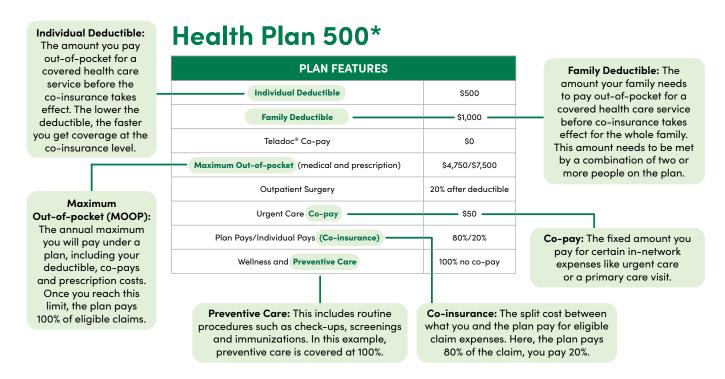


Health Plans

Made Simple

When looking for a health plan that meets your ministry's needs, you may come across unfamiliar plan details and terms. At GuideStone®, our goal is to equip you to make the best decisions for your ministry.

Here are the key features you need to know.



Preferred Provider Organization (PPO) Plan: A type of health plan that contracts with health care providers — such as hospitals and doctors — to create a network of participating providers. You pay less if you use providers that belong to the plan's network; however, you can use doctors, hospitals and providers outside of the network at an additional cost.

Exclusive Provider Organization (EPO) Plan: A managed care plan where services are covered only if you go to health care providers, specialists or hospitals in the plan's network (except in an emergency).

High Deductible Health Plan (HDHP): A plan with a higher deductible than a traditional health plan because it is designed to be used with a Health Savings Account (HSA), allowing you to pay for qualified medical expenses with tax-advantaged dollars.

We're here to advocate for your ministry's well-being. Need more help? Reach out to better understand your health plan terminology and options.

Visit <u>GuideStone.org/HealthPlans</u> or give us a call: **1-844-INS-GUIDE** (1-844-467-4843), Monday through Friday, from 7 a.m. to 6 p.m. CT.

