

Medical Plans

For Group Plans Employers

Effective January 1, 2024



Committed to Your Mission

You deserve an advocate — someone who understands your ministry's mission, benefit requirements and budget constraints.

And that's what you'll get with GuideStone®.

Ministries who work with us appreciate our commitment to providing quality, cost-effective coverage that honors their Christian convictions.

In fact, 97% of our existing clients renew year after year. Why? Because they know:

- GuideStone is committed to helping them fulfill their mission.
- We never offer unrealistic teaser or first-year rates.
- Our renewal rates are based primarily on a group's claims experience.

GuideStone's goal is to help you build the right benefits package and get the most out of your health care dollars, not sell you something you don't need.

A Provider Who Understands Ministry

Having served organizations like yours for more than 100 years, we understand the unique challenges you face. That's why we are uniquely qualified to design an employee benefits package to serve your specific needs.

Strategies to Control Costs Long Term

It's not enough to cut costs for just one year. The real key is to focus on managing health plan costs over the long term. From consumer-driven options and benefits design advice, to educating your employees on being savvy health care consumers, GuideStone gives you tools to manage health plan costs today and into the future.

Nationwide Provider With Substantial Discounts

Employees in all of GuideStone's plans have access to the Highmark Blue Cross Blue Shield network of providers. This recognized industry leader provides deep discounts that save your covered employees and their covered dependents money when they receive care from in-network providers. This keeps overall claims costs low, which is the most important way to manage costs. Additionally, many of our plans have access to Express Scripts — a prescription drug provider whose network also provides deep discounts and mail-order delivery options, both of which slash drug costs for plan members.

Coverage that Follows You Around the Globe

Ministry doesn't just happen on your church campus. Your GuideStone medical coverage provides global benefits to cover your employees no matter where they are serving in the world.

Continued >>



GuideStone Group Medical Plans



Comprehensive Plans

GuideStone's comprehensive plans provide a full range of benefits and access to Highmark Blue Cross Blue Shield's nationwide network of providers. These plans offer robust group medical coverage with built-in pharmacy benefits. There are a variety of deductible options to choose from so you can find the one that is right for your employees' needs and your ministry's budget.

Comprehensive Plans Include:

Health Today	Health Choice 2000	Health Choice 3500 ¹	Health Choice 6000 ¹
Health Choice 500	Health Choice 2000 Plus	Health Choice 4000 ¹	Economy Health 5000 ¹
Health Choice 1000	Health Choice 2500	Health Choice 4000 Plus ¹	Global Core 3500 ^{1,2}
Health Choice 1500	Health Choice 3000 ¹	Health Choice 5000 ¹	Global Core 5000 ^{1,2}



Cigna International Plans

GuideStone's Cigna international plans provide your overseas staffers the quality care they need through a fully vetted, global directory of network providers. Cigna Global Health plans give missionaries and ministry staff serving outside of the U.S. quality medical care, pharmacy benefits and a personal advocate to help cut through the confusion and challenges that come with navigating the health care system in another culture.

Cigna International Plans include:

Global Health 500	Global Health 2000 Plus
Global Health 1000	Global Health 3500
Global Health 2000	



Consumer-Driven Plans

GuideStone's consumer-driven plans are Health Savings Account (HSA)-qualified High Deductible Health Plans (HDHPs) designed to be paired with an HSA — bringing together quality protection and affordability. An HSA is a tax-advantaged account that can be used to pay current qualified medical expenses, as well as provide for future costs.

Consumer-driven Plans include:

Health Saver Standard	Health Saver 4000 ¹	Health Saver 6000 ¹
Health Saver ¹	Health Saver 4000 Plus ¹	
Health Saver Plus ¹	Health Saver 5000 ¹	



Blue High Performance Network Plans

Blue High Performance Network is a market driven solution designed to not only deliver quality care at a lower cost today, but to accelerate an industry-wide shift toward better outcomes and value through collaboration with providers. Blue High Performance Network footprint— more than 55+ major U.S. markets—and is the only HPN with presence in all top 10 U.S. cities.

Blue High Performance Network Plans include:

BlueHPN 1000	BlueHPN 3000 ¹	BlueHPN Saver 4000 ¹
BlueHPN 2000	BlueHPN 5000 ¹	BlueHPN Saver 6000 ¹
BlueHPN 2000 Plus		



Protection Plans

GuideStone's protection plans give your ministry options so you can offer quality, more budget-friendly health coverage to your employees. These plan designs allow you to offer true medical coverage with scaled-down benefits in exchange for a lower monthly cost. Protection plans are an appropriate choice for healthy individuals who are looking for protection from high-dollar medical claims.

Protection Plans include:

Value Health 3000 EPO ¹	Basic Value Health 5000 ¹
Value Health 5000 EPO ¹	Secure Health™ 3000 ^{1,3}
Value Health 5000 ¹	

Get a quote at [GuideStone.org](https://www.guidestone.org) or call 1-844-INS-GUIDE (1-844-467-4843).

Not all plans are available to all groups.

¹These plans do not constitute "creditable coverage" for Massachusetts residents.

²This is a domestic plan that provides additional benefits that can be utilized when the participant is traveling outside the United States.

³This plan is not considered "creditable coverage" under Medicare Part D for active members age 65 and older. Participants in this plan could incur late enrollment penalties from Medicare.