

GUIDESTONE INSURANCE PRODUCTS AND SERVICES

2024 Group Plans Product Guide





TABLE OF CONTENTS

GUIDESTONE INSURANCE **PRODUCTS AND SERVICES** **4**

GUIDESTONE **ABOUT US** **5**

BUILD A **FLEXIBLE BENEFITS PACKAGE** **6**

WELLNESS TOOLS AND PROGRAMS **8**

ADDITIONAL **BENEFITS** **10**

ELIGIBILITY REQUIREMENTS **11**

GUIDESTONE INSURANCE 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 an insurance benefits package that's right for your ministry team. Ministries offering GuideStone® insurance 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.** Your rates will start low and stay low.
- **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 clients are our goal.

In 2022, our group medical retention rate was 97%.

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 32%* 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 insurance paperwork. That's why our Customer Solutions teams are focused on preventing problems and finding fast 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 insurance and financial benefit services designed to help your ministry and its employees prepare for the future. Our insurance plans serve more than 10,000 churches and ministries representing more than 130,000 lives. Additionally, more than 38,000 churches and ministries and more than 193,000 participants 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, Kentucky



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 2022 Texas, Blue Cross Blue Shield PPO, small group community rated exchange products.



BUILD A FLEXIBLE BENEFITS PACKAGE

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



Medical

Our medical plans bring you value while sharing your biblical values. These plans give you access to the national Blue Cross Blue Shield network. More than 96% of hospitals and 95% of doctors are part of this network. With a multitude of options, it's easy to find one that works for you.



Dental

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 insurance 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

One in four workers will become disabled during their career, according to the Social Security Administration. Disability insurance 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 medical plan benefit needs. GuideStone's plans feature medical benefits designed to work with Medicare Part A and B coverage and give you a variety of cost and benefit levels to meet your needs.

GuideStone Group Medical 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	Economy Health 5000 ¹
Health Choice 1000	Health Choice 2500	Health Choice 4000 Plus ¹	Global Core 3500 ^{1,2}
Health Choice 1500	Health Choice 3000 ¹	Health Choice 5000 ¹	Global Core 5000 ^{1,2}



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	



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	

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

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 participant 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 PROGRAMS

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

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

Quantum Health

Think of Quantum Health as your personal team of nurses, benefit experts and claims specialists who will do whatever it takes to support your unique health care needs. Quantum Health is your one resource to contact whenever you need help with your medical, wellness or pharmacy benefits.



See What GuideStone Members are Saying About Quantum Health

"I was so hesitant to call in today as I have no idea what I am talking about when it comes to health insurance. I had the pleasure of speaking with Kamron, and he did such an amazing job calming me down and helping me understand what I was asking. He was so excellent, and he really heard my concerns and helped me out tremendously. He's a keeper for sure and did an EXCELLENT job!"

"Carolyn did such an excellent job. I felt like she listened to me, she heard my concerns, she was solutions-oriented, she researched everything thoroughly, and most of all she connected with me as an individual. It was an excellent experience, which doesn't happen often, and I got off the call feeling so happy with my experience! She made me feel seen and heard, and I cannot tell you how much that meant to me and made my day!"

"I wanted to leave a glowing review for Tamika. She went above and beyond to assist me with questions I had regarding my son's plan. She even called me back to provide an update and that she was able to connect with the doctor's office. She was patient, kind and so very helpful especially with these insurance things we do not understand. Thank you for having Tamika as an employee!"



**Quantum Health is just a tap, click or call away.
You have one mobile app, one website and one phone number.**

[Quantum Health App](#) | [GuideStoneHealth.org](https://www.guidestonehealth.org) | 855-497-1230

Get to know [Quantum Health](#)

*Cigna International and Medicare-coordinating plans are excluded from wellness tools and additional benefits. Global Core plans do not have access to Quantum Health or wellness tools. SmartShopper® is not available to Blue HPN plans.

Save on Health Care

- [Quantum Health Care Finder](#) enables you to stay in-network and estimate your cost.
- [SmartShopper](#)[®] allows you to earn cash rewards of up to \$1,000 and reduce your out-of-pocket health care costs by shopping for health care procedures with SmartShopper. SmartShopper is not available with the Blue High Performance Network plans.
- [Teladoc](#)[®] (telemedicine provider) means that you have access to U.S. board-certified doctors, including pediatricians, all day, every day – even holidays for general medical care. Your Teladoc services include [General Medical](#), [Dermatology](#) and [Mental Health](#).*

*Secure Health plans exclude Mental Health Benefits.

Take Charge of Your Health

- [Quantum Health](#) offers you a comprehensive set of tools, resources, care management, wellness and member solutions like [health coaching](#) and the [Early Steps Maternity program](#).
- [Blue Distinction](#)[®] [Centers](#), high-quality hospitals, can lower the chance of complications and shorten stays. Blue Distinction is a designation awarded by the Blue Cross Blue Shield Association to hospitals proven to deliver superior results for complicated, costly procedures.
- [Sword Virtual Physical Care Program](#) pairs members virtually with a Sword-licensed physical therapist, who assesses their pain and tailors a program to their unique needs. Sword offers a digital solution for those experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee and ankle area. Utilizing wearable FDA-listed motion sensors and the Sword tablet to guide movement, the physical therapists evaluate real-time biofeedback as members go through their exercise sessions. The physical therapist provides ongoing virtual support and guidance throughout the program and is available for questions along the journey. Your employees will have access to this benefit at no cost and with **no visit limitations**.
- [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.



One phone number is all you need.

Call 1-855-497-1230 to take advantage of these benefits.

ADDITIONAL BENEFITS

Your GuideStone medical 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 help you find doctors, 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 medical coverage. To browse all the deals, go to [Blue365Deal.com](https://www.Blue365Deal.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.
- **Vision Benefit** – For individuals in most of GuideStone's comprehensive 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 1-855-497-1230 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

We will collect your employees' health information either through a general survey representing your overall staff or through individual health statements submitted by your employees. The level of detail required will be based on the number of employees who will potentially be covered in the plan. Our staff underwriters will use submitted information to develop your 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 an insurance 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.



GuideStone®