



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) 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 [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at <https://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 deductible?	\$0. Medicare has a Part A deductible per benefit period. You pay 50% of the Part A deductible.	See the Common Medical Event chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	No.	Medicare covers certain preventive services without cost sharing . See a list of covered preventive services at https://www.HealthCare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$9,100	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit?	Premiums , Part A and Part B medical costs, prescription drugs, health care this plan doesn't cover, and out-of-network balance-billing charges.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Not applicable.	This plan does not use a provider network . You can receive covered services from any provider .
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral .



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	Not covered	Not covered	Medicare Part B expenses not covered.
	Specialist visit			
	Preventive care/screening/immunization			Medicare Part B expenses not covered.
If you have a test	Diagnostic test (x-ray, blood work)	Not covered	Not covered	Medicare Part B expenses not covered.
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.GuideStone.org	Generic drugs	Not covered	Not covered	None.
	Preferred brand drugs			
	Non-preferred brand drugs			
	Specialty drugs			
	Facility fee (e.g., ambulatory surgery center)	Not covered	Not covered	Medicare Part B expenses not covered.
If you have outpatient surgery	Physician/surgeon fees	Not covered	Not covered	Medicare Part B expenses not covered.
	Emergency room care			
	Emergency medical transportation			
	Urgent care			

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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 have a hospital stay	Facility fee (e.g., hospital room)	You pay 50% of the Medicare Part A deductible.	You pay 50% of the Medicare Part A deductible.	Deductible applies for every benefit period, which begins when you are admitted and ends when you have not received hospital or skilled nursing facility treatment for 60 days in a row. Medicare Part B expenses not covered.
	Physician/surgeon fees	Not covered	Not covered	Medicare Part B expenses not covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not covered	Not covered	Medicare Part B expenses not covered.
	Inpatient services	You pay 50% of the Medicare Part A deductible.	You pay 50% of the Medicare Part A deductible.	Deductible applies for every benefit period, which begins when you are admitted and ends when you have not received hospital or skilled nursing facility treatment for 60 days in a row. Medicare Part B expenses not covered.
If you are pregnant	Office visits	Not covered	Not covered	Medicare Part B expenses not covered.
	Childbirth/delivery professional services	Not covered	Not covered	Medicare Part B expenses not covered.
	Childbirth/delivery facility services	You pay 50% of the Medicare Part A deductible.	You pay 50% of the Medicare Part A deductible.	Deductible applies for every benefit period, which begins when you are admitted and ends when you have not received hospital or skilled nursing facility treatment for 60 days in a row. Medicare Part B expenses not covered.
If you need help recovering or have other special health needs	<u>Home health care</u>	Not covered	Not covered	Medicare Part B expenses not covered.
	<u>Rehabilitation services</u>	Not covered	Not covered	Medicare Part B expenses not covered.
	<u>Habilitation services</u>	Not covered	Not covered	Medicare Part B expenses not covered.
	<u>Skilled nursing care</u>	Not covered	Not covered	Medicare Part B expenses not covered.
	<u>Durable medical equipment</u>	Not covered	Not covered	Medicare Part B expenses not covered.
	<u>Hospice services</u>	Not covered	Not covered	Medicare Part B expenses not covered.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	This is an individual plan. Dependents will have separate coverage.
	Children's glasses			
	Children's dental check-up			

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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	Experimental or investigational treatment	Private-duty nursing
Acupuncture	Hearing aids	Private hospital room
Certain contraceptives	Infertility treatment	Routine eye care (Adult)
Chiropractic care	Long-term care	Routine foot care
Cosmetic surgery	Non-emergency care when traveling outside the U.S.	Weight loss program
Dental care (Adult)	Prescription drugs	

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

- Bariatric surgery

Your Rights to Continue Coverage: Church plans are not covered by the federal COBRA continuation coverage rules. Other options to continue coverage are available to you, 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 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: Express Scripts at 1-866-544-2976 or visit [www.Express-Scripts.com](#) and Highmark Blue Cross Blue Shield at 1-866-472-0924 or visit [www.HighmarkBCBS.com](#).

Does this plan provide Minimum Essential Coverage? Yes

[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](#).

For seminary students: This plan is Minimum Essential Coverage only if you are (1) an ordained, commissioned or licensed minister or (2) a paid employee of a Southern Baptist employer, or approved evangelical ministry, working 20 or more hours/week.

Does this plan meet the Minimum Value Standards? Yes

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, kwijjigo 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.

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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

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's overall deductible](#)
- [Specialist copayment](#)
- Hospital (facility) [coinsurance](#)
- Other [coinsurance](#)

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)

Total Example Cost **\$12,690**

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinurance	\$0

What isn't covered

Limits or exclusions **\$5,630**

The total Peg would pay is **\$5,630**

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's overall deductible](#)
- [Specialist copayment](#)
- Hospital (facility) [coinsurance](#)
- Other [coinsurance](#)

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)

Total Example Cost **\$3,490**

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinurance	\$0

What isn't covered

Limits or exclusions **\$3,490**

The total Joe would pay is **\$3,490**

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's overall deductible](#)
- [Specialist copayment](#)
- Hospital (facility) [coinsurance](#)
- Other [coinsurance](#)

This EXAMPLE event includes services like:
[Emergency room care](#) (including medical supplies)
[Diagnostic tests](#) (x-ray)
[Durable medical equipment](#) (crutches)
[Rehabilitation services](#) (physical therapy)

Total Example Cost **\$2,800**

In this example, Mia would pay:

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.