




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](http://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:
<b>What is the overall <a href="#">deductible</a>?</b>	In-network: \$5,000 person / \$10,000 family. Out-of-network: \$15,000 person / \$30,000 family.	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> and insulin are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.HealthCare.gov/coverage/preventive-care-benefits/">https://www.HealthCare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For <a href="#">network providers</a> \$5,000 individual / \$10,000 family; for <a href="#">out-of-network providers</a> \$25,000 individual / \$50,000 family. In-network family coverage has an \$7,500 individual limit.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , the overall family <a href="#">out-of-pocket limit</a> must be met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , balance billed charges, costs of health care and drugs this plan doesn't cover, and out-of-network <a href="#">copayments</a> .	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.guidestonehealth.org">www.guidestonehealth.org</a> or call 1-855-497-1230 for a list of participating providers.	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	<a href="#">Specialist</a> visit	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	<a href="#">Preventive care/screening/</a> immunization	No charge for covered services	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	Imaging (CT/PET scans, MRIs)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Prior authorization (PA) 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 <a href="#">prescription drug coverage</a> is available at <a href="http://www.GuideStone.org">www.GuideStone.org</a>	Generic drugs	0% <a href="#">coinsurance</a>	100% of drug cost. Upon manual claim form submission, you will be reimbursed based on plan benefits and allowable charges for covered drugs.	The difference in cost of brand drugs over available generic drugs is a non-covered penalty. Maintenance drugs must be filled through mail order or Walgreens to be covered. The above penalties do not accumulate toward the deductible or out-of-pocket limits. Certain contraceptives are not covered.  Covers up to a 90-day supply. <a href="#">Deductible</a> does not apply.  Covers up to a 90-day supply. <a href="#">Deductible</a> does not apply. Insulin copay applies to select insulin products whose manufacturers have chosen to participate in the Patient Assurance Program.  Covers up to a 30-day supply.
	Preferred brand drugs	0% <a href="#">coinsurance</a>		
	Non-preferred brand drugs	0% <a href="#">coinsurance</a>		
	Diabetic Supplies (Generic, Preferred, Non-preferred)	0% <a href="#">coinsurance</a>		
	Participating Insulin	\$75 <a href="#">copay</a> /prescription mail		
	<a href="#">Specialty drugs</a>	0% <a href="#">coinsurance</a>		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
If you need immediate medical attention	<a href="#">Emergency room care</a>	0% <a href="#">coinsurance</a> after \$0 <a href="#">copay</a>	0% <a href="#">coinsurance</a> after \$0 <a href="#">copay</a>	-----None-----
	<a href="#">Emergency medical transportation</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Air ambulance always pays at in network level. Other transportation, if an emergency, pays at the in-network level and waives <a href="#">deductible</a> .
	<a href="#">Urgent care</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----

[\* For more Information about limitations and exceptions, see the plan or policy document at [www.GuideStone.org/PlanBooklets](http://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)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a> after \$500 <a href="#">copay</a>	Precertification may be required.
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	Inpatient services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a> after \$500 <a href="#">copay</a>	Precertification may be required.
<b>If you are pregnant</b>	Office visits	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	Childbirth/delivery professional services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	Childbirth/delivery facility services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a> after \$500 <a href="#">copay</a>	-----None-----
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Maximum 120 visits per year.
	<a href="#">Rehabilitation services</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	See plan booklet. Limits may apply.
	<a href="#">Habilitation services</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	See plan booklet. Limits may apply.
	<a href="#">Skilled nursing care</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Maximum 30 days per year.
	<a href="#">Durable medical equipment</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Rental or purchase option determined by the claims administrator. Rental costs cannot exceed the total cost of purchase.
	<a href="#">Hospice services</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----

[\* For more Information about limitations and exceptions, see the plan or policy document at [www.GuideStone.org/PlanBooklets](http://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)	
<b>If your child needs dental or eye care</b>	Children's eye exam	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	See <i>Preventive Care Schedule</i> 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 <i>Preventive Care Schedule</i> for exceptions

[\* For more Information about limitations and exceptions, see the plan or policy document at [www.GuideStone.org/PlanBooklets](http://www.GuideStone.org/PlanBooklets).]

## 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
- Routine eye care (Adult)
- Hearing aids
- Chiropractic care — limited to 12 visits per coverage period
- Non-emergency care when traveling outside the U.S.

**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](http://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: MyQHealth Care Coordinators at 1-855-497-1230 or visit [www.guidestonehealth.org](http://www.guidestonehealth.org).

### 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, kwijigo 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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[\* For more Information about limitations and exceptions, see the plan or policy document at [www.GuideStone.org/PlanBooklets](http://www.GuideStone.org/PlanBooklets).]

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](#) \$5,000
- [Specialist coinsurance](#) 0%
- [Hospital \(facility\) coinsurance](#) 0%
- [Other coinsurance](#) 0%

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** \$12,700

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$5,000</b>

**Managing Joe's type 2 Diabetes**

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

- The [plan's overall deductible](#) \$5,000
- [Specialist coinsurance](#) 0%
- [Hospital \(facility\) coinsurance](#) 0%
- [Other coinsurance](#) 0%

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** \$5,600

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,800</b>

**Mia's Simple Fracture**

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

- The [plan's overall deductible](#) \$5,000
- [Specialist coinsurance](#) 0%
- [Hospital \(facility\) coinsurance](#) 0%
- [Other coinsurance](#) 0%

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:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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