Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
Personal Access 6000 EPO: GuideStone

Coverage Period: 01/01/2025 - 12/31/2025
Coverage for: <u>Ind/Fam</u> | Plan Type: Choice

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. **This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.guidestone.org/PlanBooklets. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.HealthCare.Gov/sbc-glossary or call 1-844-467-4843 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	In-network: $6,000 Individual / $12,000 Family. Out-of-network: Not covered	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u>, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u>.
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive care</u>, prescription benefits, certain office visits (please see the appropriate plan booklet for details), and insulin are covered before you meet your <u>deductible</u>.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u>.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductible</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For <u>network providers:</u> $9,100 Individual / $18,200 Family; for <u>out-of-network providers:</u> Not covered	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. <u>Premiums</u>, <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, and penalties do not count toward the <u>out-of-pocket</u> limit.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u>, balance billed charges, costs of health care drugs this plan doesn't cover, and out-of-network <u>copayments</u>.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.
Will you pay less if you use a <u>network provider</u>?	Yes. See www.myhighmark.com or call 1-866-472-0924 between 8AM-8PM EST for a list of participating providers.	This <u>plan</u> uses a provider <u>network</u>. You will pay less if you use a <u>provider</u> in the plan's <u>network</u>. You will pay the most if you use an <u>out-of-network provider</u>, and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays <u>(balance billing)</u>.
Do you need a <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u>.

⚠	All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	**Out-of-Network Provider (You will pay the most)**	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay	Not covered	----------None----------
	Specialist visit	$60 copay	Not covered	----------None----------
	Preventive care/screening/ immunization	No charge for covered services	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	Not covered	----------None----------
	Imaging (CT/PET scans, MRIs)	30% coinsurance	Not covered	Prior authorization required for non-emergency advanced imaging procedures (e.g., MRI, CT, PET) performed in an outpatient setting.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.GuideStone.org**	Generic drugs (Retail/Mail Order)	$10 copay / $20 copay	100% of drug cost. Upon manual claim form submission, you will be reimbursed based on plan benefits and allowable charges for covered drugs.	Brand over generic costs will be a noncovered penalty. Maintenance drugs require 90 day fills (mail order or approved retail) to be covered. Penalties do not apply to annual accumulators. Certain contraceptives are not covered. Please see plan booklet for additional details on your prescription benefits.
	Preferred brand drugs (Retail/Mail Order)	$50 copay / $100 copay		
	Non-preferred brand drugs (Retail/Mail Order)	$150 copay / $300 copay		
	Diabetic Supplies (Generic, Preferred, Non-preferred)	$20 copay		Covers up to a 90-day supply. Deductible does not apply.
	Participating Insulin	$75 copay / prescription mail		Covers up to a 90-day supply. Deductible does not apply.
	Specialty drugs (Generic/Preferred)	$100 copay / $150 copay / $300 copay		Covers up to a 30-day supply. Please see plan booklet for additional details on your prescription benefits.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	Not covered	----------None----------
	Physician/surgeon fees	30% coinsurance	Not covered	----------None----------

[* For more information about limitations and exceptions, see the plan or policy document at www.GuideStone.org/PlanBooklets.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	30% coinsurance after $500 copay	30% coinsurance after $500 copay	----------None----------
	Emergency medical transportation	30% coinsurance	Not covered	If an emergency, pays at the in-network level.
	Urgent care	$75 copay	Not covered	Waive copay for MHSA diagnosis if copay would otherwise apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	Not covered	Precertification may be required.
	Physician/surgeon fees	30% coinsurance	Not covered	----------None----------
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit:$30 copay Other:30% coinsurance	Not covered	----------None----------
	Inpatient services	30% coinsurance	Not covered	Precertification may be required.
If you are pregnant	Office visits	$30 copay	Not covered	----------None----------
	Childbirth/delivery professional services	30% coinsurance	Not covered	----------None----------
	Childbirth/delivery facility services	30% coinsurance	Not covered	----------None----------
If you need help recovering or have other special health needs	Home health care	30% coinsurance	Not covered	Maximum 120 visits per year.
	Rehabilitation services	30% coinsurance	Not covered	See plan booklet. Limits may apply. PT/OT/ST take specialist copay if applicable.
	Habilitation services	30% coinsurance	Not covered	
	Skilled nursing care	30% coinsurance	Not covered	Maximum 30 days per year.
	Durable medical equipment	30% coinsurance	Not covered	Rental or purchase option determined by the claims administrator. Rental costs cannot exceed the total cost of purchase.
	Hospice services	30% coinsurance	Not covered	----------None----------
If your child needs dental or eye care	Children's eye exam	$30 copay	Not covered	See *Preventive Care Schedule* for age limits on child vision screening.
	Children's glasses	Not covered	Not covered	----------None----------
	Children's dental check-up	Not covered	Not covered	See *Preventive Care Schedule* for exceptions

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion
- Acupuncture
- Certain Contraceptives
- Cosmetic Surgery

- Dental Care (Adult)
- Experimental or investigational treatment
- Infertility treatment
- Long-term care

- Private-duty nursing
- Private hospital room
- Routine foot care
- Weight loss program

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric Surgery
- Hearing Aids

- Routine Eye Care (Adult)
- Non-emergency care when traveling outside the U.S.

- Chiropractic Care - Limited to 12 visits per coverage period.

Your Rights to Continue Coverage: Church plans are not covered by the federal COBRA continuation coverage rules. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Clarity's Patient Advocacy Team at 1-866-472-0924 or visit www.myhighmark.com.

Does this plan provide Minimum Essential Coverage? True
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? True
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-844-INS-GUIDE (1-844-467-4843).]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-INS-GUIDE (1-844-467-4843).]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-844-INS-GUIDE (1-844-467-4843).]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-INS-GUIDE (1-844-467-4843).]

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

⚠️ **This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby	Managing Joe's Type 2 Diabetes	Mia's Simple Fracture
(9 months of in-network pre-natal care and a hospital delivery)	(a year of routine in-network care of a well-controlled condition)	(in-network emergency room visit and follow up care)

	Peg			Joe			Mia
■ The plan's overall deductible	$6,000		■ The plan's overall deductible	$6,000		■ The plan's overall deductible	$6,000
■ Specialist copay	$60		■ Specialist copay	$60		■ Specialist copay	$60
■ Hospital (facility) coinsurance	30%		■ Hospital (facility) coinsurance	30%		■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%		■ Other coinsurance	30%		■ Other coinsurance	30%

This EXAMPLE event includes services like:

Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

This EXAMPLE event includes services like:

Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

This EXAMPLE event includes services like:

Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	$12,700

Total Example Cost	$5,600

Total Example Cost	$2,800

In this example, Peg would pay:

Cost Sharing	
Deductibles	$6,000
Copayments	$60
Coinsurance	$2,000
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$8,060**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$100
Copayments	$1,000
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,100**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,100
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,500**

The plan would be responsible for the other costs of these EXAMPLE covered services.