

GuideStone Domestic Plan Q&A's

Q: Are the benefit coverages different between the two plans?

A: No, both plans have the same coverages, but the benefits are paid differently with respect to deductibles, co-insurance, and maximum out-of-pocket amounts.

Q: Can I decline enrollment in a medical plan?

A: Staff employees may decline coverage. Domestic global workers can decline coverage only if they have other medical coverage through Medicare or Tricare or if they have other group medical coverage through their spouse's employer.

Domestic global workers who select the option to Decline Coverage on the online enrollment tool must follow up and submit the *Domestic Global Worker Waiver of Medical Coverage Form* indicating which of the above options qualifies them to decline coverage. The waiver form is posted in the "GuideStone Forms" section on GuideStone's TEAM landing page at [GuideStone.org/TEAM](https://www.guidestone.org/TEAM).

Q: Can I have an HSA for my TEAM medical plans? Will TEAM continue to make the HSA contributions?

A: The GuideStone Health Saver Standard plan utilizing the Blue Cross Blue Shield (BCBS) network is an HSA-qualified plan. If you choose to enroll in this plan, you will continue to be eligible for HSA contributions. For details on HSA contributions options, refer to the Benefits Overview information included at the beginning of the benefits guide available under "Enrollment Information" on GuideStone's TEAM landing page [GuideStone.org/TEAM](https://www.guidestone.org/TEAM).

The GuideStone Health Choice 2000 plan utilizing the BCBS network is not an HSA-qualified plan. If you choose to enroll in this plan, you will not be eligible for HSA contributions.

Q: Why didn't I get a dental card?

A: Beginning in 2024, dental cards will only be available digitally. You can locate your card at [My.Cigna.com](https://my.cigna.com).