to the Employer Access Program (EAP) and either initiate a one-time payment every month or set up a recurring payment. GuideStone will not charge your account without you initiating the process through EAP.

My pastor is interested in setting up an FSA/HSA through EBC, how do I start this process?

Please contact EBC at ClientOnboardingTeam@EBCFlex.com with any questions regarding FSA or HSA registration.

How long will it take for our pastor to receive their medical ID card? Do we have access to a digital card while the physical card is being mailed?

Physical ID cards should arrive within 15 days of your pastor's enrollment with GuideStone. Members will have access to a digital card through GuidestoneHealth.org approximately 7 days after their enrollments are completed with GuideStone.

