

## For Personal Plans

# HSA Q PLANS

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

GuideStone® provides health plan and prescription benefits designed to respect Christian convictions, including the sanctity of life. We offer the Blue Cross Blue Shield (BCBS®) nationwide network, which is one of the largest in the country.

Effective January 1, 2025

IN-NETWORK	Medical Benefits	Personal Health Saver 3800 <sup>1,2</sup> EPO (Embedded Deductible)	Personal Health Saver 7000 <sup>1,2</sup> EPO (Embedded Deductible)
	Annual deductibles: individual/family	\$3,800/\$7,600	\$7,000/\$14,000
	Plan pays/individual pays (co-insurance) (after deductible)	80%/20%	100%/0%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$7,500/\$15,000	\$7,000/\$14,000
	Wellness and preventive care visit (in-network, per <a href="#">Preventive Schedule</a> ) (no deductible)	0%	0%
	Primary care or retail clinic visit/specialist visit co-pay (after deductible)	20%	0%
	Teladoc® <sup>3</sup> (after deductible)	0%	0%
	Urgent care (after deductible)	20%	0%
	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility (after deductible)	20%	0%
	Outpatient rehabilitation and habilitation services (Physical Therapy (PT)/Occupational Therapy (OT)/Speech Therapy (ST)) (after deductible)	20%	0%
	Hospital inpatient (including <a href="#">maternity</a> ) (after deductible)	20%	0%
	Emergency room services (per visit)	After deductible, \$500 co-pay, then 20%	0%
	Mental health/substance abuse — inpatient (after deductible)	20%	0%
	Mental health/substance abuse — office and professional services (after deductible)	20%	0%
	Chiropractic services (12 visits annually) (after deductible)	20%	0%
	Prescription drugs <sup>4,5,6,7</sup> (after deductible)	20%	0%
	Diabetic supplies (no deductible)	20%	0%
	Participating insulin co-pay <sup>8</sup> (no deductible)	\$75	\$75

<sup>1</sup>This plan does not constitute "creditable coverage" for Massachusetts residents.

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

<sup>3</sup>Members are required to pay the full consultation fee until they have met their deductible/co-insurance requirements.

<sup>4</sup>Retail available as 30-day supply, mail order/Walgreens®/CVS® as 90-day supply and specialty as 30-day supply through mail order.

<sup>5</sup>If a non-generic drug is purchased when a generic is available, the member 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.

<sup>6</sup>A 90-day supply of maintenance drugs can be filled either by Walgreens, CVS or by mail order. Prices may vary.

<sup>7</sup>The cost for certain specialty medications will be set to the maximum available manufacturer assistance after the deductible has been met. This cost will be paid by the manufacturer after the member applies for assistance and will not apply toward the maximum out-of-pocket limit.

<sup>8</sup>Select products used to treat diabetes, including participating insulin, may be available for a \$75 co-pay for a 90-day supply.

## 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).



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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 that allows individuals to invest money on a pre-tax basis for eligible medical expenses. Only members 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 members 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 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).

### Highmark® Clarity

All HSA Q Plans have access to Highmark Clarity. Clarity is your team for navigating health care. Your personal Clarity Team of advocates is comprised of medical, benefits and service experts who can help you understand your benefits and find high-quality health care. To learn more about Highmark Clarity visit [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools).

### Health Plan Vocabulary

Health plan details and vocabulary can be confusing for you and your ministry — which is why GuideStone created two resources designed to help you understand them better. Learn the key features of our plans on the comparison charts in [Health Plans Made Simple](#) and find common health plan vocabulary terms in [Learning Your Health Plan's Vocabulary Can Save You Money](#). You can find additional information at [Help.GuideStone.org/HealthPlanVocabulary](https://www.guidestone.org/HealthPlanVocabulary).