

GuideStone International Plan Q&A's

Q: Where can I find additional information on the insurance plans offered?

A: Additional information on the plans offered, benefit presentations, rate information and enrollment forms are available on GuideStone's TEAM landing page at [GuideStone.org/TEAM](https://www.guidestone.org/TEAM).

Plan summaries are available for medical, dental, life and vision coverage in each individual plan section. More detailed plan information is available in the benefit guide available under "International Enrollment Information".

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

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

Q: Can I decline enrollment in a medical plan?

A: International global workers can decline coverage in a TEAM medical plan if they have one of the following reasons for waiving:

- Other group expat medical coverage through spouse that adequately covers healthcare costs in international locations of service and in the U.S
- Other medical coverage through Tricare
- Non-U.S. spouse/children covered by their country of citizenship's national coverage
- Participating in the following nationalized health care program:
 - Czech Republic national healthcare
 - German national healthcare contingent on 5+ years of service in Germany
 - Prior approval from TEAM to temporarily discontinue participation in U.S. Social Security and enroll in a nationalized Social Security plan that includes health insurance

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

Q: Can I have an HSA with my TEAM medical plans?

A: The GuideStone Global Health 1500 plan utilizing the Cigna Global network is an HSA-qualified plan. If you choose to enroll in this plan, you will be eligible for HSA contributions. For details on HSA contributions options, refer to the Benefits Guide

information included at the beginning of the benefits guide available under “International Enrollment Information” on GuideStone’s TEAM landing page [GuideStone.org/TEAM](https://www.guidestone.org/TEAM).

The GuideStone Global Health 3500 utilizing the Cigna Global network plan is not an HSA-qualified plan. If you choose to enroll in this plan, you will not be eligible for HSA contributions.

Q: How do I obtain a Certificate of Health Coverage letter?

A: You can contact Cigna Envoy at 1-800-441-2668, and they can supply you with a Certificate of Health coverage letter.