



# Ministry Health Coverage Checkup

Whether your ministry already offers a health plan or is considering offering one for the first time, this checkup covers important considerations to make sure the plan you have in mind is the right choice for your ministry's overall health.

At any point, click on a question's icon to read tips for each topic!

## 1. Start with the basics.

Ministry Name:

Number of Employees:  City:  State:

## 2. Let's check if the health plan is right for your ministry.

Yes Not Sure No



Does your plan align with the culture and medical needs of your team? (Life stages, age, children, etc.)



Does your health coverage solution align with your ministry's values?



Does your health coverage solution provide in-network access to major providers in your geographic area?

## 3. Now, we will look at the quality of your health plan.



Does your health plan come with built-in programs to help keep claims down?



Does your health plan provide access to prescription drugs?



Does your health plan provide access to telemedicine?



Does your health plan provide access to international health coverage?



Does your health plan provide access to mental health care?

## 4. Let's check how empowered your employees are to use their health plan.



Do you educate your employees on the health plan options available and how they work?



Does your health plan model allow employees to set aside tax-advantaged dollars or pay in extra funds based on their personal needs?

## 5. Let's evaluate your overall benefits package.



Do you offer dental and vision coverage in addition to health plan benefits?



Do you offer life, disability and accident coverage in addition to health plan benefits?

## 6. Let's see how ready you are to find the best plan for your ministry.



Do you have a relationship with a trusted advocate?

Our GuideStone® health coverage experts are ready to help guide, advocate and provide for you! We can help with every topic in this checkup and any other ministry health coverage questions you may have.

Let's Talk about Your Health Coverage



**Know your people.** Knowing your team’s culture and medical needs is the first step to selecting the right health plan. Employees have various care level needs depending on factors such as their stage of life, age and family size. Your team’s needs can also change from year to year, with life updates such as aging into Medicare or having children. Make sure your plan will allow you to take care of your population. At GuideStone, we want your health plan to be optimal for your needs, so we’ve designed options for a wide range of ministry sizes and budgets – offering group health coverage for as few as two employees and personal health plans for individuals and their families.



**Health coverage with ministry values.** Your biblical values guide your ministry, your home and your relationships. Do you use them to make your health plan decisions as well? This requires looking at how your plan options operate as a whole. Even when you don’t personally use a medical product or service that goes against your convictions, you may be paying into coverage for others that is in direct conflict with your faith in some secular health insurance plans. With GuideStone, it’s possible to maintain biblical convictions on life and family without compromising the quality of your health coverage. As a faith-based, self-funded church plan, GuideStone health coverage is designed to align with biblical values and excludes coverage for abortifacients, abortion procedures and gender dysphoria treatments, including sex change surgery or related sex hormones.



**Network access in your area.** Whether or not a major hospital or provider in your area is in network can mean the difference in thousands of dollars in medical claims that your team has to pay out-of-pocket. Check to see whether your health plan’s network is comprehensive enough to be beneficial in your area. GuideStone health plans offer members access to a nationwide network, so they never need to worry about finding affordable in-network care.



**Built-in benefit perks.** GuideStone health plans come with programs and benefits designed to enhance member experiences while keeping plan costs down. These include telemedicine, personal care coordinators, international coverage while traveling, cash-back opportunities, a type 2 diabetes reversal program, cost-saving prescription benefits and much more!



**Mental health in ministry.** According to Barna® Group’s 2022 Pastor Survey, the top reason pastors considered quitting full-time ministry was “the immense stress of the job”. When shopping for health care, look for solutions that support your team’s comprehensive well-being, including mental health. Discover mental health resources at [GuideStone.org/MentalHealth](https://www.guidestone.org/MentalHealth).



**Educate your team on the available benefits.** Don’t assume that your employees know about plan details such as deductibles, co-pays, generic prescriptions and visits to an out-of-network provider. Provide educational resources and opportunities for your team to learn how to best utilize their health plan. This includes sharing information on additional built-in benefits and programs. In addition to GuideStone support staff and personal health care coordinators that our members can rely on, we send monthly educational emails for both plan administrators and individual members, highlighting how to use the plan most effectively.



**Involve your employees in the plan structure.** Consider having a benefit structure that allows your employees to pay into the model based on their personal needs and teaching them how to allocate their dollars well. Options to Consider:

1. High Deductible Health Plan (HDHP)
2. Health Savings Account (HSA) or Flexible Spending Account (FSA)
3. Buy-up Solutions (Allows the employee to access additional coverage at a higher monthly cost)



**Don’t forget dental and vision coverage.** These coverages enable your team to seek and receive care for their oral health and vision, which are integral to their overall health and wellness. GuideStone offers affordable dental and vision plans with nationwide networks.



**Strengthen your benefit offerings with life, disability and accident coverage.** The church’s most significant commodity is its people, so it is crucial to prioritize protecting the church and employees’ families should the worst happen. Coverages like life, disability and accident require relatively little budget but offer immensely valuable protection.



**GuideStone is here to be your trusted advocate.** We exclusively serve churches and ministry-related nonprofits, so we understand you and the unique situations that ministries face. As experts in the industry, we seek to guide, advocate and provide for you.