

2025 PLAN CHANGES

Group Plans



HEALTH PLANS

Health Plan Categories

GuideStone's plans are organized into categories to make it easy to identify the level of benefits. For specific rates, please refer to your *2025 Renewal Rate Booklet* in the [GuideStone Employer Access® Program](#) (EAP).

COMPREHENSIVE PLANS

Health Legacy 200

(Closed to new groups)

Health Today

Health Choice 500

Health Choice 1000

Health Choice 1500

Health Choice 2000

Health Choice 2000 Plus

Health Choice 2500

Health Choice 3000

Health Choice 3000 80/20

Health Choice 3500

Health Choice 4000

Health Choice 4000 Plus

Health Choice 5000

Health Choice 5000 80/20

Health Choice 6000

Economy Health 5000

Global Core 3500*

Global Core 5000*

CONSUMER-DRIVEN PLANS

Health Saver 2000

(Closed to new groups)

Health Saver 2750

(Closed to new groups)

Health Saver 2800

(Closed to new groups)

Health Saver 2800 Plus

(Closed to new groups)

Health Saver 3000

(Closed to new groups)

Health Saver Standard

Health Saver

Health Saver Plus

Health Saver 4000

Health Saver 4000 Plus

Health Saver 5000

Health Saver 6000

BLUE HIGH PERFORMANCE NETWORK PLANS

BlueHPN 1000

BlueHPN 2000

BlueHPN 2000 Plus

BlueHPN 3000

BlueHPN 5000

BlueHPN Saver 4000

BlueHPN Saver 6000

PROTECTION PLANS

Value Health 3000 EPO

Value Health 5000 EPO

Value Health 5000

Secure Health™ 3000

CIGNA INTERNATIONAL PLANS

Global Health 500

Global Health 1000

Global Health 2000

Global Health 2000 Plus

Global Health 3500

*Global Core 3500 and Global Core 5000 are U.S.-based plans that include additional benefits when members receive care outside the U.S.

Note: The 2025 Affordable Care Act (ACA) limit for the maximum out-of-pocket (MOOP) an individual with family coverage can pay is \$9,200.

ID Cards

Medical

Highmark PPO Plans: Your employees will use their ID card for both medical and prescription benefits. ID cards will be reissued this year; please have your employees discard the old ID cards beginning on January 1, 2025. You can always find a digital card at [MyHighmark.com](https://myhighmark.com).

Global Core Plans: Your employees will receive separate medical and prescription ID cards. ID cards will be reissued this year; please have your employees discard the old ID cards beginning on January 1, 2025. You can always find their digital medical card at [MyHighmark.com](https://myhighmark.com).

Cigna International Plans: Your employees can find digital ID cards at [CignaEnvoy.com](https://cignaenvoy.com).

Medicare-coordinating Plans: Your employees will receive separate medical and prescription ID cards. Please use the phone numbers on the back of your new ID card.

Dental

Cigna dental cards are only available in digital form. Your employees can access their cards on [my.Cigna.com](https://my.cigna.com).

Vision

VSP vision cards are only available in digital form. Your employees can access their cards on [VSP.com](https://vsp.com).

2025 Benefit Changes

All Plans (excluding Cigna International and Medicare-coordinating plans)

IMPORTANT UPDATE

Patient Advocacy

Beginning January 1, 2025, your patient advocacy will switch from Quantum Health to **Highmark Clarity**. To access Clarity:

- Visit [MyHighmark.com](https://myhighmark.com)
- Install the My Highmark app or
- Call 1-866-472-0924 (which is the phone number on the back of your card)

Highmark Clarity

Clarity – your team for navigating health care. Your personal Clarity team of advocates comprises medical, benefits and service experts who can help you understand your benefits and find high-quality health care.

Need Clarity about your health plan benefits?

- Find providers, including highly rated specialists
- Set up appointments
- Manage ongoing health conditions
- Guide you to find the right care
- Answer plan benefit questions
- Help you set up your online account



If you have questions about your health, benefits or claims, all you need to do is call your Clarity team. They're here to help you be and stay healthy.

Wellness Tools and Programs

Your employees have access to a variety of wellness tools and programs. Please distribute the 2025 [Wellness Tools and Additional Benefits](#) handout to educate your employees on these programs. Below are some expanded wellness tools:

- **Teladoc®**
[Teladoc](#) (telemedicine provider), your employees have access to certified providers all day, every day – even on holidays for [general medical care](#). Teladoc services also include [dermatology](#) and [mental health](#). Secure Health™ Plans exclude mental health care services.
- **SmartShopper®**
[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. SmartShopper helps you compare your in-network options.
- **Twin Health™**
[Twin Health](#) delivers individualized guidance to help members with prediabetes and 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.
- **Thrive – by Sword: Virtual Joint Health**
[Thrive by Sword](#) offers **Virtual Joint Health** to members over the age of 13 who are dealing with acute joint pain or chronic discomfort at no additional cost and with no visit limitations. Virtual Joint Health offers a digital solution for those experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee or ankle area. This benefit is available at no cost.

Comprehensive Plans

There will be no plan changes for 2025.

Consumer-driven Plans

- 2025 Teladoc Consultation Cost Share (pre-deductible):
 - \$57 General Medical
 - \$94 Mental Health – Licensed Therapist
 - \$210 Mental Health – Psychiatrist, PMHNP – Initial Visit
 - \$110 Mental Health – Psychiatrist, PMHNP – Ongoing Visits
 - \$75 Dermatology

Please note that these are preliminary consultation costs and could change.

- The following plan will be updated so that they remain HSA-qualified.
 - Health Saver 2750
 - Deductible (individual only) \$2,750
 - Deductible (employee + dependents) \$3,300/\$5,600 individual/family
 - Health Saver Standard
 - Deductible \$1,650/\$3,300 individual/family
 - Maximum out-of-pocket (MOOP) \$3,300/\$6,600 individual/family
 - Health Saver
 - Deductible \$3,300/\$6,600 individual/family
 - Health Saver Plus
 - Deductible \$3,300/\$6,600 individual/family

Blue High Performance NetworkSM Plans

There will be no plan changes for 2025.

Protection Plans

There will be no plan changes for 2025.

Cigna International Plans

There will be no plan changes for 2025.

Cigna International products are administered by Cigna Health and Life Insurance Company through GuideStone Financial Resources' benefits program.

Medicare-coordinating Plans

Centers for Medicare & Medicaid Services (CMS) has made changes beginning in 2025, which include:

- Yearly modifications to co-payments and deductibles, which are typically released in late November.
- A newly defined standard Part D benefit design consisting of two phases: initial coverage and catastrophic coverage
 - During the initial coverage period, members will experience applicable co-pays and/or co-insurance
 - When the member's out-of-pocket amount reaches \$2,000, the member will move into catastrophic coverage and receive covered drugs at no cost-share

Note: The 2025 Affordable Care Act (ACA) limit for the maximum out-of-pocket (MOOP) an individual with family coverage can pay is \$9,200.



PRESCRIPTION PLANS

All Plans

There will be no plan changes for 2025.



DENTAL PLANS

Choice, Premier, Choice Plus and Premier Plus Dental Care Plans

No plan changes for 2025.

Cigna Dental Care DHMO Plan

No plan changes for 2025.

There are no plan changes for dental plans for 2025, but **GuideStone has updated its rates**; please refer to your *2025 Renewal Rate Booklet* in [EAP](#) for specific rates. **Rate booklets will be available on EAP on October 1, 2024.**

These dental products are administered by Cigna Health and Life Insurance Company through GuideStone Financial Resources' benefits program.



VISION PLANS

There will be no plan changes for 2025.

There are no plan changes for vision plans for 2025. Please refer to your *2025 Renewal Rate Booklet* in [EAP](#) for specific rates. **Rate booklets will be available on EAP on October 1, 2024.**

These vision products are administered by Vision Service Plan Insurance Company through GuideStone Financial Resources' benefits program.



GUIDESTONE TERM LIFE, ACCIDENT AND DISABILITY PLANS

Term Life Plans

No plan changes to term life plans for 2025.

Accident Plans

No plan changes to accident coverage for 2025.

Disability Plans

- Disability plans will now be offered to groups with two to four active employees. If you want to add a disability plan, please email Insurance.CSSI@GuideStone.org or call (214) 720-2640.
- The maximum payment (benefit schedule) period for the **Premier Long-term Disability Plan** is changing from ADEA II (age 65) to the Social Security Normal Retirement Age (SSNRA), which is 67 for anyone born in 1960 or later.
- The weekly benefit for all **Short-term Disability plans** will increase from \$500 to \$1,000.

Please refer to your *2025 Renewal Rate Booklet* in [EAP](#) for specific rates. GuideStone has updated its Premier Long-term Disability Plan rates. **Rate booklets will be available on EAP on October 1, 2024.**



ALLSTATE LIFE INSURANCE PLANS

GuideStone is excited to introduce **Group Whole Life Insurance** and **Term to Age 100 Life Insurance**, two powerful tools that offer lifelong protection and peace of mind. Both plans have guaranteed issue coverage for members aged 18 to 70 for up to \$150,000. This means that your employees can apply without underwriting.

For additional information, please review the [Voluntary Group Whole Life Insurance and Term to Age 100 Life Insurance: A Secure Future for Your Employees](#).

[Group Whole Life Insurance](#) offers lifelong coverage and combines a death benefit with a cash value component. This cash value grows over time, providing a valuable financial resource that can be accessed for various needs, making it a versatile and stable financial instrument. Additionally, with the accelerated death benefit for long-term care, there is an option to accelerate a portion of the death benefit to cover qualifying long-term care expenses.

[Term to Age 100 Life Insurance](#) provides affordable coverage options with premiums guaranteed to age 100. This reliable choice for long-term financial security provides a death benefit for your loved ones without having to worry about premium increases over the life of the policy. Your employees will have the opportunity to purchase Group Whole Life Insurance¹ or Term to Age 100 Life Insurance¹ coverage for themselves², their spouse³ and their children.

Your employees can apply for these new life insurance plans during open enrollment if you are utilizing the employee re-enrollment tool. They will find a link on the Term Life, Accident and Disability Plans page that reads, "For life coverage options extending beyond your employment, please [click here](#)."

Please provide the Allstate Voluntary Group Whole Life Insurance and Term to Age 100 Life Insurance handout for them to review before open enrollment. They can also find additional information at Allstatevoluntary.com/GuideStone.

¹ These Allstate® Benefits insurance products are provided by American Heritage Life Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.

² Employees must work 20 or more hours per week to be eligible for these benefits.

³ Spouse is limited to a person of the opposite biological sex to whom the member is married by a religious or civil ceremony. GuideStone plans do not recognize common-law marriage, domestic partnerships or civil unions.