

Premium Waiver Benefit



Intended For GuideStone Participant Use Only



GuideStone®

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Premium Waiver Benefit

A Premium Waiver benefit is available to eligible participants who are covered by GuideStone's Life and Accidental Death and Dismemberment Plan or Supplemental Accidental Death and Dismemberment Plan ("GuideStone Life Plan") underwritten and administered by Unum. If you are covered by a GuideStone Life Plan, your GuideStone Life Plan booklet will tell you if you may be eligible for the Premium Waiver benefit.

If you become totally disabled as defined by a GuideStone Life Plan in which you participate, the Premium Waiver benefit may allow you to continue your GuideStone Life Plan coverage at no cost to you or your employer.

When you are eligible for a Premium Waiver benefit

You are eligible for a Premium Waiver benefit if you meet **all** of these conditions:

- You are covered by a GuideStone Life Plan that makes you eligible for the Premium Waiver benefit;
- You become "totally disabled" as defined by your GuideStone Life Plan prior to age 60;
- You are continuously disabled for a period of nine consecutive months during which you pay premiums; and
- You file a claim and are approved for a Premium Waiver benefit.

If you are eligible, your claim will be sent to Unum for further review and processing. See **How to submit a claim** below.

When your Premium Waiver benefit begins

Your Premium Waiver benefit begins nine months after the last day you worked before becoming totally disabled if you apply for and are approved for premium waiver within those nine months. If you apply more than nine months from the last day you worked before becoming totally disabled, your Premium Waiver benefit, if approved, will be effective the day GuideStone received your claim.

When your Premium Waiver benefit ends

Your Premium Waiver benefit ends on the earliest of these dates:

- When you are no longer totally disabled as defined by your GuideStone Life Plan.
- On January 1 following the date you reach age 70 (If you were approved for a Premium Waiver benefit for your GuideStone coverage before January 1, 1999, your Premium Waiver benefit will continue as long as you remain totally disabled as defined by your GuideStone Life Plan, regardless of your age).

Effect on coverage

As long as you are on a Premium Waiver benefit:

- You may not upgrade or add any additional GuideStone Life Plan benefits; and
- Your GuideStone Life Plan coverage will be reduced effective January 1 following the date you reach age 65 to the greater of 65 percent of the then in force coverage amount or the minimum specified in the GuideStone Life Plan in which you participate.

How to submit a claim

You may file a claim or your beneficiary or a representative may file a claim on your behalf.

You should file a claim for benefits with GuideStone within 90 days of the date of the last day you worked due to total disability or as soon as reasonably possible. To obtain the form, call GuideStone at 1-888-98-GUIDE (1-888-984-8433).

You must return the completed form to:

GuideStone Financial Resources
Insurance Operations Claims Unit
2401 Cedar Springs Road
Dallas, Texas 75201-1498

How your claim is handled

Unum processes claims after it receives the required form from GuideStone, and any other information that it may need. You will need to promptly respond to any request for additional information from Unum, and check with your doctor to make sure any requested information is sent.

Unum has the right to have another doctor examine you while it is reviewing your claim for a Premium Waiver benefit. It may do this more than once if Unum determines it is reasonable to do so. You do not have to pay for this physical examination, but if you do not agree to the exam, you may be denied benefits. After its review, Unum will notify you of its decision.

What happens if your claim is denied

Unum will notify you if it denies your claim for a Premium Waiver benefit. If you disagree with that decision, you can ask that Unum review the denial. Unum has an internal appeal process for handling disputes about claims decisions. Unum will tell you how to ask for a review if and when Unum notifies you that your claim has been denied.

If Unum completes the appeals process and still denies your claim, you will receive a final denial letter from Unum. Unum's decision is final and binding.

Limitation on legal action

You must go through every step of the claims process described above before you can file suit in court or take any other legal action to obtain GuideStone Plan benefits.

Right to amend or terminate Premium Waiver Benefits

GuideStone may terminate the Premium Waiver benefit provision in the Life Plan at any time for any reason.

GuideStone also can change any or all of the provisions of Premium Waiver benefit at any time and for any reason. It does not have to notify you first. Any change may cause your benefits to be different than those described in this booklet.

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