

GUIDESTONE HEALTH PLANS PRODUCTS AND SERVICES

2025 Group Plans Product Guide





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GUIDESTONE HEALTH PLANS

Products and Services

You deserve an advocate — someone who understands your ministry’s mission, benefit requirements and budget constraints.

GuideStone’s goal is to guide you in building a health plan benefits package that’s right for your ministry team. Ministries offering GuideStone® health plan products tell us how much they appreciate our commitment to providing benefits that offer needed protection, reflect their biblical values and fulfill their mission.

A Provider Who Understands Ministry

At GuideStone, serving your ministry is our ministry. We’ve been walking alongside organizations like yours for more than a century — so we understand your unique needs and how to design a benefits package that best meets them.

See how our products and services are designed with your ministry in mind.

- **Our health plans respect Christian convictions.** We’ve taken a stand not to cover abortions or abortion-causing drugs and devices.
- **Church plans like GuideStone’s offer important flexibility.** That’s particularly important in this increasingly regulated environment.
- **You can access care no matter where your ministry is called.** Our provider networks are better than nationwide — they’re global.
- **We’re committed to stability.** Our total reserves and surplus levels are maintained at or above industry standards.
- **We are with you for the long term.** We have robust benefits solutions to help your employees start well, stay well and finish well.
- **Servant-hearted service is who we are.** We help support your ministry’s success — so you can focus on your calling. We manage vendor performance, intercede for your employees and act as a liaison on your behalf.



Satisfied GuideStone members are our goal.
In 2023, our group medical retention rate was 96%.

GUIDESTONE: ABOUT US

GuideStone believes when the body of Christ is healthy, it’s free to transform the world — and we want to help guide and equip your ministry and its people to do just that.

Groups at GuideStone save an average of 28%* on monthly rates. See how your ministry can benefit from a GuideStone plan.

Flexible Employee Benefits

Let GuideStone design a benefits package to serve your organization’s unique needs.

Ministry Solutions and Strategies

GuideStone understands your ministry’s benefit needs and budgetary constraints, and we are committed to fashioning a balanced solution that’s just right for you.

Responsive Customer Solutions

GuideStone understands you want to focus on your calling, not manage health plan paperwork. That’s why our Customer Solutions teams are focused on preventing problems and finding answers to issues you face.

Regulatory Education and Advocacy

GuideStone will help you keep up with the latest health care regulations.

GuideStone builds comprehensive employee benefits packages through our suite of employee coverage and financial benefit services designed to help your ministry and its employees prepare for the future. Our health plans serve more than 10,000 churches and ministries representing more than 150,000 lives. Additionally, more than 20,000 churches and ministries and more than 250,000 members nationwide invest in GuideStone’s retirement plans.

“When looking for a new provider, we needed to know that we had a breadth of offerings to choose from, rather than just one or two policies that were available to a group our size. Today, our employees are tickled to death with their new plans.” – Greg Farrell, Senior Pastor, Crossland Community Church, Bowling Green,



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 InsuranceSolutions@GuideStone.org.

*Compared to estimated 2024 Texas, Blue Cross Blue Shield PPO, small group community-rated exchange products. Results vary based on geography, demographics, network type, health status, carrier and state.

BUILD A FLEXIBLE BENEFITS PACKAGE

GuideStone provides multiple options, which are tailored to meet your ministry's needs.



Health Plans

Our health plans bring you value while sharing your biblical values. These plans give you access to the national Blue Cross Blue Shield (BCBS) network. More than 97% of hospitals and 86% of doctors are part of this network. With a multitude of options, it's easy to find one that works for you.



Dental Plans

Our dental plans are designed to balance benefits and costs — that's worth a smile! With several plan options, you can find one to fit your ministry's budget.



Vision Plans

GuideStone has multiple options available and can work with you to find the right solution for your needs.



Life and Accident Plans

Life coverage is designed primarily to provide a financial safety net for your employees' families during their most crucial income-earning years.



Short- and Long-term Disability Plans

More than one in four workers will become disabled during their career, according to the Social Security Administration. Disability coverage protects your employees' paychecks by replacing a portion of their income during a disability.



Medicare-Coordinating Plans for Retirees

Those who are Medicare-primary retirees have unique health plan benefit needs. GuideStone's plans feature benefits designed to coordinate with Medicare Part A and B coverage and give you a variety of cost and benefit levels to meet your needs.



Need to learn more?

Get a quote at [GuideStone.org/Insurance](https://www.guidestone.org/Insurance) or call 1-844-INS-GUIDE (1-844-467-4843)

GUIDESTONE GROUP HEALTH PLANS



Comprehensive Plans

GuideStone's comprehensive plans provide a full range of benefits and access to Highmark Blue Cross Blue Shield's nationwide network of providers. These plans offer robust group medical coverage with built-in pharmacy benefits. There are a variety of deductible options to choose from so you can find the one that is right for your employees' needs and your ministry's budget.

Comprehensive Plans include:

Health Today	Health Choice 2000	Health Choice 3500 ¹	Health Choice 6000 ¹
Health Choice 500	Health Choice 2000 Plus	Health Choice 4000 ¹	Global Core 3500 ^{1,2}
Health Choice 1000	Health Choice 2500	Health Choice 4000 Plus ¹	Global Core 5000 ^{1,2}
Health Choice 1500	Health Choice 3000 ¹	Health Choice 5000 ¹	



Cigna International Plans

GuideStone's Cigna international plans provide your overseas staffers the quality care they need through a fully vetted, global directory of network providers. Cigna Global health plans give missionaries and ministry staff serving outside of the U.S. quality medical care, pharmacy benefits and a personal advocate to help cut through the confusion and challenges that come with navigating the health care system in another culture.

Cigna International Plans include:

Global Health 500	Global Health 2000 Plus
Global Health 1000	Global Health 3500
Global Health 2000	Global Health 7500



Consumer-Driven Plans

GuideStone's consumer-driven plans are Health Savings Account (HSA)-qualified High Deductible Health Plans (HDHPs) designed to be paired with an HSA — bringing together quality protection and affordability. An HSA is a tax-advantaged account that can be used to pay current qualified medical expenses, as well as provide for future costs.

Consumer-Driven Plans include:

Health Saver Standard	Health Saver 4000 ¹	Health Saver 6000 ¹
Health Saver ¹	Health Saver 4000 Plus ¹	
Health Saver Plus ¹	Health Saver 5000 ¹	



Blue High Performance Network Plans

Blue High Performance NetworkSM (Blue HPNSM) is a market-driven solution designed to not only deliver quality care at a lower cost today but to accelerate an industry-wide shift toward better outcomes and value through collaboration with providers. Blue HPN footprint — more than 55+ major U.S. markets — and is the only HPN with presence in all top 10 U.S. cities.

Blue HPN Plans include:

BlueHPN 1000	BlueHPN 3000 ¹	BlueHPN Saver 6000 ¹
BlueHPN 2000	BlueHPN 5000 ¹	
BlueHPN 2000 Plus	BlueHPN Saver 4000 ¹	



Protection Plans

GuideStone's protection plans give your ministry options, so you can offer quality, more budget-friendly health coverage to your employees. These plan designs allow you to offer true medical coverage with scaled-down benefits in exchange for a lower monthly cost. Protection plans are an appropriate choice for healthy individuals who are looking for protection from high-dollar medical claims.

Protection Plans include:

Value Health 3000 ¹ EPO	Basic Value Health 5000 ¹
Value Health 5000 ¹ EPO	Secure Health TM 3000 ^{1,3}
Value Health 5000 ¹	

Not all plans are available to all groups.

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

²This is a domestic plan that provides additional benefits that can be utilized when the member is traveling outside the United States.

³This plan is not considered "creditable coverage" under Medicare Part D for active participants age 65 and older. Members in this plan could incur late enrollment penalties from Medicare.

WELLNESS TOOLS

And Additional Benefits Available in Your GuideStone Health Plan

GuideStone's health plans include a rich array of tools to help you maximize coverage dollars and additional benefits designed to enrich your life.



WELLNESS TOOLS AND PROGRAMS

Staying healthy is easier than ever – **you just need the right tools!** Learn what's available in your GuideStone health plan.*

Visit [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools)

Clarity

The Clarity Team offers a personalized approach to navigating your care. Not only do they listen and understand your health care needs, but they also use their expertise to help you better manage your condition and care.

Clarity is just a tap, click or call away. You have one mobile app and one phone number.

[My Highmark app](#) | [1-866-472-0924](tel:1-866-472-0924) | [Get to know Clarity.](#)



See what they are saying about Clarity:

"Diane was fabulous. I used to have coverage under my husband and had to switch to COBRA. The deductible was supposed to be merged, and it didn't happen. I was lucky enough to get Diane, and she did the research to make sure that everything was getting merged. Diane called me today to let me know it was all taken care of. Diane was great and took the extra step and effort to make sure everything was handled and taken care of. She is a gem that we have."

"I just spoke with Brenda, and she wanted to let us know that Erik did a fantastic job. He took the time to give me information, and I had a lot of questions. He deserves an A+ and high ratings on everything he did today."

Save on Health Care

- [Highmark's Provider Search Tool](#) enables you to stay in-network and estimate your cost.
- [SmartShopper](#)® allows you to earn cash rewards of up to \$1,500 and reduce your out-of-pocket health care costs by shopping for health care procedures with SmartShopper. Access SmartShopper by calling 1-866-285-7475 to speak to a personal assistant.
- [Teladoc](#)® (telemedicine provider) means that you have access to certified providers, all day, every day – even holidays – for general medical care. Register today at [Teladoc.com/GuideStone](https://www.teladoc.com/GuideStone). Your Teladoc services include General Medical, Dermatology and Mental Health.

*Cigna International and Medicare-coordinating plans are excluded from wellness tools and additional benefits. Global Core plans do not have access to Clarity. SmartShopper is not available to Blue HPN plans. Teladoc mental health benefits are not available on Secure Health plans.

Take Charge of Your Health

- [Highmark](#) gives you a comprehensive set of tools, resources, care management, wellness and member solutions to lead your healthiest possible life. Take advantage of programs like [health coaching](#) and the [Baby BluePrints program](#).
- [Blue Distinction Centers](#) are high-quality hospitals that can lower your chance for complications and shorten your stay. Blue Distinction is a designation awarded by the [Blue Cross Blue Shield Association](#) to hospitals proven to deliver superior results for complicated, costly procedures.
- [Thrive by Sword](#) pairs you virtually with a sword-licensed physical therapist, who assesses your pain and tailors a program to your unique needs. Thrive by Sword offers a digital solution for those experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee or ankle. Utilizing wearable FDA-listed motion sensors and the sword tablet to guide movement, the physical therapists evaluate real time biofeedback as you go through the exercise sessions. The physical therapist provides ongoing virtual support and guidance throughout the program and is available for questions along your journey. You have access to this benefit at no cost and with no visit limitations. Please review the [Sword Virtual Physical Care Tutorial](#) and [Frequently Asked Questions](#) for additional information. Book your free consultation today at [Join.SwordHealth.com/BCBS](https://www.join.swordhealth.com/BCBS).
- [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. For additional information, please view the [Twin Health – Just for You video](#) and review the [Frequently Asked Questions](#). Start reversing your type 2 diabetes by signing up for Twin Health at [Partner.TwinHealth.com/GuideStone](https://www.Partner.TwinHealth.com/GuideStone).

Watch the video at [GuideStone.org/TwinHealth](https://www.Guidestone.org/TwinHealth) to see how Twin Health has helped GuideStone members reverse type 2 diabetes.

ADDITIONAL BENEFITS

Your GuideStone health plan protects **more than your health**. It also provides for your entire well-being with these additional benefits.

Visit [GuideStone.org/AdditionalBenefits](https://www.guidestone.org/AdditionalBenefits)

- **BCBS® Global Core** – Members traveling outside the United States have access to doctors and hospitals in more than 200 countries and territories around the world. Download the [BCBS Global Core app](#) or go to [BCBSGlobalCore.com](https://www.bcbsglobalcore.com) to find health care providers, translate medical terms and access emergency care information when you're outside the United States.
- **Blue365®** – This member discount program can help you save on products and services that are not part of your health coverage. To browse all the deals, go to [Blue365Deals.com](https://www.blue365deals.com).
- **Experian IdentityWorksSM** – Highmark BCBS provides Experian IdentityWorks to help members who are victims of identity theft. Enrollment is required at [ExperianIDWorks.com/Highmark](https://www.experianidworks.com/Highmark). Members must provide their personal information to enroll online or via phone. **Please note:** You will receive an email in December to confirm your coverage for the next year.
- **Vision Benefit** – For individuals in the majority of GuideStone's plans, your vision benefit covers one annual eye exam per covered family member. The coverage does not include the cost of glasses or contact lenses. You must use an in-network provider to receive this benefit. The vision benefit is not available in all plans. Please review your plan booklet for details.



One phone number is all you need.
Call 1-866-472-0924 to take advantage of these benefits.

ELIGIBILITY REQUIREMENTS

To qualify for participation in the Group Plans, an employer:

- ✓ Must contribute 50% of employee-only cost of medical coverage

Your employees are eligible to participate in the Group Plans if:

- ✓ They work 20 or more hours per week
- ✓ They are paid, full-time employees of an eligible church, agency or institution affiliated with, or that shares common religious bonds with, the Southern Baptist Convention

Medical Evidence

As allowed by law in the operation of our health plans, we may obtain general health information related to your employees for rate setting purposes. Information gathered will be used by our underwriters solely for the purpose of developing rates.

Two Easy Ways to Get Started



Request a phone appointment.

Call **1-844-INS-GUIDE** (1-844-467-4843) to schedule an appointment with a representative.



Email us to get a quote.

Submit your contact information to InsuranceSolutions@GuideStone.org.

With GuideStone, you CAN have it all!

- ✓ You **CAN** get affordable rates and plenty of extras.
- ✓ You **CAN** get health care that reflects your biblical convictions.
- ✓ You **CAN** get more for your money.

Visit [GuideStone.org](https://www.guidestone.org) for more information.

