

# Cornering the right solution

In a downturn economy, Cornerstone Baptist Church in Arlington, Texas, is feeling the pinch. “We’re feeling the budget crunch too, just like any other ministry,” said Sylvia King, church administrator. “We try to identify a benefits package for our employees that’s effective and warrants the cost.”

Faced with a shrinking budget, Cornerstone consulted with a broker to try to save money on their insurance costs. The proposals they received looked attractive, and seemed like a good fit for their needs.

## Learning from experience

“We switched from GuideStone to another company. But it didn’t work out the way we’d hoped.” Cornerstone discovered that while the initial rates looked good, the coverage and service didn’t match what they’d come to know with GuideStone. “While the company was a good provider, they didn’t meet our needs like GuideStone had.”

“I’m constantly inundated with people who want to sell to me. They all say that they’re going to save me money. I have to weigh it all very carefully.” Cornerstone always seeks ways to be the best steward of their budget, including looking for competitive health plan rates. But the right plan is about more than just rates. Says King, “We found out through experience. You can’t just look at the cheapest plan. Cutting corners and trimming the budget – this is not the place to do it.”

“Choosing how you save money isn’t always easy. The utility companies – now that’s easy. But medical coverage is not. I have the staff and their families to keep in mind. I try to do what’s right for them. Comparing apples to apples is so important because their healthcare is in my hands.”

## A partnership that works

GuideStone was happy to welcome Cornerstone back and continue their 10-year working relationship. Given the church’s many challenges, GuideStone’s representative worked diligently

## Cornerstone Baptist Church

Arlington, Texas

### Church statistics:

- 3,000 membership
- 22 employees covered under group health benefits
- 10-year relationship with GuideStone
- Other GuideStone products:
  - Term Life
  - Dental
  - Disability
  - AD&D
  - Personal Accident
  - Retirement

### Challenge

- Cost-effective solution including rich benefits
- Finding the right benefits partner

### Solution

- Trustworthy relationship with GuideStone
- On-site visit to help employees understand their options

### Results

- Reliable benefit plans
- Added a higher deductible PPO

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*“Our pastor has been extremely pleased with the coverage.”*

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2401 Cedar Springs Road | Dallas, TX 75201-1498  
1-888-98-GUIDE (1-888-984-8433) | [www.GuidestoneInsurance.org](http://www.GuidestoneInsurance.org)

to help them find the right solution that would balance quality benefits with cost effectiveness. After discussing several options, Cornerstone decided to offer their previous PPO plan and add a second option, a higher deductible plan. This would give employees who were paying for family coverage additional choices in terms of cost.

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*“I can pick up the phone and talk to someone who can get me answers without going through red tape.”*

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As expected, there were many questions about the new coverage. To help ease the transition back to GuideStone, their GuideStone representative, Shelia McAnally, visited the church in person.

Working together, McAnally and King held face-to-face meetings with staff. “We felt it was important to discuss the new plans with the staff to avoid anxiety or confusion. Shelia explained the changes and discussed the reasons behind them with the staff. She carefully went through the differences between the plans and helped with enrollment. The process went very smoothly.”

### Getting the whole package

Like many churches with limited staff, Cornerstone doesn't have an HR department. “That's just one of the many hats I wear. The people at GuideStone are very personable and quick to respond. I can pick up the phone and talk to someone who can get me answers without going through red tape.”

Through it all, King maintains that the value GuideStone provides goes well beyond price or quality benefits. “Choosing on price won't get it done. You have to look at what you're getting, from benefits to providers to customer service,” says King. “With GuideStone, I can be sure we're getting the whole package.”

## Experience the difference

Cornerstone Baptist Church has been experiencing the GuideStone difference for 10 years – and counting. And so have many others churches just like yours.

### A heart for ministry

We understand ministry and our recommendations aren't motivated by profit.

### Creative solutions to your benefits challenges

We'll help you find the right balance of cost and benefits so you can focus on your ministry objectives.

### Above and beyond at all times

We want to build a relationship with you through your GuideStone representative. Whatever your challenge, we'll work with you to find your best solution.

GuideStone would like the opportunity to work with your ministry to create an employee benefits program that's just right for you. The right employee benefits program should protect your employees and support your ministry by sharing your values, reflecting your goals and helping you stretch your ministry dollar.