

For Personal Plans

BASIC PLUS PLANS

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

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 Value Health 5000 ¹	Personal Value Health with Rx Deductible EPO ^{1,2}	Personal Value Health 7500 EPO ¹
	Annual deductibles: individual/family	\$5,000/\$10,000	\$5,000/\$10,000 medical \$4,100/\$8,200 prescription ³	\$7,500/\$15,000
	Plan pays/individual pays (co-insurance) (after deductible)	70%/30%	70%/30%	70%/30%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$8,700/\$17,400	\$9,100/\$18,200	\$9,100/\$18,200
	Wellness and preventive care visit (in-network, per Preventive Schedule) (no deductible)	0%	0%	0%
	Primary care or retail clinic	\$0 co-pay	\$0 co-pay	\$0 co-pay
	Specialist office visit	\$70 co-pay	\$90 co-pay	\$90 co-pay
	Teladoc®	\$0 co-pay	\$0 co-pay	\$0 co-pay
	Urgent care (after deductible)	\$120 co-pay	\$100 co-pay	\$120 co-pay
	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	30% after deductible	30% after deductible	30% after deductible
	Outpatient rehabilitation and habilitation services (Physical Therapy (PT)/Occupational Therapy (OT)/Speech Therapy (ST))	\$70 co-pay	\$90 co-pay	\$90 co-pay
	Hospital inpatient (including maternity)	30% after deductible	30% after deductible	30% after deductible
	Emergency room services (per visit)	\$500 co-pay, then 30% after deductible	\$500 co-pay, then 30% after deductible	\$500 co-pay, then 30% after deductible
	Mental health/substance abuse – inpatient	30% after deductible	30% after deductible	30% after deductible
	Mental health/substance abuse – office and professional services	\$0 co-pay	\$30 co-pay	\$30 co-pay
	Chiropractic services (12 visits annually)	Not covered	Not covered	Not covered
	Prescription drugs program ^{4,5,6,7}	\$15 co-pay generic retail \$30 co-pay generic mail order Preferred and non-preferred drugs subject to deductible and co-pays. Specialty drugs subject to deductible and co-insurance.	\$10 co-pay generic retail \$20 co-pay generic mail order Preferred drugs subject to co-pays. Non-preferred and specialty drugs subject to Rx deductible and co-insurance.	\$15 co-pay generic retail \$30 co-pay generic mail order Preferred and non-preferred drugs subject to deductible and co-pays. Specialty drugs subject to deductible and co-insurance.
	Diabetic supplies	\$20 co-pay (no deductible)	\$20 co-pay (no deductible)	\$20 co-pay (no deductible)
	Participating insulin ⁸	\$75 co-pay (no deductible)	\$75 co-pay (no deductible)	\$75 co-pay (no deductible)

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

²This plan does not constitute “creditable coverage” under Medicare Part D for active members age 65 and older. Members in this plan could incur late enrollment penalties from Medicare.

³Prescription deductible applies to non-preferred and specialty drugs.

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

⁵If a preferred or non-preferred drug is purchased when a generic is available, the member must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent.

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

⁷Co-pays for certain specialty medications may be set to the maximum of any available manufacturer co-pay assistance. These co-pays will be paid by the manufacturer after the member applies for co-pay assistance and will not apply toward the maximum out-of-pocket.

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

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How are Basic Plus Plans different from other PPO plans?

- **Teladoc:** Teladoc co-pays are \$0 for each use with unlimited consultations.
- **No coverage for chiropractic or vision services:** Members are responsible for paying the full cost for these services.

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 health 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 Basic Plus 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.help.guidestone.org/HealthPlanVocabulary).

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).

