

Medical Insurance

Eligibility

Reliant extends medical insurance coverage of the group health plan benefit to all full-time employees or those working 30 hours or more per week. All eligible employees can enroll their eligible dependents (see: [Adding a Dependent to Insurance](#)). To waive extended coverage, see [Insurance Waiver Options](#).

Part-time employees who average less than 30 hours per week are not eligible to participate in the group health plan.

Questions about specific coverage or conditions may be found in the employee's certificate of group insurance provided by the insurance carrier or by calling the insurance company directly.



Hawaii Employees

Reliant employees living and working in Hawaii are covered under a Hawaii State-approved ACA plan with UHA. Employees in Hawaii are eligible for benefits at 20 hours, per the State of Hawaii's ACA guidelines. For more information about this plan, email benefits@reliant.org.

Coverage, Rates, and Plan Details

Please visit [Medical Insurance Coverage and Rates](#) and [HSA - Health Savings Account](#).

Reliant employees living in Hawaii

See [Medical Insurance Coverage and Rates - Hawaii](#)

Reliant coverage outside of the United States (international coverage network)

See [Medical Insurance - Coverage when Outside of the US](#)

For all other US Domestic medical coverage information, see the information provided below.

Reliant Medical Plans are Health Saver Plans

Health Saver plans are High-Deductible Health Plans (HDHP) that allow participants to utilize Health Savings Accounts to save and pay for their current and future medical expenses. Some aspects of HS plans differ from traditional Preferred Provider Plans (PPOs). HS plans are designed to be paired with a personal [HSA - Health Savings Account](#), allowing the employee to save monthly funds for medical expenses. The Health Saver plans do not have co-pays for doctor visits or co-pays and discounts for prescription drugs. Participants pay 100 percent of medical and prescription drug claims until they reach the plan's deductible. (For some HS plans, the plan pays at the co-insurance level until an annual Out-of-Pocket Maximum is reached.) HSA-compatible plans typically cost 20 percent less than a low-deductible PPO plan. Many of the ministries we connect with, such as Pioneers and Wycliffe, are utilizing HSA Plans for their field workers. HSA plans will also have an Employer HSA Contribution in addition to the plan premium.

Non-embedded vs Embedded Deductible

HS2000, HS3000, HS5000 plans - Deductible for individual coverage

This applies only to an employee who has no dependents included on their coverage. The individual is responsible for paying for medical and prescription drug claim costs up to the plan's individual deductible amount before GuideStone® begins paying claims.

HS2000 and HS3000 plans - Deductibles for family coverage

This applies to an employee who has dependents included on their coverage. The employee and dependents are responsible for paying for medical and prescription drug claim costs up to the plan's family deductible amount before GuideStone begins paying claims for anyone in the family. The family deductible may be met by one individual or by multiple family members' combined claims. This is known as a non-embedded deductible.

HS5000 plan - Deductibles for family coverage

This is the amount a family is required to pay before benefits begin for services not covered by co-pays. Once this amount is met, the plan will consider all family members to have met their deductibles. One individual cannot contribute more than the individual deductible amount. This is an embedded deductible.

Health Saver Plans are Paired with a Health Savings Account

Please see [HSA - Health Savings Account](#)

Frequently Asked Questions

Are the in-network doctors and facilities the same for all plans?

Yes. You can see more information about in-network providers on www.highmarkbcbs.com

Is preventative care defined the same way in all the different plan options?

Yes.

How are claims treated when traveling outside of the United State?

See [Medical Insurance - Coverage when Outside of the US](#)

What Reliant staff are saying about the Health Saver plans

“Honestly, the Health Saver 3000 HSA did take a little getting used to, but my wife and I have been very happy with it so far. We chose to invest enough that we expect to probably carry an excess balance from one year to the next. At this point, it looks like that will happen. One thing this means is that our family budget for health care next year will actually be reduced since we will already be carrying over some funds in the HSA from this year.” – Steve

“The HSA payment card is super easy to use. Just like a debit card! Also, since we don’t have significant healthcare needs at this point, we like the ability to save up for the future with lower premiums. We also like the freedom to spend our money saved on out-of-network expenses.” – David

“As a family that has ALWAYS met our out-of-pocket max each year, this year we’ve paid out from our own pockets LESS than every year before and done it with pre-tax dollars!” – Heather

“I like that it did make us think through what medical decisions we were making. I also like that it would allow us to save up for orthodontic work tax-free. I just wish that I had the HSA option back in my 20s and had put aside the savings from a traditional PPO into my HSA account. It would have really been worth having that HSA account balance in my 30s!” – Luke

Related information

- [Medical Insurance Coverage and Rates](#)
- [Medical Vision Benefit \(PDF\)](#)

- [Changes HDHP-HSA Plans - GuideStone \(PDF\)](#)
 - [Changes PPO Plans - GuideStone \(PDF\)](#)
 - [Explanation of Benefits \(PDF\)](#)
 - [How the Claims Process Works \(PDF\)](#)
 - [Medical Plan Glossary - GuideStone \(PDF\)](#)
 - [Notice of Creditable Coverage - GuideStone \(PDF\)](#)
 - [PPO Medical Plan Booklet - GuideStone \(PDF\)](#)
 - [GuideStone Preventive Care Schedule 2022.pdf](#)
 - [2022 Preventive Schedule - Watch Video](#)
 - [Medical Insurance - Waiver Form - GuideStone \(PDF\)](#)
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Related pages

- [Medical Insurance Coverage and Rates](#)
- [HSA - Health Savings Account](#)
- [ACA Coverage for Breast Pumps](#)
- [Loss of Parents' Insurance Coverage at Age 26](#)
- [Medical Continuation Coverage](#)
- [Coverage scenarios for medical insurance](#)
- [Insurance Waiver Options](#)
- [Online Tools and Resources](#)
- [Medicare FAQs](#)
- [QH - MyQHealth by Quantum Health](#)
- [No Surprises Act - Your Rights and Protections Against Surprise Medical Bills](#)
- [Programs included in your GuideStone medical plan](#)