

# GUIDESTONE INSURANCE PRODUCTS AND SERVICES

2024 Personal Plans Product Guide





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# GUIDESTONE: COMMITTED TO YOUR MISSION



GuideStone believes when the body of Christ is healthy, it's free to transform the world — and we want to help guide and equip you and your ministry to do just that.

Ministries and individuals who use GuideStone® insurance products and services tell us how much they appreciate our commitment to providing medical coverage that reflects their biblical values. They have discovered that with GuideStone, they get quality coverage that will not force them to compromise their Christian convictions.

## A Provider Who Understands Ministry

With GuideStone, you get more than insurance, because serving you is our ministry. We've been working with individuals, churches and ministry organizations for more than a century, so we understand the unique challenges you face. That's why our products and services are designed with your needs in mind.

Your GuideStone **coverage options** include:



**Medical coverage for individuals**



**Medical coverage for new hires of employers who offer GuideStone insurance products and services**



**Dental coverage**



**Vision coverage**



**Life and accident coverage**



**Disability coverage**

## Two Easy Ways to Get Started



### Make a Phone Call

Call 1-844-INS-GUIDE (1-844-467-4843) to speak with a customer solutions specialist.



### Ready to Get a Quote

Visit  
[GuideStone.org/GetAQuote](https://www.guidestone.org/GetAQuote)

# PERSONAL PLANS MEDICAL PLANS

GuideStone offers a variety of health plans to meet your ministry needs.

With GuideStone, you're not alone. If you need help determining the best coverage option for you and your family, contact a GuideStone customer solutions specialist at **1-844-INS-GUIDE** (1-844-467-4843). Specialists are available Monday–Friday, 7 a.m. to 6 p.m. (CT). You may also contact us via email at [Insurance@GuideStone.org](mailto:Insurance@GuideStone.org).



## Choice PPO

Choice PPO plans come with a full range of benefits and the choice to use either Highmark Blue Cross Blue Shield's nationwide network or out-of-network providers.

### Choice PPO plans include:

Personal Health Choice 1000      Personal Health Choice 2000      Personal Health Choice 3000<sup>1</sup>



## Access EPO

Access EPO plans offer more affordability by providing coverage only within the Highmark Blue Cross Blue Shield network while still covering out-of-network emergency care.

### Access EPO plans include:

Personal Health Access 2000 EPO      Personal Health Access 6000 EPO<sup>1</sup>  
Personal Health Access 3000 EPO<sup>1</sup>      Personal Health Access 7500 EPO<sup>1</sup>  
Personal Health Access 5000 EPO<sup>1</sup>



## HSA Q

HSA Q plans are qualified high deductible health plans that can be paired with a Health Savings Account (HSA) so you can use tax-advantaged dollars to pay for qualified medical expenses.

### HSA Q plans include:

Personal Health Saver 2800      Personal Health Saver 3800 EPO<sup>1</sup>      Personal Health Saver 7000 EPO<sup>1</sup>



## Basic Plus

Basic Plus plans offer a low monthly cost and are designed for those who only go to a doctor a few times a year and need basic prescription coverage.

### Basic Plus plans include:

Personal Value Health 5000<sup>1</sup>      Personal Value Health with Rx Deductible EPO<sup>1,2</sup>      Personal Value Health 7500 EPO<sup>1,2</sup>



## Basic Limited

Basic Limited plans have the lowest monthly cost and are ideal for healthy individuals on a budget. These plans provide financial protection from catastrophic claims and have a \$0 co-pay for preventive care, Teladoc® (telemedicine) and ACA-mandated preventive drugs.

### Basic Plus plans include:

Personal Secure Health™ 3000 EPO<sup>1,2</sup>      Personal Secure Health™ 6000 EPO<sup>1,2</sup>      Personal Secure Health™ 9000 EPO<sup>1,2</sup>

<sup>1</sup>These plans do not constitute "creditable coverage" for Massachusetts residents

<sup>2</sup>This plan is not considered "creditable coverage" under Medicare Part D for active members age 65 and older. Members in this plan could incur late enrollment penalties from Medicare.

# HEALTH PLANS MADE SIMPLE

When looking for a health plan that meets your ministry needs, you will face a multitude of plan details, terms and numbers, and it’s often hard to keep them straight. At GuideStone, our goal is to equip you with the information you need to make the best decisions for your ministry.

## These terms are commonly used when discussing health plan types.

- **Preferred Provider Organization (PPO) Plan:** A type of health plan that contracts with medical 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 doctors, 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 insurance plan because it is designed to be used with a health savings account (HSA) allowing you to pay for certain medical expenses with tax-advantaged dollars. For an HDHP to be considered qualified, it also has to conform to established federal guidelines, including minimum deductible, out-of-pocket maximums and HSA contribution limits.

You can find additional health plan vocabulary at [Help.Guidestone.org/HealthPlanVocabulary](https://www.guidestone.org/HealthPlanVocabulary).

**Deductible:** The amount you pay out-of-pocket for a covered health care service before the co-insurance takes effect. The lower the deductible, the faster you get covered at the co-insurance level.

## Personal Plan 500\*

PLAN FEATURES	
Deductible for Individual	\$500
Deductible for a family	\$1,000
Teledoc® co-pay	\$0
Maximum out-of-pocket (medical and perscription)	\$4,750/\$7,500
Outpatient Surgery	20% After deductible
Urgent co-pay	\$50
Plan pays/individual pays (co-insurance)	80%/20%
Wellness & Preventive Care	100% No Co-Pay

**Family Deductible:** The amount your family needs to pay out-of-pocket for a covered health care service before co-insurance takes effect for the whole family. This amount needs to be met by a combination of two or more people on the plan.

**Maximum Out-Of-Pocket (MOOP):** The absolute maximum you will pay under a plan, including your deductible, co-pays and prescription costs for covered services. Once you reach this limit, the plan pays 100% of claims.

**Co-Pay:** The fixed amount you pay for certain in-network expenses like a primary care visit and Teladoc®.

**Preventive Care:** This includes routine procedures such as check-ups, screenings and immunizations.

**Co-Insurance:** The split cost between what you and the plan pay for eligible claim expenses. Here, the plan pays 80% of the claim, and you pay 20%.



Visit [GuideStone.org/IndividualHealthPlans](https://www.guidestone.org/IndividualHealthPlans) or give us a call at 1-844-INS-GUIDE (1-844-467-4843), Monday through Friday, from 7 a.m. to 6 p.m. CT.

\*Personal Plan 500 is a fictional plan for illustrative purposes.

# WELLNESS TOOLS AND PROGRAMS



Staying healthy is easier than ever — your employees just need the right tools! Learn what's available in your Highmark Blue Cross Blue Shield medical plan.

Visit [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools).

## Quantum Health

Think of Quantum Health as your employee's personal team of nurses, benefit experts and claims specialists who will do whatever it takes to support their unique health care needs. Quantum Health is the one resource to contact whenever your employees need help with their medical, wellness or pharmacy benefits.

**Quantum Health is just a tap, click or call away.**

**You have one mobile app, one website and one phone number.**

Quantum Health App | [GuideStoneHealth.org](https://www.guidestonehealth.org) | 855-497-1230



### See What GuideStone Members are Saying About Quantum Health

"I was so hesitant to call in today as I have no idea what I am talking about when it comes to health insurance. I had the pleasure of speaking with Kamron and he did such an amazing job calming me down and helping me understand what I was asking. He was so excellent and he really heard my concerns and helped me out tremendously. He's a keeper for sure and did an EXCELLENT job!"

"Carolyn did such an excellent job. I felt like she listened to me, she heard my concerns, she was solutions oriented, she researched everything thoroughly, and most of all she connected with me as an individual. It was an excellent experience, which does which doesn't happen often, and I got off the call feeling so happy with my experience! She made me feel seen and heard, and I cannot tell you how much that meant to me and made my day!"

"I wanted to leave a glowing review for Tamika. She went above and beyond to assist me with questions I had regarding my son's plan. She even called me back to provide an update and that she was able to connect with the doctor's office. She was patient, kind and so very helpful especially with these insurance things we do not understand. Thank you for having Tamika as an employee!"

## Save on Health Care

- [Quantum Health Care Finder](#) enables employees to stay in-network and estimate their cost.
- [SmartShopper](#)® allows employees to earn cash rewards of up to \$1,000 and reduce their out-of-pocket health care costs by shopping for health care procedures with SmartShopper.
- [Teladoc](#)® (telemedicine provider) means that your employees have access to U.S. board-certified doctors, including pediatricians, all day, every day — even holidays for general medical care. Teladoc services include [General Medical](#), [Dermatology](#) and [Mental Health](#).

## Take Charge of Your Health

- [Quantum Health](#) offers you a comprehensive set of tools, resources, care management, wellness and member solutions like [health coaching](#) and the [Early Steps Maternity program](#).
- [Blue Distinction](#)® [Centers](#), high-quality hospitals, can lower the chance of complications and shorten stays. Blue Distinction is a designation awarded by the Blue Cross and Blue Shield Association to hospitals proven to deliver superior results for complicated, costly procedures.
- [Sword Virtual Physical Care Program](#) pairs members virtually with a sword-licensed physical therapist, who assesses their pain and tailors a program to their unique needs. Sword offers a digital solution for those experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee or ankle. Utilizing wearable FDA-listed motion sensors and the sword tablet to guide movement, the physical therapists evaluate real-time biofeedback as members go through their exercise sessions. The physical therapist provides ongoing virtual support and guidance throughout the program and is available for questions along the journey. Your employees will have access to this benefit at no cost and with **no visit limitations**.
- [Twin Health](#) delivers individualized guidance to help members with Type 2 diabetes. It is a dynamic, digital representation of a person's unique metabolism, built from thousands of data points gathered daily from non-invasive wearable sensors and self-reported preferences.

Medicare-coordinating plans are excluded from wellness tools and additional benefits.



To learn more, visit [GuideStone.org/WellnessTools](https://www.GuideStone.org/WellnessTools).

# ADDITIONAL BENEFITS

Your GuideStone medical plan protects **more than your health**. It also provides for your entire well-being with these additional benefits.

Visit [GuideStone.org/AdditionalBenefits](https://www.GuideStone.org/AdditionalBenefits).

- **BCBS Global<sup>®</sup>Core** — Members traveling outside the United States have access to doctors and hospitals in more than 200 countries and territories around the world. Download the [BCBS Global Core app](#) or go to [BCBSGlobalCore.com](https://www.BCBSGlobalCore.com) to help you find doctors, translate medical terms and access emergency care information when you're outside the United States.
- **Blue365<sup>®</sup>** — This member discount program can help you save on products and services that are not part of your medical coverage. To browse all the deals, go to [Blue365Deal.com](https://www.Blue365Deal.com).
- **Experian IdentityWorks<sup>SM</sup>** — Highmark BCBS provides Experian IdentityWorks to help members who are victims of identity theft. Enrollment is required at [ExperianIDWorks.com/Highmark](https://www.ExperianIDWorks.com/Highmark). Members must provide their personal information to enroll online or via phone.
- **Vision benefit** — For individuals in most of GuideStone's plans, your vision benefit covers one annual eye exam per covered family member. The coverage does not include the cost of glasses or contact lenses. You must use an in-network provider to receive this benefit. The vision benefit is not available in all plans.



# PERSONAL PLANS: ELIGIBILITY REQUIREMENTS



Individuals are eligible to participate in GuideStone's Personal Plans if they:

- Are paid employees of an eligible church, agency or institution affiliated with or that shares common religious bonds with the Southern Baptist Convention
- Work 20 or more hours per week

## Medical, Dental and Vision

You may apply without providing evidence of good health if you experience one of the following events:

- **New employment:** New employees are eligible to enroll in a plan within the first 60 days at an eligible employer. Coverage will be effective the first day that the employee reports to work.
- **Work schedule increases to 20 or more hours per week:** Existing employees who transition from working fewer than 20 hours per week to working 20 or more hours per week become eligible to enroll within 60 days of their hours increasing. Coverage will be effective on the date hours increase to 20 or more per week.
- **Certain special enrollment events:** Current employees (or eligible dependents) who experience a special enrollment event — such as marriage, birth or placement for adoption — become eligible to enroll within the first 60 days of the special enrollment event.

You may also apply for medical coverage by providing evidence of good health at any time or if you experience the special enrollment event of loss of coverage.

**Please note:** Employees of employers with more than 10 employees are not eligible:

- For loss of coverage changes
- To apply for enrollment at any time

## Term Life, Accident and Disability Coverage

Individuals who are eligible to participate in GuideStone's ancillary Personal Plans must submit an [Evidence of Good Health Application](#) for you and all family members requesting disability and term life coverage.

## Medical Evidence

Please allow up to eight weeks for your application to be processed. You will receive written notification once a decision is made.



### Need to Learn More?

Contact a GuideStone customer solutions specialist at **1-844-INS-GUIDE** (1-844-467-4843) regarding eligibility, enrollment or plan options. Specialists are available Monday–Friday, 7 a.m. to 6 p.m. CT. You may also contact us via email at [Insurance@GuideStone.org](mailto:Insurance@GuideStone.org).

# WE'VE COME A LONG WAY TOGETHER **IN MINISTRY.**

**GuideStone cares about your health in retirement.**

## **Maximize Medicare with a GuideStone Care Plan.**

Our Medicare-coordinating plans combine one-stop convenience with a great price for retirees age 65 and older.

By signing up for an available GuideStone plan at your initial Medicare eligibility date, you will receive Medicare-coordinating benefits and Part D (prescription) coverage. Members also will have extra coverage for some non-Part D prescriptions.

GuideStone also makes available Medicare Advantage plans. If you want additional information, please contact a customer solutions specialist.

The Humana Medicare Advantage plans are made available to eligible members through GuideStone Agency Services, an affiliate of GuideStone Financial Resources. These plans and the coverages provided by the plans are designed and governed solely by Medicare and administered solely by The Centers for Medicare and Medicaid Services.



**Before you make any decisions,**  
we encourage you to call **1-844-INS-GUIDE**  
(1-844-467-4843) to speak with a customer solutions specialist.



