

GROUP PLANS ADMINISTRATOR GUIDE

Welcome to the GuideStone® family. We look forward to serving you!

Your plan will provide the employees of your ministry with quality coverage that reflects their biblical values.

We understand that you wear many hats. You handle the day-to-day details of enrolling employees, documenting coverage changes, distributing required documents and answering questions. You may also be responsible for ensuring that your organization complies with HIPAA and all the Affordable Care Act (ACA) regulations.

GuideStone is here to assist you through all of your administrative duties.

Let's get started!

FINDING THE ANSWERS

Please contact your Relationship Manager if you have questions regarding:

- **Benefits**
- **Products**
- **Renewal strategies**
- **Health care reform**
- **Claims escalations**

Direct other questions to your **Group Plans Support Team**:

- **Groups with 2–49 employees:** (214) 720-2640 or Insurance.CSS1@GuideStone.org
- **Groups with 50 or more employees:** (214) 720-2650 or Insurance.CSL@GuideStone.org

ADMINISTERING YOUR PLAN

THE GUIDESTONE EMPLOYER ACCESS® PROGRAM (EAP)

The plan administrator manages the day-to-day operations of your organization's account through EAP. You also have access to your plan documents and forms in the Resources section, as well as options to run reports from the data associated with your GuideStone insurance and retirement plans in the Reporting section.

Get started with [EAP](#) by watching [How to enroll in Employer Access \(EAP\)](#) video or reviewing these [step-by-step instructions](#). GuideStone also offers tutorials to help with everyday tasks like adding an administrator and viewing a bill. You can find all the EAP tutorials at [GuideStone.org/EAPResources](#).

GuideStone has gone paperless for insurance billing statements. You can access your bills anytime, without the clutter of paperwork, via [EAP](#). It's a more secure and convenient way to view your statement.

You were automatically opted into paperless billing. No further action is required on your part. You will receive an email when your billing statement is ready to view.

GROUP PLANS ADMINISTRATION MANUAL

Use our [Group Plans Administration Manual](#) to find detailed instructions to guide you in the day-to-day management of your plans. Because specific plan benefits can vary from organization to organization, we recommend that each employer also maintains a set of detailed internal procedures to supplement the procedures outlined in the manual.

While the manual is designed to serve as a general guide for administering your plan, there will be situations and circumstances that are not specifically addressed or may differ from your internal policy. It is best to consult your GuideStone Group Plans Support Team to bring clarity and direction in these instances.

Share this [handout](#) with your employees if they need to access ID cards before arriving at their home.

DISTRIBUTING REQUIRED NOTICES AND PLAN DOCUMENTS

SUMMARY OF BENEFITS AND COVERAGES

A provision of the health care reform law requires all health plan sponsors to provide a uniform *Summary of Benefits and Coverage* (Summary) of benefits to participants. Accordingly, as an employer offering group health plans, you are required to distribute the *Summaries* to your employees.

You can find your specific *Summaries* in [EAP](#) under Document Center ▶ Insurance.

Please reference the [Distribution Instructions Summary of Benefits and Coverage \(Summary\)](#) for detailed instructions for distributing *Summaries*.

Required Notices

Federal law requires that you distribute specific legal notices regarding insurance rights and health plan coverage to employees. GuideStone makes it easy for you to find your notices all in one location. The [Important Notices](#) document divides the notices into applicable sections:

- [Time of Hire](#)
- [Initial Enrollment](#)
- [Re-enrollment](#)

Download the most up to date notices directly from [Important Notices](#) or go to Resources ▶ Insurance Forms on [GuideStone.org](#).

During re-enrollment, you can find the notices only needed during this time in the [Important Notices for Re-enrollment](#).

Plan and Product Documents

You can find your summaries and plan booklets in [EAP](#). You can also find summaries and benefit overviews at [GuideStone.org](#). Select Resources ▶ Insurance Forms ▶ Product Documents.

ACCESSING FORMS

If you are looking for a specific form, go to Resources ▶ Insurance Forms on [GuideStone.org](#) for the latest version. You can find forms related to:

- [Enrollments](#)
- [Active Employee Maintenance](#)
- [Employee Terminations](#)
- [Medicare](#)
- [Incapacitated \(Disabled\) Child](#)
- [Important Notices](#)

UTILIZING PLAN BENEFITS

PREVENTIVE CARE

Your GuideStone medical coverage helps you prevent health problems before they start — with no out-of-pocket costs to you!

Download a copy of the [Preventive Schedule](#) and share it with your employees.

Your plan covers many preventive care services, such as:

- [Annual checkups for adults](#)
- [Cancer, diabetes and blood pressure screenings](#)
- [Mammograms and well-woman screenings](#)
- [Immunizations for children and adults](#)
- [And much more.](#)

Preventive or routine care helps you stay healthy by checking for health problems early when they are easier to manage.

In addition to the *Preventive Schedule*, pass along these preventive information resources to your employees:

- [An Ounce of Prevention Saves You Cash and Keeps You Healthy](#)
- [Frequently Asked Questions about preventive care](#)
- [My Screening is 100% Covered – Why Did I Get a Bill?](#)

WELLNESS TOOLS AND PROGRAMS

GuideStone's health plans include a rich array of tools to help your employees maximize their coverage dollars. You can share the [Wellness Tools and Additional Benefits handout](#) or direct them to [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools) so they can take advantage of all the benefits in their medical plan.

Plus, take advantage of the following employer resources:

- [SmartShopper®](#)
- [Teladoc®](#)
- [Preventive care](#)

ADDITIONAL BENEFITS

GuideStone's insurance plans come with additional benefits built in to protect more than your employee's health. It also provides for their entire well-being. Share the [Wellness Tools and Additional Benefits handout](#) or direct them to [GuideStone.org/AdditionalBenefits](https://www.guidestone.org/AdditionalBenefits) for information on how they can utilize these benefits.

STAYING UP TO DATE ON HEALTH CARE REFORM

GuideStone is committed to providing you with educational resources to help your ministry comply with the Affordable Care Act (ACA). Our dedicated team of employees and industry experts work together to diligently research each health care reform provision – bringing you easy-to-understand information about this complex law.

GuideStone's [Affordable Care Act Overview](#) can help you understand the health care reform law.

It's important that you keep accurate records regarding all the employees to whom you offered coverage and how you shared the cost of coverage with your employees. Plus, this good habit will make it easier to complete your tax reports.

All employers – regardless of their size – must maintain an accurate, ongoing count of their employees.

To help you comply with the law, GuideStone has created the following resources:

- [Federal and State Health Plan Reporting](#)
- [Health Plan ACA Reporting Requirements](#)
- [Controlled Group Fact Sheet](#)
- [Understanding the Affordable Care Act's Assessment Process](#)

For up-to-date health care reform information, visit [GuideStone.org/HealthCareReform](https://www.guidestone.org/HealthCareReform).

FREQUENTLY ASKED QUESTIONS

For general insurance questions, visit [Help.GuideStone.org](https://www.guidestone.org/help), where you can find the answer to your insurance questions on topics such as:

- [Claims](#)
- [Medical Spending Accounts](#)
- [Prescriptions](#)
- [Medicare](#)
- [And much more!](#)