

# EMPLOYEE BENEFIT PLANS RENEWAL BOOKLET

REVIEW YOUR PLAN OPTIONS

2023 Group Plans

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# ONLINE RESOURCES FOR EMPLOYERS



We're making employee benefits administration easy for you.

## How to find resources for your group renewal

Log into [GuideStone Employer Access® Program \(EAP\)](#) to find your renewal materials by selecting “Find Your Renewal Documents Here”. You will be able to access your:

- *5 Easy Steps to Renewal Checklist*
- *Employee Benefit Plans Renewal Booklet(s)*
- *2023 Plan Changes*
- Forms
- Notices
- And more

You will also find your rates located here on September 27.

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## GuideStone is excited to announce new Wellness Tools and Programs!

### Sword Virtual Physical Care Program

[Sword Virtual Physical Care Program](#) pairs members virtually with a Sword Health licensed physical therapist, who assesses their pain and tailors a program to their unique needs. Sword offers a digital solution for those who are experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee, ankle, or pelvic area. Utilizing wearable FDA-listed motion sensors and the Sword Health tablet to guide movement, the physical therapists evaluate real-time biofeedback as members go through their exercise sessions. The physical therapist provides ongoing virtual support and guidance throughout the program and is available for questions along the journey. Your employees will have access to this benefit at no cost and with **no visit limitations**.

### Twin Health

[Twin Health](#) delivers individualized guidance to help members with Type 2 diabetes. It is a dynamic, digital representation of a person's unique metabolism, built from thousands of data points gathered daily from non-invasive wearable sensors and self-reported preferences. For additional information, please review the [Frequently Asked Questions](#).

# BUILD A FLEXIBLE BENEFITS PACKAGE



GuideStone's goal is to help you build the right benefits package and get the most out of your health care dollars.

## Options Tailored To Meet Your Ministry's Needs



### Medical

Our medical plans bring you value while sharing your biblical values. With a multitude of options, it's easy to find one that works for you.



### Dental

Our dental plans are designed to balance benefits and costs — that's worth a smile! With three plan options, you can find one to fit your ministry's budget.



### Term life and accident plans

Term life insurance is designed primarily to provide a financial safety net for your employees' families during their most crucial income-earning years.



### Short-and long-term disability

One in four workers will become disabled during their career, according to the Social Security Administration. Disability insurance protects your employees' paychecks by replacing a portion of their income during a disability.

## Vendors Experienced in working with GuideStone Group Plans

### MinistryWorks payroll services

[MinistryWorks](#)<sup>®</sup> by Brotherhood Mutual is a ministry-exclusive service offering payroll processing and payroll tax filing. MinistryWorks will also handle the required Affordable Care Act (ACA) reporting to ensure that you avoid penalties by staying in compliance with the law.

### Employee Benefits Corporation

[Employee Benefits Corporation](#) can help with your administrative needs like flex plans, Health Reimbursement Arrangements and Health Savings Accounts.

# COMPREHENSIVE PLANS



Comprehensive plans allow your employees to receive a higher level of benefits when they use participating doctors and health care facilities.

Effective January 1, 2023

Medical Benefits		Health Today	Health Choice 500	Health Choice 1000	Health Choice 1500	Health Choice 2000	Health Choice 2000 Plus	Health Choice 2500
In-network	Minimum Group Plans enrollment	No minimum	No minimum	No minimum	No minimum	No minimum	5+	No minimum
	Annual deductibles: individual/family	\$0/\$0	\$500/\$1,000	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,000/\$4,000	\$2,500/\$5,000
	Plan pays/individual pays (co-insurance) (after deductible)	80%/20%	80%/20%	80%/20%	80%/20%	80%/20%	100%/0%	80%/20%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$3,750/\$7,000	\$4,750/\$7,500	\$5,000/\$8,250	\$5,500/\$11,000	\$5,750/\$11,500	\$5,750/\$11,500	\$5,900/\$11,800
	Wellness and preventive care visit (in-network, per <a href="#">Preventive Schedule</a> ) (no deductible or co-pay)	0%	0%	0%	0%	0%	0%	0%
	Primary care or retail clinic/specialist visit co-pay	\$25/\$45	\$25/\$45	\$25/\$45	\$25/\$45	\$25/\$45	\$25/\$45	\$25/\$45
	Teladoc co-pay	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Urgent care	\$50 co-pay	\$50 co-pay	\$50 co-pay	\$50 co-pay	\$50 co-pay	\$50 co-pay	\$50 co-pay

Medical Benefits		Health Choice 3000 <sup>1</sup>	Health Choice 3500 <sup>1</sup>	Health Choice 4000 <sup>1</sup>	Health Choice 4000 <sup>1</sup> Plus	Health Choice 5000 <sup>1</sup>	Economy Health 5000 <sup>1</sup>	Health Choice 6000 <sup>1</sup>
In-network	Minimum Group Plans enrollment	No minimum	No minimum	No minimum	5+	No minimum	50+	No minimum
	Annual deductibles: individual/family	\$3,000/\$5,000	\$3,500/\$7,000	\$4,000/\$7,000	\$4,000/\$7,000	\$5,000/\$10,000 <sup>2</sup>	\$5,000/\$10,000 <sup>2</sup>	\$6,000/\$12,000 <sup>2</sup>
	Plan pays/individual pays (co-insurance) (after deductible)	70%/30% or 80%/20%	80%/20%	80%/20%	100%/0%	70%/30% or 80%/20%	100%/0%	70%/30%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$6,000/\$12,000	\$6,350/\$12,700	\$6,350/\$12,700	\$6,350/\$12,700	\$6,500/\$12,700	\$5,000/\$10,000 <sup>9</sup>	\$7,000/\$14,000 <sup>9</sup>
	Wellness and preventive care visit (in-network, per <a href="#">Preventive Schedule</a> ) (no deductible or co-pay)	0%	0%	0%	0%	0%	0%	0%
	Primary care or retail clinic/specialist visit	\$25/\$45 co-pay	\$25/\$45 co-pay	\$25/\$45 co-pay	\$25/\$45 co-pay	\$25/\$45 co-pay	100% after deductible	\$25/\$45 co-pay
	Teladoc co-pay	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Urgent care	\$50 co-pay	\$50 co-pay	\$50 co-pay	\$50 co-pay	\$50 co-pay	0% after deductible	\$50 co-pay

See footnotes on page [Z](#)

# COMPREHENSIVE PLANS



Effective January 1, 2023

Medical Benefits		Health Today	Health Choice 500	Health Choice 1000	Health Choice 1500	Health Choice 2000	Health Choice 2000 Plus	Health Choice 2500
In-network	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	20%	20% after deductible	20% after deductible	20% after deductible	20% after deductible	0% after deductible	20% after deductible
	Hospital inpatient (including maternity)	20%	20% after deductible	20% after deductible	20% after deductible	20% after deductible	0% after deductible	20% after deductible
	Emergency room services (per visit)	\$250 co-pay, then 20%	\$250 co-pay, then 20%	\$250 co-pay, then 20%	\$250 co-pay, then 20%	\$250 co-pay, then 20%	\$250 co-pay, then 100%	\$250 co-pay, then 20%
	Mental health/substance abuse:							
	• Inpatient/intensive outpatient services	20%	20% after deductible	20% after deductible	20% after deductible	20% after deductible	0% after deductible	20% after deductible
	• Office and professional services co-pay	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Chiropractic services co-pay (12 visits annually)	\$45	\$45	\$45	\$45	\$45	\$45	\$45	
<u>Comprehensive routine eye exam</u> co-pay (one exam every 12 months)	\$25	\$25	\$25	\$25	\$25	\$25	\$25	

Medical Benefits		Health Choice 3000 <sup>1</sup>	Health Choice 3500 <sup>1</sup>	Health Choice 4000 <sup>1</sup>	Health Choice 4000 <sup>1</sup> Plus	Health Choice 5000 <sup>1</sup>	Economy Health 5000 <sup>1</sup>	Health Choice 6000 <sup>1</sup>
In-network	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	30% or 20% after deductible	20% after deductible	20% after deductible	0% after deductible	30% or 20% after deductible	0% after deductible	30% after deductible
	Hospital inpatient (including maternity)	30% or 20% after deductible	20% after deductible	20% after deductible	0% after deductible	30% or 20% after deductible	0% after deductible	30% after deductible
	Emergency room services (per visit)	\$250 co-pay, then 30% or 20%	\$250 co-pay, then 20%	\$250 co-pay, then 20%	\$250 co-pay, then 0%	\$250 co-pay, then 30% or 20%	0% after deductible	\$250 co-pay, then 30%
	Mental health/substance abuse:							
	• Inpatient/intensive outpatient services	30% or 20% after deductible	20% after deductible	20% after deductible	0% after deductible	30% or 20% after deductible	0% after deductible	30% after deductible
	• Office and professional services	\$25 co-pay	\$25 co-pay	\$25 co-pay	\$25 co-pay	\$25 co-pay	0% after deductible	\$25 co-pay
Chiropractic services (12 visits annually)	\$45 co-pay	\$45 co-pay	\$45 co-pay	\$45 co-pay	\$45 co-pay	0% after deductible	\$45 co-pay	
<u>Comprehensive routine eye exam</u> (one exam every 12 months)	\$25 co-pay	\$25 co-pay	\$25 co-pay	\$25 co-pay	\$25 co-pay	0% after deductible	\$25 co-pay	

See footnotes on page Z

# COMPREHENSIVE PLANS

Effective January 1, 2023

Prescription Drug Benefits <sup>3,4,5,6</sup>		All Plans*	Health Choice 3500 <sup>1</sup>
Retail	Generic drug	\$15 co-pay	20% with a per-prescription maximum of \$250
	Preferred drug	\$50 co-pay	20% with a per-prescription maximum of \$250
	Non-preferred drug	\$75 co-pay	20% with a per-prescription maximum of \$250

Prescription Drug Benefits <sup>3,4,5,6</sup>		All Plans*	Health Choice 3500 <sup>1</sup>
Mail Order/Walgreens	Generic drug	\$30 co-pay	20% with a per-prescription maximum of \$750
	Preferred drug	\$100 co-pay	20% with a per-prescription maximum of \$750
	Non-preferred drug	\$150 co-pay	20% with a per-prescription maximum of \$750
	Diabetic supplies (no deductible)	\$20 co-pay	20% with \$750 max
	Participating insulin <sup>9</sup> (no deductible)	\$75 co-pay	\$75 co-pay

Prescription Drug Benefits <sup>3,6,8</sup>		All Plans*	Health Choice 3500 <sup>1</sup>
Specialty	Specialty generic drug	\$50 co-pay	20% with a per-prescription maximum of \$250
	Specialty preferred drug	\$75 co-pay	20% with a per-prescription maximum of \$250
	Specialty non-preferred drug	\$100 co-pay	20% with a per-prescription maximum of \$250

\*All plans except Health Choice 3500.

<sup>1</sup>This plan does not constitute "creditable coverage" for Massachusetts residents.

<sup>2</sup>Maximum out-of-pocket for family coverage: An individual is not required to contribute more than the 2023 ACA limit of \$9,100.

<sup>3</sup>If the cost of the prescription is less than the co-pay, the participant pays the full cost of the prescription.

<sup>4</sup>Retail available as 30-day supply, mail order/Walgreens as 90-day supply and specialty as 30-day supply through mail order.

<sup>5</sup>Thirty-day supply of maintenance medications filled at retail will incur a \$10 penalty after the second retail fill. The \$10 penalty does not accumulate toward the deductible or the maximum out-of-pocket limit. This penalty does not apply to Affordable Care Act (ACA) preventive medications (excluding Global Core plans and Health Choice 3500.)

<sup>6</sup>If a non-generic drug is purchased when a generic is available, the participant must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent. This penalty does not accumulate toward the deductible or the maximum out-of-pocket limit.

<sup>7</sup>A 90-day supply of maintenance drugs can be filled either by Walgreens or by mail order.

<sup>8</sup>Co-pays for certain specialty medications will be set to the maximum available manufacturer co-pay assistance. These co-pays will be paid by the manufacturer after the member applies for co-pay assistance and will not apply toward MOOP.

<sup>9</sup>Select products used to treat diabetes, including participating insulin, may be available for a \$75 co-pay for a 90-day supply.

# COMPREHENSIVE PLANS: GLOBAL CORE



You may have missionaries abroad, but your roots are here in the U.S. – which is why the right medical benefits program for your ministry must include both domestic and international benefits.

These unique plans are designed specifically for organizations with employees serving both stateside and internationally. These plans offer comprehensive benefits while being cost-effective for your ministry. Global Core benefits include:

Effective January 1, 2023

Medical Benefits		Global Core 3500	Global Core 5000
In-network	Deductible for individual coverage	\$3,500 <sup>1</sup>	\$5,000 <sup>1</sup>
	Deductible for family coverage	\$7,000	\$10,000
	Plan pays/individual pays (co-insurance)	100% after deductible	100% after deductible
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only)	\$3,500/\$7,000 <sup>1</sup>	\$5,000/\$10,000 <sup>1,2</sup>
	Primary care or retail clinic visit/specialist office visit	0% after deductible	0% after deductible
	Teladoc <sup>3</sup>	\$0	\$0
	Wellness and preventive care (primary care/specialist)	0%	0%
	Hospital inpatient (including maternity)	0% after deductible	0% after deductible
	Outpatient surgery	0% after deductible	0% after deductible
	Emergency room services – for emergency care only	0% after deductible	0% after deductible
	Urgent care	0% after deductible	0% after deductible
	Outpatient services (CT scans, MRI, diagnostic)	0% after deductible	0% after deductible
	Chiropractic services (12 visit annually)	0% after deductible	0% after deductible
	Mental health/substance abuse – inpatient services	0% after deductible	0% after deductible
	Mental health/substance abuse – office and professional services	0% after deductible	0% after deductible
	Vision exam (one exam every 12 months)	0% after deductible	0% after deductible

See footnotes on page [9](#).



# COMPREHENSIVE PLANS: GLOBAL CORE



Effective January 1, 2023

Prescription Drug Benefits <sup>2,3,4,5,6,7</sup>		Global Core 3500 & 5000
Retail	Generic drug	0% after deductible
	Preferred drug <sup>5</sup>	0% after deductible
	Non-preferred drug <sup>5</sup>	0% after deductible

Prescription Drug Benefits <sup>5,6</sup>		Global Core 3500 & 5000
Mail Order/Walgreens	Generic drug	0% after deductible
	Preferred drug <sup>5</sup>	0% after deductible
	Non-preferred drug <sup>5</sup>	0% after deductible
	Diabetic supplies <sup>4</sup> (no deductible)	0% after deductible
	Participating insulin <sup>7</sup> (no deductible)	\$75 co-pay

Prescription Drug Benefits <sup>5,6</sup>		Global Core 3500 & 5000
Specialty	Specialty generic drug	0% after deductible
	Specialty preferred drug <sup>8</sup>	0% after deductible
	Specialty non-preferred drug <sup>8</sup>	0% after deductible

<sup>1</sup>The deductible is met by both medical and prescription drug expenses. The deductible is waived for medical claims incurred outside of the United States. The deductible is not waived for prescription drug claims incurred outside of the United States.

<sup>2</sup>For family coverage, one individual cannot be responsible for more than the 2023 Affordable Care Act (ACA) limit of \$9,100.

<sup>3</sup>Telemedicine provided via Teladoc® within the United States.

<sup>4</sup>Costs for diabetic supplies bypass the deductible and pay at the co-insurance level.

<sup>5</sup>If a non-generic drug is purchased when a generic is available, the participant must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent. This penalty does not accumulate toward the deductible or the maximum out-of-pocket limit.

<sup>6</sup>A 90-day supply of maintenance drugs can be filled either by Walgreens or by mail order. Prices may vary.

<sup>7</sup>Select products used to treat diabetes, participating select insulin, may be available for a \$75 co-pay for a 90-day supply.

<sup>8</sup>Co-pays for certain specialty medications will be set to the maximum available manufacturer co-pay assistance. These co-pays will be paid by the manufacturer after the participant applies for co-pay assistance and will not apply toward MOOP.

# CONSUMER-DRIVEN PLANS

GuideStone's consumer-driven plans are Health Savings Account (HSA)-qualified High Deductible Health Plans (HDHPs), which are designed to be paired with a tax-advantaged HSA.

**Note:** If you do not intend to pair the Health Saver plans with an HSA, they may not be the right plans for your organization.

## How are these plans different?

Consumer-driven plans typically do not have co-pays for primary care/specialist visits and prescription drugs. Participants pay 100% of medical and prescription drug claims until they've reached the plan's deductible; then the plan pays at the co-insurance level.

## The HSA advantage

An HSA is an investment vehicle that allows for an individual to invest money on a pretax basis for eligible medical expenses. You may open an HSA and make contributions to it only if you are enrolled in a qualified HDHP.

Employers can help offset the impact of first dollar payments by offering contributions to their employees' HSA accounts.

### The HSA has a triple tax advantage, established by the IRS:

- Participants are not taxed on contributions.
- Earnings from contributions are not taxed.
- Withdrawals are not taxed, as long as they are used for qualified medical expenses.

### Participants may not open an HSA if they are:

- Covered by any non-qualified health plan (plan with co-pays)
- Enrolled in Medicare
- Claimed as a dependent on another individual's tax return

# CONSUMER-DRIVEN PLANS

Effective January 1, 2023

Medical Benefits		Health Saver 1500 <sup>2</sup> (Aggregate Deductible)	Health Saver 2000 <sup>2</sup> (Aggregate Deductible)	Health Saver 2750 <sup>1,2</sup> (Embedded Deductible)	Health Saver 2800 <sup>1,2</sup> (Aggregate Deductible)	Health Saver 2800 Plus <sup>1,2</sup> (Aggregate Deductible)
In-network	Minimum Group Plan Enrollment	50+	No minimum	No minimum	No minimum	5+
	Annual deductibles: individual/family	\$1,500/\$3,000	\$2,000/\$4,000	\$2,750 individual coverage only \$3,000/\$5,600	\$2,800/\$5,600	\$2,800/\$5,600
	Plan pays/individual pays (co-insurance) (after deductible)	90%/10%	90%/10%	80%/20%	80%/20%	100%/0%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$3,000/\$6,000	\$4,000/\$7,500	\$4,800/\$9,600 <sup>3</sup>	\$4,900 individual coverage only \$7,500/\$9,800 <sup>3</sup>	\$4,900 individual coverage only \$7,500/\$9,800 <sup>3</sup>
	Wellness and preventive care visit (in-network, per <a href="#">Preventive Schedule</a> ) (no deductible)	0%	0%	0%	0%	0%
	Primary care or retail clinic visit/specialist visit co-pay (after deductible)	10%	10%	20%	20%	0%
	Teladoc <sup>4</sup> (after deductible)	0%	0%	0%	0%	0%
	Urgent care (after deductible)	10%	10%	20%	20%	0%
	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility (after deductible)	10%	10%	20%	20%	0%
	Hospital inpatient (including maternity) (after deductible)	10%	10%	20%	20%	0%
	Emergency room services (per visit) (after deductible)	After deductible, \$250 co-pay, then 10%	After deductible, \$250 co-pay, then 10%	After deductible, \$250 co-pay, then 20%	After deductible, \$250 co-pay, then 20%	After deductible, \$250 co-pay, then 0%
	Mental health/substance abuse – inpatient (after deductible)	10%	10%	20%	20%	0%
	Mental health/substance abuse – office and professional services (after deductible)	10%	10%	20%	20%	0%
	Chiropractic services (12 visits annually) (after deductible)	10%	10%	20%	20%	0%
	Prescription drugs <sup>5,6,7</sup> (after deductible)	10%	10%	20%	20%	0%
	Diabetic supplies (no deductible)	10%	10%	20%	20%	0%
Participating insulin co-pay <sup>8</sup> (no deductible)	\$75	\$75	\$75	\$75	\$75	

<sup>1</sup>These plans do not constitute “creditable coverage” for Massachusetts residents.

<sup>2</sup>Plan deductible must be met before co-insurance applies. The maximum out-of-pocket limit includes the deductible and co-insurance for eligible, in-network services.

<sup>3</sup>Maximum out-of-pocket for family coverage: An individual is not required to contribute more than the 2023 ACA limit of \$9,100.

<sup>4</sup>Members are required to pay the full \$55 consultation fee until they have met their deductible.

<sup>5</sup>Retail available as 30-day supply, mail order/Walgreens as 90-day supply and specialty as 30-day supply through mail order.

<sup>6</sup>If a non-generic drug is purchased when a generic is available, the participant must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent. This penalty does not accumulate toward the deductible or the maximum out-of-pocket limit.

<sup>7</sup>A 90-day supply of maintenance drugs can be filled either by Walgreens or by mail order. Prices may vary.

<sup>8</sup>Select products used to treat diabetes, including participating insulin, may be available for a \$75 co-pay for a 90-day supply.

# CONSUMER-DRIVEN PLANS

Effective January 1, 2023

Medical Benefits		Health Saver 3000 <sup>1,2</sup> (Aggregate Deductible)	Health Saver 4000 <sup>1,2</sup> (Embedded Deductible)	Health Saver 4000 Plus <sup>1,2</sup> (Embedded Deductible)	Health Saver 5000 <sup>1,2</sup> (Aggregate Deductible)	Health Saver 6000 <sup>1,2</sup> (Embedded Deductible)
In-network	Minimum Group Plans enrollment	No minimum	No minimum	5+	No minimum	No minimum
	Annual deductibles: individual/family	\$3,000/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000	\$5,000/\$10,000	\$6,000/\$12,000
	Plan pays/individual pays (co-insurance) (after deductible)	90%/10%	80%/20%	100%/0%	100%/0%	100%/0%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$5,000 individual coverage only \$7,500/\$10,000 <sup>3</sup>	\$6,000/\$12,000 <sup>3</sup>	\$6,000/\$12,000 <sup>3</sup>	\$5,000 individual coverage only \$7,500/\$10,000 <sup>3</sup>	\$6,000/\$12,000 <sup>3</sup>
	Wellness and preventive care visit (in-network, per <a href="#">Preventive Schedule</a> ) (no deductible)	0%	0%	0%	0%	0%
	Primary care or retail clinic visit/specialist visit (after deductible)	10%	20%	0%	0%	0%
	Teladoc <sup>4</sup> (after deductible)	0%	0%	0%	0%	0%
	Urgent care (after deductible)	10%	20%	0%	0%	0%
	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility (after deductible)	10%	20%	0%	0%	0%
	Hospital inpatient (including maternity) (after deductible)	10%	20%	0%	0%	0%
	Emergency room services (per visit) (after deductible)	\$250 co-pay, then 10%	\$250 co-pay, then 20%	\$250 co-pay, then 0%	0%	0%
	Mental health/substance abuse – inpatient (after deductible)	10%	20%	0%	0%	0%
	Mental health/substance abuse – office and professional services (after deductible)	10%	20%	0%	0%	0%
	Chiropractic services (12 visits annually) (after deductible)	10%	20%	0%	0%	0%
	Prescription drugs <sup>5,6,7</sup> (after deductible)	10%	20%	0%	0%	0%
	Diabetic supplies (no deductible)	10%	10%	20%	20%	0%
	Participating insulin co-pay <sup>8</sup> (no deductible)	\$75	\$75	\$75	\$75	\$75

<sup>1</sup>These plans do not constitute “creditable coverage” for Massachusetts residents.

<sup>2</sup>Plan deductible must be met before co-insurance applies. The maximum out-of-pocket limit includes the deductible and co-insurance for eligible, in-network services.

<sup>3</sup>Maximum out-of-pocket for family coverage: An individual is not required to contribute more than the 2023 ACA limit of \$9,100.

<sup>4</sup>Teladoc operates subject to state regulation. Members are required to pay the full \$55 consultation fee until they have met their deductible.

<sup>5</sup>Retail available as 30-day supply, mail order/Walgreens as 90-day supply and specialty as 30-day supply through mail order.

<sup>6</sup>If a non-generic drug is purchased when a generic is available, the participant must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent. This penalty does not accumulate toward the deductible or the maximum out-of-pocket limit.

<sup>7</sup>A 90-day supply of maintenance drugs can be filled either by Walgreens or by mail order. Prices may vary.

<sup>8</sup>Select products used to treat diabetes, including select participating, may be available for a \$75 co-pay for a 90-day supply.

GuideStone’s protection plans give your ministry options so you can offer quality, budget-friendly health coverage to your employees. Protection plans include 100% coverage for certain wellness benefits.

As our lowest-cost plans, they can be the right choice for healthy groups. They are also an alternative to Christian medical sharing plans.

## Value Health 5000

How is this plan different?

- Co-pays for occasional doctor visits: Primary care/retail clinic visits have \$0 co-pays with no limits. Each person has three co-pay visits annually per visit type – at a specialist for \$70 or at an urgent care clinic for \$120. For every additional visit, the deductible applies and participants pay 30% co-insurance. Teladoc co-pays are \$0 for each use with unlimited consultations.
- Prescription drug benefits: Generic retail prescriptions are available for \$15, and generic mail order is available for \$30. For prescriptions other than generic, members must meet the combined medical and prescription deductible; they then pay a co-pay (see chart).
- No coverage for chiropractic or vision services: Participants are responsible for paying the full cost for these services.

Effective January 1, 2023

Medical Benefits		Value Health 5000 <sup>1</sup>
	Annual deductibles: individual/family <sup>2</sup>	\$5,000/\$10,000
	Plan pays/individuals pays (co-insurance ) (after deductible)	70%/30%
	Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$7,900/\$15,800
	Wellness and preventive care visit (in-network, per <a href="#">Preventive Schedule</a> ) (no deductible or co-pay)	0%
In-network	Primary care or retail clinic/specialist visit (per person) <sup>3,4</sup>	\$0 primary care/retail clinic co-pay; \$70 specialty co-pay visits 1–3; additional visits 30% co-insurance after deductible
	Teladoc	\$0 co-pay (unlimited)
	Urgent care <sup>3,4</sup>	\$120 co-pay for visits 1–3; additional visits 30% co-insurance after deductible
	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	30% after deductible
	Emergency room services (per visit)	\$300 co-pay, then 30% after deductible
	Emergency room services – care for non-emergencies	\$300 co-pay, then 30% after deductible
	Mental health/substance abuse – inpatient	30% after deductible
	Mental health/substance abuse – office and professional services	\$0 co-pay
	Hospital inpatient (including maternity) <sup>3,4</sup>	30% after deductible

See footnotes on page [14](#).

# PROTECTION PLANS

Effective January 1, 2023

Prescription Drug Benefits <sup>5,6,7</sup>		Value Health 5000 <sup>1</sup>
Retail	Generic drug	\$15
	Preferred drug	\$50 after deductible
	Non-preferred drug	\$75 after deductible

Prescription Drug Benefits <sup>5,6,7</sup>		Value Health 5000 <sup>1</sup>
Mail Order/Walgreens	Generic drug	\$30
	Preferred drug	\$125 after deductible
	Non-preferred drug	\$185 after deductible
	Diabetic supplies (no deductible)	\$20
	Select insulin <sup>8</sup> (no deductible)	\$75

Prescription Drug Benefits <sup>5</sup>		Value Health 5000 <sup>1</sup>
Specialty	Specialty generic drug	30% after deductible
	Specialty preferred drug <sup>9</sup>	30% after deductible
	Specialty non-preferred drug <sup>9</sup>	30% after deductible

<sup>1</sup>This plan does not constitute "creditable coverage" for Massachusetts residents.

<sup>2</sup>The maximum out-of-pocket limit includes the deductible and co-insurance for eligible, in-network services.

<sup>3</sup>Prior authorization required for physical, speech and occupational therapy and outpatient imaging.

<sup>4</sup>There is a 20-visit limit for each of the following: physical, speech and occupational therapy.

<sup>5</sup>Retail available as 30-day supply, mail order/Walgreens as 90-day supply and specialty as 30-day supply through mail order.

<sup>6</sup>If a preferred or non-preferred drug is purchased when a generic is available, the participant must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent.

<sup>7</sup>A 90-day supply of maintenance drugs can be filled either by Walgreens or by mail order. Prices may vary.

<sup>8</sup>Select products used to treat diabetes, including participating insulin, may be available for a \$75 co-pay for a 90-day supply.

<sup>9</sup>Co-pays for certain specialty medications will be set to the maximum available manufacturer co-pay assistance. These co-pays will be paid by the manufacturer after the member applies for co-pay assistance and will not apply toward MOOP.

## GuideStone Secure Health™ 3000

Secure Health 3000 is an alternative plan that provides true medical coverage at our lowest monthly cost. If you think that you might be interested in this plan, please contact your relationship manager. If you have two to four employees, please contact your Group Plans Support Team.

# DENTAL PLANS

Offering a dental plan to your employees can help them budget for their families' dental care and make better health choices.

Effective January 1, 2023

Dental Plan Comparison Chart		Premier Dental Care Plan <sup>1</sup>	Choice Dental Care Plan <sup>1</sup>	Cigna Dental Care DHMO Plan <sup>3</sup>
In-network	Providers	May use any provider or save with network providers	May use any provider or save with network providers	May use only providers in the network
	Deductible (per person per year) <sup>2</sup>	\$50	\$50	No deductible
	Annual maximum benefit (per person)	\$1,500	\$1,200	No annual maximum
	Preventive and diagnostic care	0%	10%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
	Basic restorative care	20%	30%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
	Major restorative care	50%	50%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
	Orthodontia	50% with a lifetime maximum benefit of \$1,000	50% with a lifetime maximum benefit of \$1,000	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
	Waiting periods	None	None	None
Out-of-Network	Deductible (per person per year) <sup>2</sup>	\$50	\$50	Not covered
	Annual maximum benefit (per person)	\$1,200	\$1,000	Not covered
	Preventive and diagnostic care	0%	10%	Not covered
	Basic restorative care	20%	30%	Not covered
	Major restorative care	50%	50%	Not covered
	Orthodontia	50% with a lifetime maximum benefit of \$1,000	50% with a lifetime maximum benefit of \$1,000	Not covered

<sup>1</sup>Coverage percentages are based on reasonable and customary charges.

<sup>2</sup>Deductibles apply to basic and major services and for out-of-network preventive and diagnostic care for the Premier Dental Care and Choice Dental Care plans.

<sup>3</sup>Fees are based on the [Cigna Dental Care® \(DHMO\) Patient Charge Schedule \(W1-V9\)](#).

If you have over 50 employees and contribute 100% for the dental plans, please contact your relationship manager for some additional plan options.

## Helpful planning tips

The Premier Dental Care Plan and the Choice Dental Care Plan both allow you to use any provider and receive benefits. However, the plans also allow you to take advantage of cost savings through Cigna's Total Cigna DPPO network.

With the [Cigna Dental Care DHMO Plan](#) (not available in all areas), employees must select a primary care provider or dental office in the Cigna Dental Care Access Plus network to receive benefits.

To find a PPO or HMO dental network provider in your area, call 1-800-CIGNA24 or visit [MyCigna.com](https://www.mycigna.com).

# TERM LIFE AND ACCIDENT PLANS

Nearly seven in 10 American households would be in immediate financial jeopardy if the primary income provider died, according to LIMRA, an industry research group. And fewer than half of all American households have life insurance – a 50-year low.

Help your employees protect their families' financial security with GuideStone's term life and accident insurance plans. Below are our standard term life and accident benefits. Some groups may have different benefits.

Effective January 1, 2023

Employee Term Life Plan	
Coverage amounts	Standard issue is \$5,000 increments from \$10,000 to \$50,000, a flat amount of \$100,000 or one to eight times annual salary. Additional term life coverage (Optional Life) is also available without medical underwriting in flat amounts from \$10,000 to \$50,000.* A flat amount of \$100,000 and one to eight times annual salary are also available with medical underwriting.**
Coverage maximum	Lesser of eight times salary or \$750,000
Benefit reduction at age 65 (active employee)	Reduces to 65% of current amount (but will not reduce below \$20,000)
Retirement	Maximum of \$20,000 or coverage amount at retirement, whichever is less

Spouse Term Life Plan	
Coverage amount	\$5,000 increments
Coverage maximum	50% of Employee Term Life Plan coverage up to a maximum benefit of \$250,000

Child Term Life Plan	
Coverage amounts	\$10,000
Coverage maximum	Coverage continues to age 26

Accidental death and dismemberment (AD&D) (Employee only)	
Benefit	Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident
Coverage amount	Equals Employee Term Life Plan benefit amount

Supplemental Accidental death and dismemberment (AD&D) (Employee and spouse)	
Benefit	Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident
Employee coverage amount	\$25,000 increments up to a maximum of \$500,000
Spouse coverage amount	50% of employee coverage amount

Plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

\*Guaranteed Issue is offered only during initial 31-day eligibility period.

\*\*If your employee is applying for more than \$50,000 of coverage, they must submit a completed [Evidence of Good Health Application](#) for underwriting approval. They will be provided \$50,000 of coverage until the additional amount is approved.



# DISABILITY PLANS

One in four workers will become disabled before retirement – most by a disability caused by a common illness like joint pain, cancer and chronic diseases. Having disability insurance allows your employees to protect their most valuable financial asset – their paycheck.

Effective January 1, 2023

Long-Term Disability Plans <sup>1</sup>		Economy	Choice	Premier
In-network	Elimination period	180 days	90 days	90 days
	Benefit percentage	Up to 60% of monthly earnings	Up to 60% of monthly earnings	Up to 60% of monthly earnings
	Maximum monthly benefit	\$7,500 per month	\$15,000 per month	\$15,000 per month
	Definition of disability	2 years own occupation	2 years own occupation	3 years own occupation
	Social Security integration	Family	Family	Self
	Self-reported mental/nervous limitation	12 months	12 months	24 months
	Rehabilitation & Return to Work Program	Included	Included	Included
	Maximum benefit period	ADEA I	ADEA I	ADEA II

For more information regarding the Age Discrimination Employment Act (ADEA), please visit our [Disability FAQs](#).

Effective January 1, 2023

Short-Term Disability Plans <sup>2</sup>		Economy <sup>3</sup>	Choice	Premier
In-network	Elimination period	14 days	7 days	7 days
	Benefit percentage	Up to 60% of weekly earnings	Up to 60% of weekly earnings	Up to 60% of weekly earnings
	Maximum benefit period	24 weeks	12 weeks	12 weeks
	Minimum weekly benefit	\$25 per week	\$25 per week	\$25 per week
	Maximum weekly benefit	\$500 per week	\$500 per week	\$500 per week
	Definition of disability	Any sickness or injury that prevents active work for more than 14 days	Any sickness or injury that prevents active work for more than 7 days	Any sickness or injury that prevents active work for more than 7 days

<sup>1</sup>Long-term disability plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

<sup>2</sup>Short-term disability plans are only available within the United States.

<sup>3</sup>The Economy Short Term Disability Plan has a longer benefit period than the Choice and Premier Short Term Disability plans to provide benefits throughout the longer elimination period under the Economy Long Term Disability Plan.

# EMPLOYEE ENGAGEMENT: Medical+Minute

Monthly communication to help your employees better utilize their medical plan.

To help employees understand and better utilize their health plan, GuideStone, with your permission, will speak directly to your employees via a monthly email outlining a tool, benefit or wellness article. The monthly communications will include announcements of new benefits and updates about their existing plan. Topics may include preventive care, SmartShopper® and Blue Cross Blue Shield Global® Core.

If you have yet to give us permission to send *Medical Minute* to your ministry's employees who are enrolled in your health plan, you can follow the steps on [this handout](#) to do so today.

## HELP YOUR EMPLOYEES FIND THE RESOURCES THEY NEED

Everything your employees need to manage their insurance benefits.

Your employees will find answers to their puzzling insurance questions.

- Contact information for their insurance providers
- Answers about ID cards
- Information about additional benefits
- Details about their preventive care options
- Directions for filing a claim and accessing



[GuideStone.org/MemberResources](https://www.GuideStone.org/MemberResources)

Do you or your employees have questions about your GuideStone products and services?

Our online help center can help you find information on:

- Preventive care
- Teladoc
- Blue Cross Blue Shield Global Core
- And more



[Help.GuideStone.org](https://www.Help.GuideStone.org)

# WELLNESS TOOLS AND PROGRAMS

Staying healthy is easier than ever — your employees just need the right tools! Learn what's available in your Highmark Blue Cross Blue Shield medical plan.

Visit [GuideStone.org/WellnessTools](https://www.GuideStone.org/WellnessTools).

## Access MyQHealth by Quantum Health

Think of MyQHealth as your employee's personal team of nurses, benefit experts and claims specialist who will do whatever it takes to support their unique health care needs. MyQHealth is the one resource to contact whenever your employees need help with their medical, wellness or pharmacy benefits.

Your employees now have access to MyQHealth Care Coordinators via phone, [GuideStoneHealth.org](https://www.GuideStoneHealth.org) or the MyQHealth – Care Coordinators app. For additional information on MyQHealth, download and distribute this [handout](#) and frequently [asked questions](#).

Please note the phone number on the back of the member ID card.

**MyQHealth is just a tap, click or call away.**

**You have one mobile app, one website and one phone number.**

MyQHealth - Care Coordinator app | [GuideStoneHealth.org](https://www.GuideStoneHealth.org) | 855-497-1230

Get to know [MyQHealth](#)



## Save on Health Care

- [MyQHealth CareFinder](#) enables employees to stay in-network and estimate their cost.
- [SmartShopper](#)® allows employees to earn cash rewards of up to \$1,000 and reduce their out-of-pocket health care costs by shopping for health care procedures with SmartShopper. They can access SmartShopper by simply calling 1-866-285-7475 to speak to a personal assistant. SmartShopper is not available with the Blue High Performance Network plans.
- [Teladoc](#)® (telemedicine provider) means that your employees have access to U.S. board-certified doctors, including pediatricians, all day, every day — even holidays.

## Take Charge of Your Health

*MyQHealth* offers you a comprehensive set of tools, resources, care management, wellness and member solutions like [health coaching](#) and the [Early Steps Maternity program](#).

- [Blue Distinction® Centers](#), high-quality hospitals, can lower the chance of complications and shorten stays. Blue Distinction is a designation awarded by the Blue Cross and Blue Shield Association to hospitals proven to deliver superior results for complicated, costly procedures.
- [Sword Virtual Physical Care Program](#) pairs members virtually with a Sword Health licensed physical therapist, who assesses their pain and tailors a program to their unique needs. Sword offers a digital solution for those who are experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee, ankle, or pelvic area. Utilizing wearable FDA-listed motion sensors and the Sword Health tablet to guide movement, the physical therapists evaluate real-time biofeedback as members go through their exercise sessions. The physical therapist provides ongoing virtual support and guidance throughout the program and is available for questions along the journey. Your employees will have access to this benefit at no cost and with **no visit limitations**.
- [Twin Health](#) delivers individualized guidance to help members with Type 2 diabetes. It is a dynamic, digital representation of a person's unique metabolism, built from thousands of data points gathered daily from non-invasive wearable sensors and self-reported preferences. For additional information, please review the [Frequently Asked Questions](#).

Cigna International and Medicare-coordinating plans are excluded from wellness tools.

Global Core plans do not have access to MyQHealth by Quantum as well as any MyQHealth wellness programs.



To learn more, visit: [GuideStone.org/WellnessTools](https://www.GuideStone.org/WellnessTools).

# ADDITIONAL BENEFITS

Your GuideStone medical plan protects **more than your health**. It also provides for your entire well-being with these additional benefits.

Visit [GuideStone.org/AdditionalBenefits](https://www.GuideStone.org/AdditionalBenefits).

- **BCBS Global<sup>®</sup> Core** – Members traveling outside the United States have access to doctors and hospitals in more than 200 countries and territories around the world. Download the [BCBS Global Core app](#) or go to [BCBSGlobalCore.com](https://www.BCBSGlobalCore.com) to help you find doctors, translate medical terms and access emergency care information when you're outside the United States.
- **Blue365<sup>®</sup>** – This member discount program can help you save on products and services that are not part of your medical coverage. To browse all the deals, go to [Blue365Deal.com](https://www.Blue365Deal.com).
- **Experian IdentityWorks<sup>SM</sup>** – Highmark BCBS provides Experian IdentityWorks to help members who are victims of identity theft. Enrollment is required at [ExperianIDWorks.com/Highmark](https://www.ExperianIDWorks.com/Highmark). Members must provide their personal information to enroll online or via phone. **Please note:** Your employees will receive an email in December to confirm their coverage for the next year.
- **Vision benefit** – For individuals in most of GuideStone's comprehensive plans, your vision benefit covers one annual eye exam per covered family member. The coverage does not include the cost of glasses or contact lenses. You must use an in-network provider to receive this benefit. The vision benefit is not available in all plans. Please review your plan booklet for details.

Cigna International and Medicare-coordinating plans are excluded from additional benefits.



To learn more, visit: [GuideStone.org/AdditionalBenefits](https://www.GuideStone.org/AdditionalBenefits)



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