

The Evangelical Alliance Mission

Long Term Domestic Global Worker and Staff
Dental and Vision Benefits



GuideStone®

Agenda

- Dental Plans
- Vision Plan
- How to Enroll

The background features a white upper half and a lower half composed of overlapping green geometric shapes. A thin vertical line is positioned to the left of the text.

Dental Plans

Premier and Cigna Dental Care DHMO Plans

Plan Comparison

Dental Plan Benefits	Premier Dental Care	Cigna Dental Care DHMO
Providers	May use any dentist or save money by using in-network providers	Benefits available exclusively from Cigna DHMO network dentists – No out-of-network benefits
Deductible (per person, per year)	\$50	No deductible
Annual maximum benefit (applies to all classes)	\$1,500	No annual maximum benefit
Preventive services	100%	\$5 office visit co-pay, plus applicable fee (if any) ¹
Basic services	80%	\$5 office visit co-pay, plus applicable fee ¹
Major services	50%	\$5 office visit co-pay, plus applicable fee ¹
Orthodontic maximum	50% with a lifetime maximum benefit of \$1,000	\$5 office visit co-pay, plus applicable fee ¹ (24-month limitation)

¹Fees are based on the [Cigna Dental Care DHMO Patient Charge Schedule \(W1-V9\)](#).

Premier Dental Care Plan

Dental Plan Benefits	
Providers	May use any provider or save money by using in-network providers
Annual deductible (per person, per year)	\$50
Annual maximum benefit (applies to all classes)	\$1,500
Preventive services	100%
Basic services	80%
Major services	50%
Orthodontic maximum	50% with a lifetime maximum benefit of \$1,000

Choosing a Provider

Premier Dental Care Plans

- You may use any dentist nationwide.
- There are two tiers of network coverage:
 - In-network (Cigna Dental participating dentist)
 - Receive deepest discounts.
 - No balance billing.
 - Provider files claims.
 - Out-of-network
 - No discounts — you are charged the maximum reimbursable amount.
 - Provider may balance bill, meaning you will be responsible for any billed amount in excess of the in-network rate.
 - Member is responsible for filing claims.



To find a provider go to [my.Cigna.com](https://my.cigna.com) or call 1-800-CIGNA24.

Cigna Dental Care DHMO Plan

Dental Plan Benefits	
Providers	Benefits available exclusively from Cigna DHMO network dentists No out-of-network benefits
Annual deductible (per person, per year)	No deductible
Annual maximum benefit	No annual maximum benefit
Preventive services	\$5 office visit co-pay, plus applicable fee (if any) ¹
Basic services	\$5 office visit co-pay, plus applicable fee ¹
Major services	\$5 office visit co-pay, plus applicable fee ¹
Orthodontic maximum	\$5 office visit co-pay, plus applicable fee ¹ (24-month limitation)

¹Fees are based on the [Cigna Dental Care DHMO Patient Charge Schedule \(W1-V9\)](#).

Choosing a Provider

Cigna Dental Care DHMO Plan

- You must choose a Cigna DHMO-participating primary dentist or facility.
- You must use the Cigna DHMO-participating primary dentists and specialists to receive benefits. **No benefits are available from non-Cigna DHMO dentists.**
- Charges for services are based on a fee schedule.
- For an electronic version of the *Cigna Dental Care DHMO Patient Charge Schedule*, visit [**GuideStone.org/DHMOschedule**](https://www.guidestone.org/DHMOschedule).



To find a provider go to [**my.Cigna.com**](https://my.cigna.com) or call 1-800-CIGNA24.

Healthy Rewards® Program

Cigna Dental Network

- Healthy Rewards is included with all dental plans.
- To access your benefits:
 - Mention Healthy Rewards when making appointments.
 - Provide Cigna ID card at time of service or purchase.
- For more information:
 - Log into [my.Cigna.com](https://my.cigna.com).
 - Look for “Discount Programs — Healthy Rewards” under the “Review My Coverage” tab.

Healthy Rewards® Program

Cigna Dental Network

- Vision network savings program available through a Cigna Vision network eye care professional includes:
 - \$10 off contact lens exam and \$5 off routine exam
 - Up to 40% off retail price on most frames (when a complete pair of glasses is purchased)
- Weight management programs
- Fitness Center Discounts
- Nutritional supplements
- And much more!

The background features abstract green geometric shapes, including a large triangle on the left and a smaller one on the right, set against a white background. A thin vertical line is positioned to the left of the text.

Vision Plan

Vision Plan – VSP

In-network

- You can look up VSP Choice network providers online at [**VSP.com**](https://www.vsp.com).
- \$10 co-pay for annual vision exam.
- Frames covered up to \$130.
- Featured frames covered up to \$150.
- \$25 co-pay for lenses.
- No ID cards; in-network providers have direct access to VSP enrollment information.
- No claims to submit: pay your share of the cost at the time of appointment and VSP will submit a claim for their portion.

For additional vision information please view [**Long Term Global Worker and Staff VSP Member Benefit Summary**](#)

Vision Plan – VSP

Out-of-network

- VSP will reimburse services up to a fixed amount.
- You will need to pay the provider for the full cost and then submit a claim to VSP for re-imbusement.

For additional vision information please view [Long Term Global Worker and Staff VSP Member Benefit Summary](#)



How to Enroll

ENROLLMENT

Medical, Dental, Life, AD&D, Vision and HSA Enrollment

- Medical, Dental, Life and AD&D Enrollment – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Stateside” button and go to “GuideStone Forms” to access the appropriate enrollment form.
- Vision Plan (VSP) Enrollment (Long Term Global Worker and Staff) – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Stateside” button and go to “GuideStone Forms” to access the **[Long Term Domestic Global Worker and Staff VPS Plan Enrollment Form](#)** form.
- Health Savings Account (HSA) Enrollment (Long Term Global Worker and Staff) – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Stateside” button and go to “403b/HSA Information/Forms” to access the enrollment form.

ENROLLMENT

How to Find Answers

- If you have any questions regarding enrollment, changes or your employee benefits, please contact your benefits administrator at **Benefits@Team.org**.
- If you have questions about your new GuideStone benefits please call Wade Wilkerson at 214-720-6562 or email **Wade.Wilkerson@GuideStone.org**.

Before You Receive Your ID Cards

- After the effective date of coverage, if you need to see a doctor or fill a prescription and you haven't received your ID cards, you can view your cards online. Please see your **Domestic Long Term and Mid Term Global Workers and Staff Benefits Guide** for details.
- Watch the mail for TWO ID cards.
 - Medical and Pharmacy
 - Dental (If elected)

Order replacement or additional medical cards at **GuideStoneHealth.org** or call 1-855-497-1230.

For dental card information go to **my.Cigna.com** or call 1-800-CIGNA24.

This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GuideStone. Limitations and exclusions apply. This material is a general summary of the plans. The official plan documents and contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. In the event of a conflict with the description in this material, the terms of the official plan documents and contracts will control its operation.

GuideStone reserves the right to change or cancel these programs at any time. This material does not imply an employment contract or guarantee of benefits. Medical underwriting could be required.

GuideStone Insurance Products and Services

Health | Dental | Life | Disability

1-844-INS-GUIDE • *GuideStone.org*

