

Care Today Essential Plan

Effective January 1, 2024



GuideStone's Medicare-coordinating plans include medical and Part D benefits. Part D benefits will be managed by Express Scripts. If you are currently enrolled in a Medicare supplement plan that includes a Part D benefit or a Part D stand-alone Prescription Drug Plan (PDP), it is your responsibility to verify that you are eligible to disenroll from that plan and enroll in a new plan at this time.

MEDICAL BENEFITS			
	Medicare pays	Plan pays	You pay ¹
Hospital stays <ul style="list-style-type: none"> Semi-private room and board General nursing Other hospital services and supplies 	<ul style="list-style-type: none"> 100% days 1–60 (after \$1,632 deductible) Costs over \$408/day for days 61–90 Costs over \$816/day for days 91–150 (lifetime reserve days) 	<ul style="list-style-type: none"> 100% of Part A deductible \$408/day for days 61–90 \$816/day for days 91–150 (lifetime reserve days) 100% after reserves are depleted All costs after 150 days 	<ul style="list-style-type: none"> Nothing
Blood <ul style="list-style-type: none"> First three pints Additional amounts 	<ul style="list-style-type: none"> \$0 100% 	<ul style="list-style-type: none"> 100% \$0 	<ul style="list-style-type: none"> Nothing
Skilled nursing facility care	<ul style="list-style-type: none"> 100% days 1–20 Costs over \$204/day for days 21–100 	<ul style="list-style-type: none"> Nothing for days 1–20 \$204/day for days 21–100 	<ul style="list-style-type: none"> Nothing for days 21–100 100% after 100 days
Hospice care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services	<ul style="list-style-type: none"> All but very limited co-pay/co-insurance for outpatient drugs and inpatient respite care services 	<ul style="list-style-type: none"> Medicare co-pay/co-insurance 	<ul style="list-style-type: none"> Nothing

¹ You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

Part B services Medical services per calendar year (as defined by Medicare)	Medicare pays	Plan pays	You pay ¹
Preventive care² (for recommended preventive care services, including an annual wellness visit)	<ul style="list-style-type: none"> • 100% 	<ul style="list-style-type: none"> • Nothing 	<ul style="list-style-type: none"> • Nothing
Medical services & supplies Doctors' services Inpatient and outpatient medical and surgical services/supplies Physical and speech therapy Diagnostic tests Durable medical equipment and other supplies	80% of Medicare-approved amounts for covered services	Remaining 20% of Medicare-approved amounts for covered services	\$240 Part B Deductible
Outpatient mental health services	<ul style="list-style-type: none"> • 80% of Medicare-approved amounts for covered services 	<ul style="list-style-type: none"> • Remaining 20% of Medicare-approved amounts for covered services 	<ul style="list-style-type: none"> • Nothing
Clinical laboratory service Tests for diagnostic services	100% of Medicare-approved amounts for covered services	Nothing	Nothing
Part B excess charges Up to 15% above Medicare- approved amounts	<ul style="list-style-type: none"> • \$0 	<ul style="list-style-type: none"> • 100% 	<ul style="list-style-type: none"> • \$0
Parts A and B services	Medicare pays	Plan pays	You pay
Home health care Medicare-approved services Durable medical equipment	100% medically necessary skilled care services and medical supplies 80% Medicare-approved amounts (after deductible)	Nothing Remaining 20% of Medicare-approved amounts for covered	\$0 for home health care services \$0 for Medicare-approved durable medical equipment
Benefits not covered by Medicare	Medicare pays	Plan pays	You pay
Foreign travel emergency Medically necessary, emergency care services beginning during the first 60 days of each trip outside the USA	<ul style="list-style-type: none"> • \$0 	<ul style="list-style-type: none"> • \$50,000 lifetime maximum • 80% co-insurance after \$250 overseas deductible 	<ul style="list-style-type: none"> • 20% co-insurance after \$250 deductible

¹ You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

² For those enrolled in Medicare Part B, Medicare pays 100% of costs for recommended preventive care services (including an annual wellness visit), per *Your Guide to Medicare Preventive Services*. You may find a copy of this guide at medicare.gov.

PRESCRIPTION BENEFITS

Initial Coverage Stage <ul style="list-style-type: none"> Member pays co-pays for covered drugs (brand name & generic). Plan pays balance of drug costs. The total of these costs (member co-pays plus plan payment for drugs) adds up toward the Coverage Gap. 	Coverage Gap (“donut hole”) <p>Member pays 25% of drug cost for generics. Member pays remaining 25% of preferred and non-preferred drug costs after a 70% pharmaceutical manufacturer discount and a 5% plan benefit. Member out-of-pocket costs plus 70% discount on brand-name drugs adds up toward the Catastrophic Coverage Stage.</p>	Catastrophic Coverage Stage <p>The plan pays the balance of the drug costs for the duration of the plan year.</p>
Total drug spend of \$5,030	Total of year-to-date out-of-pocket costs plus 70% of brand-name drug costs equals \$8,000 (annual)	Plan resets to Initial Coverage Stage each January 1

PRESCRIPTION DRUG CO-PAYS FOR INITIAL COVERAGE STAGE				
	Quantity (days' supply)	31	60	90
Retail Pharmacy	Tier 1: Generic	\$10	\$20	\$30
	Tier 2: Preferred	\$40	\$80	\$120
	Tier 3: Non-preferred	\$65	\$130	\$195
	Tier 4: Specialty	\$75	\$150	\$225
Mail Order	Tier 1: Generic	\$8	\$16	\$24
	Tier 2: Preferred	\$30	\$60	\$90
	Tier 3: Non-preferred	\$50	\$100	\$150
	Tier 4: Specialty	\$75	\$150	\$225