

CONSUMER-DRIVEN PLAN

Health Saver 2800

GuideStone's Health Saver 2800 is a Health Savings Account (HSA)-qualified High Deductible Health Plan (HDHP) designed to be paired with a tax-advantaged HSA. If you do not intend to use your Health Saver plan with an HSA, it may not be the right plan for you.

Effective January 1, 2022

Medical Benefits		Health Saver 2800 ¹
	Annual deductibles: individual/family	\$2,800/\$5,600
	Plan pays/individual pays (co-insurance) (after deductible)	80%/20% ²
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$7,050 individual coverage only \$8,700/\$14,100 Individual/family
	Wellness and preventive care visit (in-network, per Preventive Schedule) (no deductible)	100%
	Primary care or retail clinic visit/specialist visit co-pay (after deductible)	80% ²
	Teladoc ³ (after deductible)	100%
	Urgent care (after deductible)	80% ²
In-network	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility (after deductible)	80% ²
	Hospital inpatient (including maternity)	80% ²
	Emergency room services (per visit)	After deductible, \$250 co-pay, then 80% ²
	Emergency room services — care for non-emergencies	After deductible, \$250 co-pay, then 80% ²
	Mental health/substance abuse — inpatient	80% ²
	Mental health/substance abuse — office and professional services (after deductible)	80% ²
	Chiropractic services (12 visits annually)	80% ²
	Prescription drugs ^{4,5,6}	80% ²
	Diabetic supplies (no deductible)	80%
	Select insulin co-pay ⁶ (no deductible)	\$75

¹This plan does not constitute "creditable coverage" for Massachusetts residents.

²Plan deductible must be met before co-insurance applies. The maximum out-of-pocket limit includes the deductible and co-insurance for eligible, in-network services.

³Members are required to pay the full \$47 consultation fee until they have met their deductible/co-insurance requirements.

⁴Retail available as 30-day supply, mail order/Walgreens as 90-day supply and specialty as 30-day supply through mail order.

⁵If a non-generic drug is purchased when a generic is available, the participant must pay the difference in drug cost of the non-generic drug over its generic equivalent. This penalty does not accumulate toward the deductible or the maximum out-of-pocket limit.

⁶A 90-day supply of maintenance drugs can be filled either by Walgreens or by mail order. Prices may vary.

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How are these plans different?

- Members pay 100 percent of medical and prescription drug claims until they have reached the plan's deductible; then the plan pays at the co-insurance level.
- Members with coverage that includes one or more dependents will receive benefits after the member has satisfied an embedded IRS maximum out-of-pocket or the family out of pocket meets the IRS maximum allowed family cost share.

The HSA Advantage

An HSA is an investment vehicle providing the individual the ability to invest money on a pretax basis for eligible medical expenses. Only participants enrolled in a qualified HDHP may use an HSA.

The HSA has a triple tax benefit:

1. Contributions are not taxed.
2. Earnings from contributions are not taxed.
3. Withdrawals are not taxed, as long as they are used for qualified medical expenses.

HSA accounts are not open to participants who are:

1. Covered by any non-qualified health plan (PPO plan with co-pays).
2. Enrolled in Medicare.
3. Claimed as a dependent on another individual's tax return.

Coverage for Women's Preventive Health Services

GuideStone provides coverage for women's preventive health services — including, but not limited to, approved contraceptives, gestational diabetes screening and breastfeeding support — under the *Preventive Care Schedule*. GuideStone does not provide coverage for services that violate our biblical convictions regarding the sanctity of life, including abortion services or abortion-inducing devices or drugs such as Ella and Plan B.

Summary of Benefits and Coverage

To help you make informed choices about your medical plan, *Summaries of Benefits and Coverage* (Summaries) provide important information about health coverage in a standard format. This helps you compare plan benefits side-by-side. Summaries are available at [GuideStone.org/Summaries](https://www.guidestone.org/summaries), or you may request printed copies by calling us at **1-844-INS-GUIDE** (1-844-467-4843).