

Group Plans

2026 Plan Changes

Health Plans

Health Plan Categories and Rates

GuideStone's plans are organized into categories to make them easy to identify. For specific plan rates, please refer to your 2026 *Renewal Rates Booklet* in the GuideStone Employer Access® Program (EAP).

Benefit Changes

Comprehensive Plans

The following plans will be closed to new ministries effective January 1, 2026:

- Health Choice 3000
- Health Choice 5000
- Economy Health 5000

Ministries currently enrolled in these plans may continue them in 2026.

Consumer-driven Plans

The following plans will be updated so that they remain HSA-qualified:

- Health Saver Standard
 - Deductible \$1,700/\$3,400 individual/family
 - Maximum out-of-pocket (MOOP) \$3,400/\$6,800 individual/family
- Health Saver
 - Deductible \$3,400/\$6,800 individual/family
- Health Saver Plus
 - Deductible \$3,400/\$6,800 individual/family
- Health Saver 2750
 - Deductible (individual only) \$2,750 individual
 - Deductible (employee + dependents) \$3,400/\$5,800 individual/family

Protection Plans

Durable medical equipment (DME) is not covered on Secure Health Plans.

Blue High Performance NetworkSM Plans

There will be no plan changes for 2026.

Cigna International Plans¹

There will be no plan changes for 2026.

Medicare-coordinating Plans

Centers for Medicare & Medicaid Services (CMS) makes yearly modifications to co-payments and deductibles, which are typically released in late November.

Rates

Please refer to your 2026 *Renewal Rates Booklet* in [EAP](#) for specific rates. **Rates booklets will be available on EAP on October 1, 2025.**

ID Cards

- **Highmark® PPO and EPO Plans:** Members will use their ID card for both medical and prescription benefits. Only members who enroll in a new plan will receive a new physical ID card. All members can find up-to-date digital ID cards by logging in to [MyHighmark.com](#).
- **Global Core Plans:** Your employees will receive separate medical and prescription ID cards. Only members who enroll in a new plan will receive a new physical ID card. All members can find up-to-date digital ID cards by logging in to [MyHighmark.com](#).
- **Cigna International Plans:** Your employees can find digital ID cards at [CignaEnvoy.com](#).
- **Medicare-coordinating Plans:** Your employees will receive separate medical and prescription ID cards. For medical or prescription questions, they should use the phone numbers on the back of each ID card.

Important Health Plan Reminders

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

Wellness Tools and Programs

Your employees have access to a variety of wellness tools and programs through their health plan. Please distribute the 2026 [Wellness Tools and Additional Benefits](#) handout or share [GuideStone.org/WellnessTools](#) to educate them on these programs.

Introducing Cylinder – Your New Digestive Health Tool and App

This year, a new wellness tool to help you improve your GI digestive health is available through your health plan **at no additional cost to you!** The Cylinder program includes access to a dedicated team of health experts and tools, such as an at-home microbiome test. To take advantage of this product, encourage your employees to [learn more](#) and [claim their benefit](#).

Patient Advocacy

Highmark patient advocates are your team of medical, benefits and service experts who can help you understand your benefits and find high-quality health care.

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

Visit [MyHighmark.com](#) | Install the [My Highmark app](#)
Call **1-866-472-0924** (the number on the back of your medical ID card)

Prescription Plans

Benefit Changes

All Plans (excluding Medicare-coordinating plans)

There will be no plan changes for 2026.

Medicare-coordinating Plans

Part D catastrophic coverage, where members receive covered drugs at no cost-share, will begin when the member's out-of-pocket amount reaches \$2,100.

Network Reminder

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

New members enrolling in a health plan should designate their [preferred major national retail pharmacy](#) between **CVS® and Walgreens®** on [Express-Scripts.com](#). Existing members can [change their preference](#) each calendar year on [Express-Scripts.com](#).

Prescriptions may be filled at a preferred major retail pharmacy or any of the other 50,000+ in-network pharmacies across the nation that do not require a designation or preference online.

Dental Plans²

Benefit Changes

Premier Dental Care Plan

The calendar-year benefits maximum for out-of-network is \$1,500.

Choice Dental Care Plan

The calendar-year benefits maximum for out-of-network is \$1,200.

Premier Plus Dental Care plan

The calendar-year benefits maximum for out-of-network is \$1,500.

Choice Plus Dental Care Plan

The calendar-year benefits maximum for out-of-network is \$1,200.

Cigna Dental Care DHMO Plan

There will be no plan changes for 2026.

Rates

Please refer to your 2026 *Renewal Rates Booklet* in [EAP](#) for specific rates. **Rates booklets will be available on EAP on October 1, 2025.**

ID Cards

Cigna dental cards are only available digitally on [my.Cigna.com](#).

Vision Plans³

Benefit Changes

All Plans

There will be no plan changes for 2026.

Rates

Please refer to your 2026 *Renewal Rates Booklet* in [EAP](#) for specific rates. **Rates booklets will be available on EAP on October 1, 2025.**

ID Cards

VSP vision cards are only available digitally on [VSP.com](https://www.vsp.com).

GuideStone Term Life, Accident and Disability Plans

Benefit Changes

Term Life Plans

No plan changes to term life plans for 2026.

Accident Plans

No plan changes to accident plans for 2026.

Disability Plans

No plan changes to disability plans for 2026.

Rates

Please refer to your 2026 *Renewal Rates Booklet* in [EAP](#) for specific rates. **Rates booklets will be available on EAP on October 1, 2025.**

Allstate Life Insurance Plans⁴

Benefit Information

Last year, GuideStone[®] introduced two new plans through Allstate for employees who work at least 20 or more hours per week:

- **[Group Whole Life Insurance](#)** - lifelong coverage that combines a death benefit with a cash value component.
- **[Term to Age 100 Life Insurance](#)** - an affordable coverage option with premiums guaranteed to age 100.

Notable features of both Allstate plans include:

- Guaranteed issue coverage for employees aged 18 to 70 for up to \$150,000 means your employees can **apply without underwriting**.
- Guaranteed **premium for life**. Premiums will not increase as your employees age.
- Portable coverage, where employees can **maintain their policies** even if they change jobs.

Enrollment and Additional Information

Enrolling is now easier than ever. Share this [Allstate Benefits enrollment tool](#) with employees who may be interested.

Additionally, if your employees will utilize the re-enrollment tool in MyGuideStone®, they may apply for these products by clicking the link in their MyGuideStone re-enrollment tool that reads **"For life coverage options extending beyond your employment, please [click here.](#)"**

To learn more, employees may:

- Visit Allstatevoluntary.com/GuideStone.
- Schedule a no-cost consultation with an Allstate representative at **(866) 821-8451**.
- Review the [Voluntary Group Whole Life Insurance and Term to Age 100 Life Insurance: A Secure Future for Your Employees](#) resource.

Employees must work 20 or more hours per week to be eligible for benefits listed in this document.

¹Cigna International products are administered by Cigna Health and Life Insurance Company through GuideStone Financial Resources' benefits program.

²These dental products are administered by Cigna Health and Life Insurance Company through GuideStone Financial Resources' benefits program.

³These vision products are administered by Vision Service Plan Insurance Company through GuideStone Financial Resources' benefits program.

⁴These Allstate® Benefits insurance products are provided by American Heritage Life Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.