

## For Personal Plans

### BASIC LIMITED PLANS

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.

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

Medical Benefits	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>
Annual deductibles: individual/family	\$3,000 per person	\$6,000 per person	\$9,000 per person
Plan pays/individual pays (co-insurance) (after deductible)	70%/30%	80%/20%	100%
Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$9,000/\$18,000	\$9,000/\$18,000	\$9,000/\$18,000
Wellness and preventive care visit (in-network, per <a href="#">Preventive Schedule</a> ) (no deductible)	0%	0%	0%
Primary care or retail clinic	\$0 co-pay	\$0 co-pay	\$50 co-pay
Specialist office visit	30% after deductible	20% after deductible	0% after deductible
Teladoc®	\$0 co-pay	\$0 co-pay	\$0 co-pay
Urgent care (after deductible)	30% after deductible	20% after deductible	0% after deductible
Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	30% after deductible	20% after deductible	0% after deductible
Outpatient rehabilitation and habilitation services (Physical Therapy (PT)/Occupational Therapy (OT)/Speech Therapy (ST))	30% after deductible	20% after deductible	0% after deductible
Hospital inpatient (including <a href="#">maternity</a> )	30% after deductible	20% after deductible	0% after deductible
Emergency room services (per visit)	\$500 co-pay, then 30% after deductible	\$500 co-pay, then 20% after deductible	\$500 co-pay, then 0% after deductible
Mental health/substance abuse – inpatient	Not covered	Not covered	Not covered
Mental health/substance abuse – office and professional services	Not covered	Not covered	Not covered
Chiropractic services (12 visits annually)	Not covered	Not covered	Not covered
Prescription drugs program	\$0 co-pay ACA-mandated preventive drugs only (No coverage for non-ACA-mandated drugs)	\$0 co-pay ACA-mandated preventive drugs only (No coverage for non-ACA-mandated drugs)	\$0 co-pay ACA-mandated preventive drugs only (No coverage for non-ACA-mandated drugs)
Diabetic supplies	Not covered	Not covered	Not covered
Preferred insulin	Not covered	Not covered	Not covered

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

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

#### 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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### BASIC LIMITED PLANS

Basic Limited Plans are a viable alternative to medical sharing plans. The unique benefit structure provides quality health coverage at a lower monthly cost.

Like all GuideStone's plans, Basic Limited Plans give access to the Blue Cross Blue Shield (BCBS®) nationwide network of providers. Plus, the benefit structure focuses on preventive care and offers protection from catastrophic claims — which keeps costs low and maintains the financial integrity of the plan.

After enrolling in a Secure Health plan, you have options if you realize the need for more extensive coverage. Enrolled members may move from a Secure Health plan to a Value Health plan if they experience a qualifying special enrollment event during the plan year or during re-enrollment. Once a member has enrolled in the Value Health plan, he or she can choose to enroll in a higher-benefit plan.

NOTE: Review the [Secure Health Important Information handout](#) before enrolling to confirm that this alternative plan meets your needs.

#### 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 Limited 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).