

TEAM Stateside

2027 Plan Changes

NEW: Centers of Excellence

GuideStone® is introducing new health care navigation programs designed to help members access high-quality care, receive personalized support and reduce health care costs.

Beginning January 1, 2027, to receive covered services for certain procedures and services, eligible members must use the designated provider:

- **Carrum Health**®¹ is the designated benefits coordinator for non-emergent bariatric procedures, certain spinal procedures, and knee and hip replacements for GuideStone health plan members (age 18+). To ensure you receive high-quality care that is covered by your health plan, GuideStone requires that these services be scheduled through Carrum Health. Some exceptions apply.
- **Onelming**®² is the designated provider for non-urgent MRI and CT scan services. To receive covered services under your health plan, non-urgent MRI and CT scans must be scheduled through Onelming. Some exceptions apply.

Highmark® Well360 Team

NEW Telehealth Providers

Telehealth is transitioning from Teladoc® to [Well360 Virtual Health](#) (medical and urgent care services) and [Mental Well-Being](#) (powered by Spring Health®) (behavioral health support). Well360 Virtual Health can be used for non-emergency medical care such as urgent care, primary care, dermatology and women's health services. Mental Well-Being provides personalized mental health support including therapy, psychiatry, coaching and digital tools. Find [more information](#) about this transition.

Wellness Tools and Programs

You have access to a variety of wellness tools and programs through your health plan. Please view the Wellness Tools and Additional Benefits handout or visit [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools) to learn about these programs.

Member Experience Specialists

The Highmark Well360 Team is your team of medical, benefits and service experts who can help you understand your medical benefits.

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

Health Plans

Benefit Changes

TEAM's domestic health plan options are changing in 2027. The Health Choice 2000 plan will be replaced with the Health Choice 3500 plan (non-HSA-qualified). The Health Saver Standard plan will be replaced with the Health Saver 4000 plan (HSA-qualified High-Deductible Health Plan (HDHP)).

Health Choice 3500

This plan will be subject to the new Centers of Excellence and telehealth providers in 2027.

Health Saver 4000

This plan will be subject to the new Centers of Excellence and telehealth providers in 2027.

ID Cards

Members will receive a new physical 2027 ID card and can access an up-to-date digital ID card by logging in to [MyHighmark.com](https://myhighmark.com). Members will use their new ID card for both medical and prescription benefits.

If you have any questions about this information, contact Garrett Newton at Garrett.Newton@GuideStone.org.

Prescription Plans

Benefit Changes

There will be no plan changes for 2027.

Network Reminder

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

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 an online designation or preference.

Dental Plans³

Benefit Changes

Cigna Healthcare Dental DPPO Plans

The out-of-network allowable amount is changing from 90% of submitted charges to 80% of allowable charges in 2027.

Cigna Healthcare Dental DHMO Plans

There will be no plan changes for 2027.

ID Cards

Cigna Healthcare Dental cards are available digitally only at my.Cigna.com.

Vision Plans⁴

Benefit Changes

Vision Service Plan® (VSP®)

There will be no plan changes for 2027.

ID Cards

Vision Service Plan® (VSP®) vision cards are available digitally only at [VSP.com](https://vsp.com).

Term Life and Accident Plans

Term Life Plans

There will be no plan changes for 2027.

Accident Plans

There will be no plan changes for 2027.

¹With the exception of second opinions, individuals enrolled in high-deductible plans must first meet the federal minimum deductible, but co-pays and co-insurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of covered or reimbursed travel expenses may be reported as taxable income. Carrum Health is not available to members of the Health Today plan, Medicare-coordinating plans, Global Core plans, and Cigna Healthcare International plans. Some additional exceptions apply. ²This requirement does not apply to the Health Today plan, Medicare-coordinating plans, Global Core plans, and Cigna Healthcare International plans, or in the event of an approved exception. ³These Cigna insurance products are provided by Cigna Health and Life Insurance Company and are offered as part of GuideStone Financial Resources' benefits program. ⁴These VSP vision insurance products are provided by Vision Service Plan Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.