

GUIDESTONE INSURANCE PRODUCTS AND SERVICES

2023 Group Plans Product Guide







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GUIDESTONE INSURANCE PRODUCTS AND SERVICES



You deserve an advocate — someone who understands your ministry's mission, benefit requirements and budget constraints.

GuideStone's goal is to guide you in building an insurance benefits package that's right for your ministry team. Ministries offering GuideStone® insurance products tell us how much they appreciate our commitment to providing benefits that offer needed protection, reflect their biblical values and fulfill their mission.

A Provider Who Understands Ministry

At GuideStone, serving your ministry is our ministry. We've been walking alongside organizations like yours for more than a century — so we understand your unique needs and how to design a benefits package that best meets them.

See how our products and services are designed with your ministry in mind.

- **Our health plans respect Christian convictions.** We've taken a stand not to cover abortions or abortion-causing drugs and devices.
- **Church plans like GuideStone's offer important flexibility.** Particularly in this increasingly regulated environment.
- **You can access care no matter where your ministry is called.** Our provider networks are better than • nationwide — they're global.
- **We're committed to stability.** Our total reserves and surplus levels are maintained at or above industry standards.
- **We are with you for the long term.** Your rates will start low and stay low. The average rate increase for 2020 was less than 3%.
- **Servant-hearted service is who we are.** We help support your ministry's success — so you can focus on your calling. We manage vendor performance, intercede for your employees and act as a liaison on your behalf.



Satisfied clients are our goal.

In 2021 our average rate increase was less than 3%,
and our retention rate was **97%**.

GUIDESTONE: ABOUT US

GuideStone believes when the body of Christ is healthy, it's free to transform the world — and we want to help guide and equip your ministry and its people to do just that.

Groups saved an average of 27%* on their monthly costs. See how your ministry can benefit from a GuideStone plan.

Flexible Employee Benefits

Let GuideStone design a benefits package to serve your organization's unique needs.

Ministry Solutions and Strategies

GuideStone understands your ministry's benefit needs and budgetary constraints, and we are committed to fashioning a balanced solution that's just right for you.

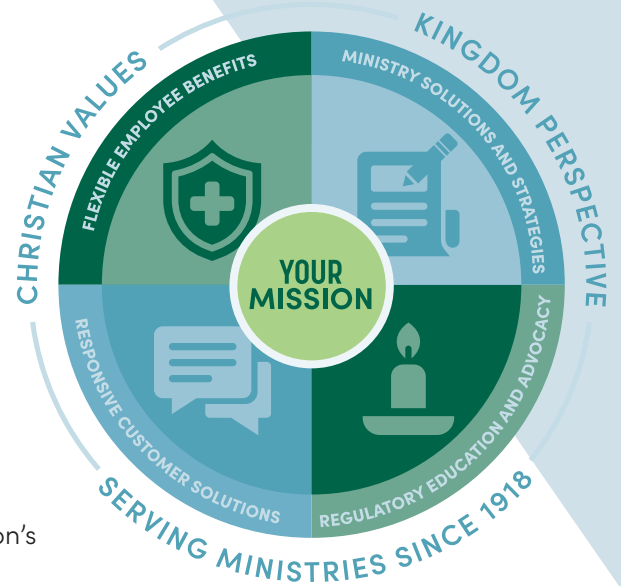
Responsive Customer Solutions

GuideStone understands you want to focus on your calling, not manage insurance paperwork. That's why our Customer Solutions teams are focused on preventing problems and finding fast answers to issues you face.

Regulatory Education and Advocacy

GuideStone will help you keep up with the latest health care regulations.

GuideStone builds comprehensive employee benefits packages through our suite of employee insurance and financial benefit services designed to help your ministry and its employees prepare for the future. Our insurance plans serve more than 10,000 churches and ministries representing more than 130,000 lives. Additionally, more than 38,000 churches and ministries and more than 193,000 participants nationwide invest in GuideStone's retirement plans.



“ When looking for a new provider, we needed to know that we had a breadth of offerings to choose from, rather than just one or two policies that were available to a group our size. Today, our employees are tickled to death with their new plans. ”

— Greg Farrell, senior pastor, Crossland Community Church, Bowling Green, Kentucky



Need to Learn More?

Contact a GuideStone customer solutions specialist at **1-844-INS-GUIDE** (1-844-467-4843) regarding eligibility, enrollment or plan options. Specialists are available Monday–Friday, 7 a.m. to 6 p.m. (CST). You may also contact us via email at InsuranceSolutions@GuideStone.org.

*Compared to 2018 Texas, Blue Cross Blue Shield PPO, community rated exchange products.

GuideStone Group Medical Plans



Comprehensive Plans

GuideStone's comprehensive plans provide a full range of benefits and access to Highmark Blue Cross Blue Shield's nationwide network of providers. These plans offer robust group medical coverage with built-in pharmacy benefits. There are a variety of deductible options to choose from so you can find the one that is right for your employees' needs and your ministry's budget.

Comprehensive Plans Include:

Health Today	Health Choice 2000	Health Choice 4000 ¹	Economy Health 5000 ¹
Health Choice 500	Health Choice 2500	Health Choice 4000 Plus ¹	Global Core 3500 ^{1,2}
Health Choice 1000	Health Choice 3000 ¹	Health Choice 5000 ¹	Global Core 5000 ^{1,2}
Health Choice 1500	Health Choice 3500 ¹	Health Choice 6000 ¹	



Cigna International Plans

GuideStone's Cigna international plans provide your overseas staffers the quality care they need through a fully vetted, global directory of network providers. Cigna Global Health plans give missionaries and ministry staff serving outside of the U.S. quality medical care, pharmacy benefits and a personal advocate to help cut through the confusion and challenges that come with navigating the health care system in another culture.

Cigna International Plans include:

Global Health 500	Global Health 2000 Plus
Global Health 1000	Global Health 3500
Global Health 2000	



Consumer-Driven Plans

GuideStone's consumer-driven plans are Health Savings Account (HSA)-qualified High Deductible Health Plans (HDHPs) designed to be paired with an HSA – bringing together quality protection and affordability. An HSA is a tax-advantaged account that can be used to pay current qualified medical expenses, as well as provide for future costs.

Consumer-driven Plans include:

Health Saver 1500	Health Saver 2800	Health Saver 4000 ¹	Health Saver 6000 ¹
Health Saver 2000	Health Saver 2800 Plus	Health Saver 4000 Plus ¹	
Health Saver 2750	Health Saver 3000 ¹	Health Saver 5000 ¹	



Blue High Performance Network Plans

Blue High Performance Network is a market driven solution designed to not only deliver quality care at a lower cost today, but to accelerate an industry-wide shift toward better outcomes and value through collaboration with providers. Blue High Performance Network footprint— more than 55+ major U.S. markets—and is the only HPN with presence in all top 10 U.S. cities.

Blue High Performance Network Plans include:

BlueHPN 1000	BlueHPN 3000 ¹	BlueHPN Saver 2800
BlueHPN 2000	BlueHPN 5000 ¹	BlueHPN Saver 4000 ¹
BlueHPN 2000 Plus	BlueHPN Saver 2750	



Protection Plans

GuideStone's protection plans give your ministry options so you can offer quality, more budget-friendly health coverage to your employees. These plan designs allow you to offer true medical coverage with scaled-down benefits in exchange for a lower monthly cost. Protection plans are an appropriate choice for healthy individuals who are looking for protection from high-dollar medical claims.

Protection Plans include:

Value Health 5000 ¹
Basic Value Health 5000 ¹
Secure Health™ 3000 ^{1,3}

Get a quote at [GuideStone.org](https://www.guidestone.org) or call 1-844-INS-GUIDE (1-844-467-4843).

Not all plans are available to all groups.

¹These plans do not constitute "creditable coverage" for Massachusetts residents.

²This is a domestic plan that provides additional benefits that can be utilized when the participant is traveling outside the United States.

³This plan is not considered "creditable coverage" under Medicare Part D for active participants age 65 and older. Participants in this plan could incur late enrollment penalties from Medicare.

WELLNESS TOOLS AND PROGRAMS

Staying healthy is easier than ever — **you just need the right tools!** Learn what's available in your GuideStone medical plan*.

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

Access MyQHealth by Quantum Health

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



See What GuideStone Members are Saying About MyQHealth

"Linda, my Care Coordinator, has been the biggest blessing. Just being able to talk with someone about the struggles I'm facing but also having her support as I continue to push toward certain goals has been the boost of encouragement I needed."

"I wanted to share the top notch service experience I had with Scott today. I was working through what to me was a complex issue regarding getting an authorization on file. As soon as I explained the issue to Scott, he reassured me that he could outreach to my providers office and assist in obtaining the authorization. He not only got my authorization on file, but he also called me back to let me know it had been approved. He truly went above and beyond and went the extra mile!"

"I just spoke with Chris, and I cannot tell you how thankful I am that I was able to speak with her today. She is so helpful and extremely patient. She was kind and engaged with me during the entire call. Chris gave me a detailed plan of what she was going to do and included a timeline of what her follow through will look like! I was extremely anxious when I called in due to my medical bills coming in and Chris completely took that anxiety away for me, and I am just so thankful for her!"



**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](#)

*Cigna International and Medicare-coordinating plans are excluded from wellness tools and additional benefits. Global Core plans do not have access to MyQHealth by Quantum Health or MyQHealth wellness tools. SmartShopper is not available to Blue HPN plans.

Save on Health Care

- [MyQHealth CareFinder](#) enables you to stay in-network and estimate your cost.
- [SmartShopper](#)[®] allows you to earn cash rewards of up to \$1,000 and reduce your out-of-pocket health care costs by shopping for health care procedures with SmartShopper. SmartShopper is not available with the Blue High Performance Network plans.
- [Teladoc](#)[®] (telemedicine provider) means that you 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-licensed physical therapist, who assesses their pain and tailors a program to their unique needs. Sword offers a digital solution for those experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee, ankle or pelvic area. Utilizing wearable FDA-listed motion sensors and the sword 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.



One phone number is all you need

Call 1-855-497-1230 to take advantage of these benefits.

ELIGIBILITY REQUIREMENTS

To qualify for participation in the Group Plans, an employer:

- ✓ Must contribute 50% of employee-only cost of medical coverage

Your employees are eligible to participate in the Group Plans if:

- ✓ They work 20 or more hours per week
- ✓ They are paid, full-time employees of an eligible church, agency or institution affiliated with, or that shares common religious bonds with, the Southern Baptist Convention

Medical evidence

We will collect your employees' health information either through a general survey representing your overall staff or through individual health statements submitted by your employees. The level of detail required will be based on the number of employees who will potentially be covered in the plan. Our staff underwriters will use submitted information to develop your rates.

Two Easy Ways to Get Started



Request a phone appointment

Call 1-844-INS-GUIDE (1-844-467-4843)
to schedule an appointment with an
insurance representative.



Email us to get a Quote

Submit your contact information to
InsuranceSolutions@GuideStone.org

With GuideStone, you **CAN** have it all!

- ✓ You **CAN** get affordable rates and plenty of extras.
- ✓ You **CAN** get health care that reflects your biblical convictions.
- ✓ You **CAN** get more for your money.

Visit [GuideStone.org](https://www.GuideStone.org) for more information.



GuideStone®