

For Personal Plans

BASIC LIMITED PLANS

Basic Limited plans have the lowest monthly cost and are ideal for healthy individuals on a budget. These plans provide financial protection from catastrophic claims and have a \$0 co-pay for preventive care, Teladoc® (telemedicine) and ACA-mandated preventive drugs.

GuideStone provides medical and prescription benefits designed to respect Christian convictions, including sanctity of life. “ We offer the Blue Cross Blue Shield nationwide network, which is one of the largest in the country.

Effective January 1, 2024

Medical Benefits	Personal Secure Health 3000 EPO ^{1,2}	Personal Secure Health 6000 EPO ^{1,2}	Personal Secure Health 9000 EPO ^{1,2}
Annual deductibles: individual/family	\$3,000 per person	\$6,000 per person	\$9,000 per person
Plan pays/individual pays (co-insurance) (after deductible)	70%/30%	80%/20%	100%
Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$9,000/\$18,000	\$9,000/\$18,000	\$9,000/\$18,000
Wellness and preventive care visit (in-network, per Preventive Schedule) (no deductible)	0%	0%	0%
Primary care or retail clinic	\$0 co-pay	\$0 co-pay	\$50 co-pay
Specialist office visit	30% after deductible	20% after deductible	0% after deductible
Teladoc®	\$0 co-pay	\$0 co-pay	\$0 co-pay
Urgent care (after deductible)	30% after deductible	20% after deductible	0% after deductible
Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	30% after deductible	20% after deductible	0% after deductible
Outpatient rehabilitation and habilitation services (Physical Therapy (PT)/Occupational Therapy (OT)/Speech Therapy (ST))	30% after deductible	20% after deductible	0% after deductible
Hospital inpatient (including maternity)	30% after deductible	20% after deductible	0% after deductible
Emergency room services (per visit)	\$500 co-pay, then 30% after deductible	\$500 co-pay, then 20% after deductible	\$500 co-pay, then 0% after deductible
Mental health/substance abuse – inpatient	Not covered	Not covered	Not covered
Mental health/substance abuse – office and professional services	Not covered	Not covered	Not covered
Chiropractic services (12 visits annually)	Not covered	Not covered	Not covered
Prescription drugs program	\$0 co-pay ACA-mandated preventive drugs only (No coverage for non-ACA-mandated drugs)	\$0 co-pay ACA-mandated preventive drugs only (No coverage for non-ACA-mandated drugs)	\$0 co-pay ACA-mandated preventive drugs only (No coverage for non-ACA-mandated drugs)
Diabetic supplies	Not covered	Not covered	Not covered
Preferred insulin	Not covered	Not covered	Not covered

¹This plan does not constitute “creditable coverage” for Massachusetts residents.

²This plan does not constitute “creditable coverage” under Medicare Part D for active participants age 65 and older. Participants in this plan could incur late enrollment penalties from Medicare.

TWO EASY WAYS TO GET STARTED:

Make a Phone Call: Call **1-844-INS-GUIDE** (1-844-467-4843) to speak with a customer solutions specialist

Ready to Get a Quote? Visit [GuideStone.org/GetAQuote](https://www.GuideStone.org/GetAQuote)



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Basic Limited Plans are a viable alternative to medical sharing plans. Its unique benefit structure allows you to have quality, true medical coverage at a lower monthly cost.

Like all of GuideStone's plans, Basic Limited plans gives you access to the Blue Cross Blue Shield nationwide network of providers. Plus, their benefit structure focuses on preventive care while offering protection from catastrophic claims — which keeps costs low and maintains the financial integrity of the plan.

If, after enrolling in a Secure Health plan, you realize the need for more extensive coverage, you have options. Enrolled members may move from a Secure Health plan to a Value Health plan if they experience a qualifying special enrollment event during the plan year or during re-enrollment. Once a member has enrolled in the Value Health plan, he or she can choose to enroll in a higher-benefit plan.

NOTE: Review the Secure Health Product Guide for Personal Plans before enrolling to ensure this alternative plan meets your needs.

[Secure Health Product Guide for Personal Plans](#)

Coverage for Women's Preventive Health Services

GuideStone provides coverage for women's preventive health services — including, but not limited to, approved contraceptives, gestational diabetes screening and breastfeeding support — under the [Preventive Schedule](#). GuideStone does not provide coverage for services that violate our biblical convictions regarding the sanctity of life, including abortion services or abortion-inducing devices or drugs such as Ella and Plan B.

Summary of Benefits and Coverage

To help you make informed choices about your medical plan, Summaries of Benefits and Coverage (Summaries) provide important information about health coverage in a standard format. This helps you compare plan benefits side-by-side. Summaries are available at [GuideStone.org/Summaries](https://www.guidestone.org/summaries), or you may request printed copies by calling us at **1-844-INS-GUIDE** (1-844-467-4843).

Quantum Health

All Basic Limited Plans have access to Quantum Health. Think of Quantum Health as your personal team of nurses, benefits experts and claims specialist who will do whatever it takes to support your unique health care needs. Quantum Health is your go-to resource whenever you need help with your medical, wellness or pharmacy benefits. To learn more about Quantum Health visit [GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools).

Health Plan Vocabulary

Health plans details and vocabulary can be confusing for you and your ministry — which is why GuideStone created two resources designed to help bring clarity. Learn the key features of our plans on the comparison charts in [Health Plans Made Simple](#) and find common health plan vocabulary terms in [Learning Your Health Plan's Vocabulary Can Save You Money](#).

You can find these resources and additional information at [Help.GuideStone.org/HealthPlanVocabulary](https://help.guidestone.org/HealthPlanVocabulary).