

TEAM Stateside Plan Changes

2026 Plan Changes

Health Plans

2026 Plan Changes

Health Choice 2000

There will be no plan changes for 2026.

Health Saver Standard

This plan will be updated to remain HSA-qualified.

- Deductible \$1,700/\$3,400 individual/family
- Maximum out-of-pocket (MOOP) \$3,400/\$6,800 individual/family

Important reminders and definition of terms:

Deductible – Claims for a family member are covered at plan co-insurance only when the family deductible is satisfied. All family members contribute toward the family deductible. The individual deductible is not applicable. Any individual amount only applies to employee-only coverage. This is considered a non-embedded deductible.

Maximum out-of-pocket (MOOP) (medical and prescription) – Family members meet only their individual MOOP and then their claims will be covered with no additional member cost share; if the family out-of-pocket limit has been met prior to their individual out-of-pocket limit being met, claims will be paid with no additional member cost share. This is considered an embedded MOOP limit.”

If you have any questions about this information, please contact Garrett Newton at Garrett.Newton@GuideStone.org.

ID Cards

Members will use their ID card for both health and prescription benefits. Only members who enroll in a new plan will receive a new physical ID card. All members can find up-to-date digital ID cards by logging in to MyHighmark.com.

Important Health Plan Reminders

Wellness Tools and Programs

Members have access to a variety of wellness tools and programs through their health plan. To educate them on these programs, distribute the [2026 Wellness Tools and Additional Benefits](#) handout or share the [Wellness Tools](#) webpage with your employees.

Introducing Cylinder – Your New Digestive Health Tool and App

This year, a new wellness tool to help you improve your GI digestive health is available through your health plan at no additional cost to you! The Cylinder program includes access to a dedicated team of health experts and tools, such as an at-home microbiome test. To take advantage of this product, encourage your employees to learn more and claim their benefit.

Patient Advocacy

Highmark patient advocates are your team of medical, benefits and service experts who can help you understand your benefits and find high-quality health care.

- Find providers, including highly rated specialists
- Set up appointments
- Manage ongoing health conditions
- Guide you to find the right care
- Answer plan benefit questions
- Set up your online account

Visit [MyHighmark.com](https://www.MyHighmark.com) | Install the [My Highmark app](#)
Call **1-866-472-0924** (the number on the back of your ID card)

Prescription Plans

Benefit Changes

All Plans

There will be no plan changes for 2026.

Network Reminder

All Plans

New members enrolling in a health plan should designate their [preferred major national retail pharmacy](#) between **CVS® and Walgreens®** on [Express-Scripts.com](https://www.Express-Scripts.com). Existing members can [change their preference](#) each calendar year on [Express-Scripts.com](https://www.Express-Scripts.com).

Prescriptions may be filled at a preferred major retail pharmacy, CVS or Walgreens, or any of the other 50,000+ in-network pharmacies across the nation that do not require a designation or preference online.

Dental Plans¹

Benefit Changes

Premier Dental Care Plans

There will be no plan changes for 2026.

Cigna Dental Care® DHMO Plan

There will be no plan changes for 2026.

Cigna dental cards will be in digital form only. Members can access their ID cards on [my.Cigna.com](https://www.my.Cigna.com).

¹These Cigna insurance products are provided by Cigna Health and Life Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.

Vision Plans²

Benefit Changes

All Plans

There will be no plan changes for 2026.

VSP vision cards are only available digitally on [VSP.com](https://vsp.com).

Term Life and Accident Plans

Term Life Plans

No plan changes to term life plans for 2026.

Accident Plans

No plan changes to accident coverage for 2026.

²These VSP vision insurance products are provided by Vision Service Plan Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.