

# No longer a *little fish* in a big pond

Valley Creek Church in Flower Mound, Texas faced a serious challenge. Their budget was stretched thin. “Our overall budget was reduced year over year. But we want to continue to provide benefits to our staff,” said Eric Hill, business administration director. He was stuck between a rock and a hard place. Though he was happy with the GuideStone coverage currently in place, Hill consulted with a broker to get a fuller view of his options.

The broker came back with disappointing but expected news. “The rates in Texas were just too high. I had to wrestle with the budget as well as what’s best for our employees. It was a balancing act.” With no easy fix out in the marketplace, Valley Creek Church stayed with GuideStone knowing they’d have help in finding a solution.

## Finding the right fit

“We’d originally had a GuideStone plan that was paired with a Health Savings Account. But because of several high claims, our rates had increased dramatically. We needed a change.” The choice came down to reducing benefits or making plan changes to control costs.

Working with Hill and the leadership at Valley Creek, GuideStone’s insurance representative developed a model that laid out all of Valley Creek’s plan options. The model forecasted various scenarios, including the cost of different plan designs and options with a Health Reimbursement Arrangement (HRA). This helped the group consider a number of factors rather than just focusing on cost.

Hill and the finance committee even considered abandoning a group health plan in favor of offering the staff a lump sum to pay for their own individual policies. However, this would burden employees with finding their own coverage. “I’ve been denied coverage before. I know what it’s like and it’s not fun.” Hill knew that was not in the best interest of the staff.

## Valley Creek Church

Flower Mound, Texas

### Church statistics:

- 2,200-2,300 weekly attendance
- 18 employees covered under group health benefits
- 5-year relationship with GuideStone
- Other GuideStone products:
  - Term Life
  - Dental
  - Property and Casualty\*
  - Retirement

### Challenge

- Several recent high claims
- Leadership changes

### Solution

- GuideStone built a model to display options
- Forecast plans for lowest rates
- Option of HRA

### Results

- Selected high-deductible PPO
- \$21,502.88 savings per year

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***“Rates, customer service and the network: three reasons why we’ll stay with GuideStone.”***

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\* Provided through GuideStone Agency Services

Valley Creek had an additional hurdle. “We’d just had our senior pastor transition. There was a lot of change, and it was a stressful time. I had to find the easiest, most effective solution. When I looked at plan options, the HRA really stood out. Because our church was in transition, I decided to table that option for next year. But it’s good to know it’s there.”

GuideStone continued to work with Hill to find the right solution. They settled on a traditional PPO plan with a higher deductible. Moving to this plan saved them about \$21,502 a year, which allowed Valley Creek to continue offering benefits without shifting more of the cost of coverage to their employees.

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*“Anytime I call or email,  
I’ll get a response right away.  
That’s just how GuideStone operates.”*

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### Committed to customer service

GuideStone is solely focused on providing benefits to ministries like Valley Creek. “When we weren’t with GuideStone, we felt like a little-bitty fish in a very big pond. Trying to negotiate coverage on our own was a real challenge. We’re just 18 people in a health plan.”

Hill inherited responsibility for the benefits program from another staff member a few years ago and plans to hand it off to a colleague this year. With GuideStone, he is confident those transitions will go smoothly.

“GuideStone is very responsive anytime we have a question or issue. Even if it’s not GuideStone’s problem, they never pass the buck. I really appreciate their customer service.”

### Constant contact to keep me informed

“I’ll get emails from Ellen Smith [in Insurance Operations] updating me on healthcare reform or compliance information – things that I need to know. I know that I can email or call her and she’s there for me. It’s the little things that make a big difference. GuideStone is there for us.”

### My healthcare reform advocate

“GuideStone keeps me up-to-date with healthcare reform and legislative changes. They even helped us when our tax attorney said we weren’t in compliance. I called on GuideStone for help. Within 24 hours, I had my answer. Turns out the tax attorney had mistakenly overlooked a clause in the legislation. I’m glad I have GuideStone as my advocate.”

**“GuideStone is so  
different than the world  
because it operates with a  
kingdom perspective.”**



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