

Plan Differences and Re-enrollment Considerations

At GuideStone[®], our Secure Health Plans are specially designed to emphasize coverage for more critical health conditions, so there are some unique differences between the plan's benefit structure and GuideStone's other plans.

Significant Plan Differences

- Each family member has a deductible.
 - » Secure Health 3000 has a \$3,000 per person deductible.
 - » Secure Health 6000 has a \$6,000 per person deductible.
 - » Secure Health 9000 has a \$9,000 per person deductible.
- Prescription coverage is limited to preventive medications required by the Affordable Care Act (ACA) except for abortion-inducing drugs, which are not a covered benefit. No other prescription coverage is provided.
- Out-of-network coverage is provided only for emergency care. Preauthorization is required for non-emergency, advanced imaging services.
- Secure Health Plans exclude coverage for some commonly covered benefits, including but not limited to mental health and substance abuse services, chiropractic services, allergy testing and hearing and speech exams. See the <u>Summary of Benefits and Coverage</u> for detailed benefit information.
- These plans may not be offered in conjunction with a Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA).

Secure Health Re-enrollment Considerations

If you realize the need for more extensive coverage after enrolling in Secure Health, you have options.

Enrolled members may move to any Value Health plan if they experience a qualifying special enrollment event during the plan year or during re-enrollment.

Once a member has enrolled in a Value Health plan, he or she can choose to enroll in a higher-benefit plan, such as a GuideStone Health Saver plan or Health Choice plan, if there is a qualifying special enrollment event during the plan year or during the next annual re-enrollment.

SECURE HEALTH PLAN

Enrolled in Secure Health Plan VALUE HEALTH PLAN

Experience a qualifying special enrollment event or annual re-enrollment

ANY GUIDESTONE PLAN

Experience a qualifying special enrollment event or annual re-enrollment



If you have additional questions, please contact us at <u>Insurance@GuideStone.org</u> or call **1-844-INS-GUIDE** (1-844-467-4843) to speak with a customer solutions specialist. We are available Monday through Friday between 7 a.m. and 6 p.m. CT for your convenience.

GUIDESTONE SECURE HEALTH PLANS SECURE HEALTH 3000 EPO SECURE HEALTH 6000 EPO SECURE HEALTH 9000 EPO