



GUIDESTONE'S VALUE HEALTH 5000

GuideStone® believes that 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.

That's why GuideStone and Send Network® have teamed up to offer best-in-class Christian health plans at a unique discount for domestic Send Network church plants. We understand the health care landscape can be complicated, and we want to help make it easier! Our priority is delivering quality medical coverage designed for churches of all shapes and sizes so you can focus on fulfilling your calling.

Effective January 1, 2025

Medical Benefits		Value Health 5000 ^{1,2}
In-network	Annual deductibles: individual/family	\$5,000/\$10,000
	Plan pays/individual pays (co-insurance) / (after deductible)	70%/30%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$7,900/\$15,800
	Wellness and preventive care visit (in-network, per Preventive Schedule) (no deductible)	0% no co-pay
	Primary care or retail clinic	\$0 co-pay
	Specialist office visit	\$70 co-pay
	Teladoc®	\$0 co-pay
	Urgent care (after deductible)	\$120 co-pay
	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	30% after deductible
	Hospital inpatient (including maternity)	30% after deductible
	Emergency room services (per visit)	\$300 co-pay, then 30% after deductible
	Mental health/substance abuse — inpatient	30% after deductible
	Mental health/substance abuse — office and professional services	\$0 co-pay
	Chiropractic services	Not covered
	Prescription drugs program ³	\$15 co-pay generic retail ⁴ \$30 co-pay generic mail order ⁴ Preferred, non-preferred and specialty drugs subject to deductible and co-pays ^{4,5,6}
	Diabetic supplies	30% no deductible
	Participating insulin	\$75 co-pay (no deductible)

See footnotes on next page.

VALUE HEALTH 5000

HOW IS VALUE HEALTH 5000 DIFFERENT FROM OTHER PPO PLANS?

- **Co-pays for occasional doctor visits:** Teladoc co-pays are \$0 for each use with unlimited consultations. Primary care/retail clinic visits have \$0 co-pays, specialist visits have a \$70 co-pay, and urgent care facility visits have a \$120 co-pay.
- **Prescription drug benefits:** Generic retail prescriptions are available for \$15 and generic mail order is available for \$30. For prescriptions other than generic, members must meet the combined medical and prescription deductible; they then pay a co-pay.
- **No coverage for chiropractic or vision services:** Members are responsible for paying the full cost for these services.

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.

- [*Clarity*](#) is your personal team of nurses, benefit experts and claims specialist who will do whatever it takes to support your unique health care needs.
- [*Teladoc*](#) (telemedicine provider) gives you access to certified providers, including pediatricians, all day, every day — even holidays at no cost.
- [*SmartShopper*](#)[®] allows you to earn cash rewards and reduce your out-of-pocket health care costs by shopping for health care procedures with SmartShopper.
- And much more!

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

ADDITIONAL BENEFITS

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

- [*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.
- [*Blue365*](#)[®] — This member discount program can help you save on products and services that are not part of your medical coverage.
- [*Experian IdentityWorks*](#)SM — Highmark[®] BCBS[®] provides Experian IdentityWorks to help members who are victims of identity theft.

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

Review the [Value Health 5000 Summary of Benefits and Coverage](#) or the [Value Health 5000 Benefit Overview](#) for additional information.

¹This plan does not constitute "creditable coverage" for Massachusetts residents.

²There is a 30-visit limit for each of the following: physical, speech and occupational therapy.

³Retail available as 30-day supply, mail order/Walgreens[®]/CVS[®] as 90-day supply and specialty as 30-day supply through mail order.

⁴If a preferred or non-preferred drug is purchased when a generic is available, the member must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent.

⁵A 90-day supply of maintenance drugs can be filled either by Walgreens, CVS or by mail order. Prices may vary.

⁶Co-pays for certain specialty medications may be set to the maximum of any available manufacturer co-pay assistance. These co-pays will be paid by the manufacturer after the member applies for co-pay assistance and will not apply toward the maximum out-of-pocket.