

GUIDESTONE INSURANCE PRODUCTS AND SERVICES

2023 Personal Plans Product Guide





TABLE OF CONTENTS

PERSONAL PLANS: MEDICAL COVERAGE	3
HEALTH PLANS MADE SIMPLE	4
WELLNESS TOOLS AND PROGRAMS	5
ELIGIBILITY REQUIREMENTS	7

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.



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 3000¹



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 EPO¹
Personal Health Access 3000 EPO¹ Personal Health Access 7500 EPO¹
Personal Health Access 5000 EPO¹



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 EPO¹ Personal Health Saver 7000 EPO¹



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 5000¹ Personal Value Health with Rx Deductible EPO^{1,2} Personal Value Health 7500 EPO¹



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^{1,2} Personal Secure Health™ 6000 EPO^{1,2} Personal Secure Health™ 9000 EPO^{1,2}

¹These plans do not constitute "creditable coverage" for Massachusetts residents

²This 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.



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.

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

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.

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 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).

Access MyQHealth by Quantum Health

Think of MyQHealth 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. MyQHealth is the one resource to contact whenever your employees need help with their medical, wellness or pharmacy benefits.

MyQHealth is just a tap, click or call away.

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

MyQHealth - Care Coordinator app | [GuideStoneHealth.org](https://www.guidestonehealth.org) | 855-497-1230



See What GuideStone Members are Saying About MyQHealth

"Linda, my Care Coordinator, has been the biggest blessing. Just being able to talk with someone about the struggles I'm facing but also having her support as I continue to push toward certain goals has been the boost of encouragement I needed."

"I wanted to share the top notch service experience I had with Scott today. I was working through what to me was a complex issue regarding getting an authorization on file. As soon as I explained the issue to Scott, he reassured me that he could outreach to my providers office and assist in obtaining the authorization. He not only got my authorization on file, but he also called me back to let me know it had been approved. He truly went above and beyond and went the extra mile!"

"I just spoke with Chris, and I cannot tell you how thankful I am that I was able to speak with her today. She is so helpful and extremely patient. She was kind and engaged with me during the entire call. Chris gave me a detailed plan of what she was going to do and included a timeline of what her follow through will look like! I was extremely anxious when I called in due to my medical bills coming in and Chris completely took that anxiety away for me, and I am just so thankful for her!"

Save on Health Care

- [MyQHealth CareFinder](#) 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.

TAKE CHARGE OF YOUR HEALTH

[MyQHealth](#) 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, ankle or pelvic area. 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/wellness-tools).

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 and Dental Plan Eligibility

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 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.

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. Participants also will have extra coverage for some non-Part D drugs.



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.



GuideStone®