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/Summaries. 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:
What is the overall deductible?	In-network: $2,000 person / $4,000 family. Out-of-network: $8,000 person / $16,000 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care and insulin are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.HealthCare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For network providers $4,000 individual / $8,000 family; for out-of-network providers $28,000 individual / $46,000 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit?	Premiums, balance billed charges, costs of health care and drugs this plan doesn't cover, and out-of-network copayments.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.HighmarkBCBS.com or call 1-800-810-2583 for a list of participating providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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 provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance	50% coinsurance	----------None----------
	Specialist visit	10% coinsurance	50% coinsurance	----------None----------
	Preventive care/screening/ immunization	No charge for covered services	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	50% coinsurance	----------None----------
	Imaging (CT/PET scans, MRIs)	10% coinsurance	50% coinsurance	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 **prescription drug coverage** is available at www.GuideStone.org	Generic drugs	10% coinsurance	100% of drug cost. Upon manual claim form submission, you will be reimbursed based on plan benefits and allowable charges for covered drugs.	Covers up to 30-day supply retail and 90-day supply mail order. 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.
	Preferred brand drugs	10% coinsurance		
	Non-preferred brand drugs	10% coinsurance		
	Diabetic Supplies (Generic, Preferred, Non-preferred)	10% coinsurance		Covers up to a 90-day supply. Deductible does not apply.
	Preferred Insulin	$75 copay/prescription mail		Covers up to a 90-day supply. Deductible does not apply. Insulin copay applies to select insulin products whose manufacturers have chosen to participate in the Patient Assurance Program.
	Specialty drugs	10% coinsurance		Covers up to a 30-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	50% coinsurance	----------None----------
	Physician/surgeon fees	10% coinsurance	50% coinsurance	----------None----------
If you need immediate medical attention	Emergency room care	10% coinsurance after $250 copay	10% coinsurance after $250 copay	50% coinsurance after a $250 copay out-of-network for non-emergency services.
	Emergency medical transportation	10% coinsurance	50% coinsurance	If an emergency, pays at the in-network level and waives deductible.
	Urgent care	10% coinsurance	50% coinsurance	----------None----------

[* For more Information about limitations and exceptions, see the plan or policy document at www.GuideStone.org/summaries.]

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 have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	50%coinsurance after $500 copay	Precertification may be required.
	Physician/surgeon fees	10% coinsurance	50% coinsurance	----------None----------
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance	50%coinsurance	----------None----------
	Inpatient services	10% coinsurance	50%coinsurance after $500 copay	Precertification may be required.
If you are pregnant	Office visits	10% coinsurance	50% coinsurance	----------None----------
	Childbirth/delivery professional services	10% coinsurance	50% coinsurance	----------None----------
	Childbirth/delivery facility services	10% coinsurance	50% coinsurance after $500 copay	----------None----------
If you need help recovering or have other special health needs	Home health care	10% coinsurance	50% coinsurance	Maximum 120 visits per year.
	Rehabilitation services	10% coinsurance	50% coinsurance	See plan booklet. Limits may apply.
	Habilitation services	10% coinsurance	50% coinsurance	See plan booklet. Limits may apply.
	Skilled nursing care	10% coinsurance	50% coinsurance	Maximum 120 days per year.
	Durable medical equipment	10% coinsurance	50% coinsurance	Rental or purchase option determined by the claims administrator. Rental costs cannot exceed the total cost of purchase.
	Hospice services	10% coinsurance	50% coinsurance	----------None----------

[* For more Information about limitations and exceptions, see the plan or policy document at www.GuideStone.org/summaries.]

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 your child needs dental or eye care	Children's eye exam	10% coinsurance	50% coinsurance	See *Preventive Care Schedule* 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 *Preventive Care Schedule* for exceptions

[* For more Information about limitations and exceptions, see the plan or policy document at www.GuideStone.org/summaries.]

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 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: Express Scripts at 1-866-544-2976 or visit www.Express-Scripts.com and Highmark Blue Cross Blue Shield at 1-866-472-0924 or visit www.HighmarkBCBS.com.

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, kwiijigo 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.

[* For more Information about limitations and exceptions, see the plan or policy document at www.GuideStone.org/summaries.]

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	$2,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	**$5,600**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$1,100
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	$3,100

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$2,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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:

Cost Sharing	
Deductibles	$1,500
Copayments	$300
Coinsurance	$80
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	$1,880

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$2,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$80
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$2,080

The plan would be responsible for the other costs of these EXAMPLE covered services.