

# Care Today Essential Plan

Effective 01/01/2026



GuideStone's Medicare-coordinating plans include medical and Part D benefits. Part D benefits will be managed by Express Scripts. If you are currently enrolled in a Medicare supplement plan that includes a Part D benefit or a Part D stand-alone Prescription Drug Plan (PDP), it is your responsibility to verify that you are eligible to disenroll from that plan and enroll in a new plan at this time.

MEDICAL BENEFITS			
Part A Services Hospital services per benefit period (as defined by Medicare)	Medicare pays	Plan pays	You pay <sup>1</sup>
<b>Hospital stays</b> <ul style="list-style-type: none"><li>• Semi-private room and board</li><li>• General nursing</li><li>• Other hospital services and supplies</li></ul>	<ul style="list-style-type: none"><li>• 100% days 1–60 (after \$1,736 deductible)</li><li>• Costs over \$434/day for days 61–90</li><li>• Costs over \$868/day for days 91–150 (lifetime reserve days)</li></ul>	<ul style="list-style-type: none"><li>• 100% of Part A deductible</li><li>• \$434/day for days 61–90</li><li>• \$868/day for days 91–150 (lifetime reserve days)</li><li>• 100% after reserves are depleted</li><li>• All costs after 150 days</li></ul>	<ul style="list-style-type: none"><li>• Nothing</li></ul>
<b>Blood</b> <ul style="list-style-type: none"><li>• First three pints</li><li>• Additional amounts</li></ul>	<ul style="list-style-type: none"><li>• \$0</li><li>• 100%</li></ul>	<ul style="list-style-type: none"><li>• 100%</li><li>• \$0</li></ul>	<ul style="list-style-type: none"><li>• Nothing</li></ul>
<b>Skilled nursing facility care</b>	<ul style="list-style-type: none"><li>• 100% days 1–20</li><li>• Costs over \$217/day for days 21–100</li></ul>	<ul style="list-style-type: none"><li>• Nothing for days 1–20</li><li>• \$217/day for days 21–100</li></ul>	<ul style="list-style-type: none"><li>• Nothing for days 21–100</li><li>• 100% after 100 days</li></ul>
<b>Hospice Care</b> <ul style="list-style-type: none"><li>• Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services</li></ul>	<ul style="list-style-type: none"><li>• All but very limited co-pay/co-insurance for outpatient drugs and inpatient respite care</li></ul>	<ul style="list-style-type: none"><li>• Medicare co-pay/co-insurance</li></ul>	<ul style="list-style-type: none"><li>• Nothing</li></ul>

<sup>1</sup>You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

Part B services Medical services per calendar year (as defined by Medicare)	Medicare pays	Plan pays	You pay <sup>1</sup>
<b>Preventive care<sup>2</sup></b> (For recommended preventive care services, including an annual wellness visit)	• 100%	• Nothing	• Nothing
<b>Medical services &amp; supplies</b> • Doctors' services • Inpatient and outpatient medical and surgical services/supplies • Physical and speech therapy • Diagnostic tests • Durable medical equipment and other supplies	• 80% of Medicare-approved amounts for covered services	• Remaining 20% of Medicare-approved amounts for covered services	• \$283 (Part B annual deductible)
<b>Outpatient mental health services</b>	• 80% of Medicare-approved amounts for covered services	• Remaining 20% of Medicare-approved amounts for covered services	• Nothing
<b>Clinical laboratory service</b> • Tests for diagnostic services	• 100% of Medicare-approved amounts for covered services	• Nothing	• Nothing
<b>Part B excess charges</b> Up to 15% above Medicare-approved amounts	• \$0	• 100%	• \$0
Parts A and B services	Medicare pays	Plan pays	You pay
<b>Home health care</b> • Medicare-approved services • Durable medical equipment	• 100% medically necessary skilled care services and medical supplies • 80% Medicare-approved amounts (after deductible)	• Nothing • Remaining 20% of Medicare-approved amounts for covered services	• \$0 for home health care services • \$0 for Medicare-approved durable medical equipment
Benefits not covered by Medicare	Medicare pays	Plan pays	You pay
<b>Foreign travel emergency</b> Medically necessary, emergency care services beginning during the first 60 days of each trip outside the USA	• \$0	• \$50,000 lifetime maximum • 80% co-insurance after \$250 overseas deductible	• 20% coinsurance after \$250 deductible

<sup>1</sup>You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

<sup>2</sup>For those enrolled in Medicare Part B, Medicare pays 100% of costs for recommended preventive care services (including an annual wellness visit), per *Your Guide to Medicare Preventive Services*. You may find a copy of this guide at [medicare.gov](http://medicare.gov).

## PRESCRIPTION BENEFITS

Initial Coverage Stage	Catastrophic Coverage Stage
<ul style="list-style-type: none"> <li>Participant pays co-pays for covered drugs (brand name &amp; generic)</li> <li>Plan pays balance of drug costs</li> <li>The total of these costs (participant co-pays plus plan payment for drugs) adds up toward the Catastrophic Stage</li> </ul>	<ul style="list-style-type: none"> <li>No member cost share</li> </ul>
Total drug spend of \$2,100	Plan resets to Initial Coverage Stage each January 1

**NOTE:** Per the Inflation Reduction Act, Member cost share is capped at \$35 for a one-month supply of each insulin covered by the plan. Member cost share is \$0 for Part D vaccines covered by the plan.

PRESCRIPTION DRUG CO-PAYS FOR INITIAL COVERAGE STAGE					
Retail Pharmacy	Quantity (Days' Supply)	31	60	90	
	Tier 1: Generic	\$10	\$20	\$30	
	Tier 2: Preferred	\$40	\$80	\$120	
	Tier 3: Non-preferred	\$65	\$130	\$195	
	Tier 4: Specialty	\$75	\$150	\$225	
Mail Order	Tier 1: Generic	\$8	\$16	\$24	
	Tier 2: Preferred	\$30	\$60	\$90	
	Tier 3: Non-preferred	\$50	\$100	\$150	
	Tier 4: Specialty	\$75	\$150	\$225	