

GUIDESTONE'S
GUIDEBOOK
FOR **BROKERS**

The Solution for Church and Ministry Employee Benefits



GuideStone®



A HERITAGE OF FAITH

GuideStone® has had the honor of serving those who serve the Lord® for over a century.

1918

GuideStone was founded to meet the financial needs of impoverished retired pastors and their widows.

1965

Seeing an unmet need in the marketplace, we began offering medical plans for ministries to help work towards a healthy body of Christ.

2022

We have become the premier provider of employee benefits for evangelical churches and ministries, providing coverage to more than 100,000 people who serve as Christ's hands and feet around the world.

WHO WE SERVE

Our specialized plans can accommodate like-minded groups of all sizes – from two covered employees or more.

Our clients include:

CHURCHES

MINISTRIES

CHRISTIAN SCHOOLS

CHRISTIAN COLLEGES AND UNIVERSITIES

MISSION-SENDING ORGANIZATIONS

SEMINARIES

FAMILY SERVICE PROVIDERS

CHRISTIAN CAMPS



We're here to support you as you serve your church and ministry clients. GuideStone's insurance team is more than 100 employees strong and will offer as little or as much support as you – and your clients – need.

WHAT WE OFFER

GuideStone provides flexible employee benefits to churches and ministries of all sizes.



MEDICAL

Our medical plans bring your clients value, while sharing their biblical values. It's easy to find one that works for them.



DENTAL

Our dental plans are designed to balance benefits and costs — that's worth a smile! With three plan options, you can find one that fits your client's budget.



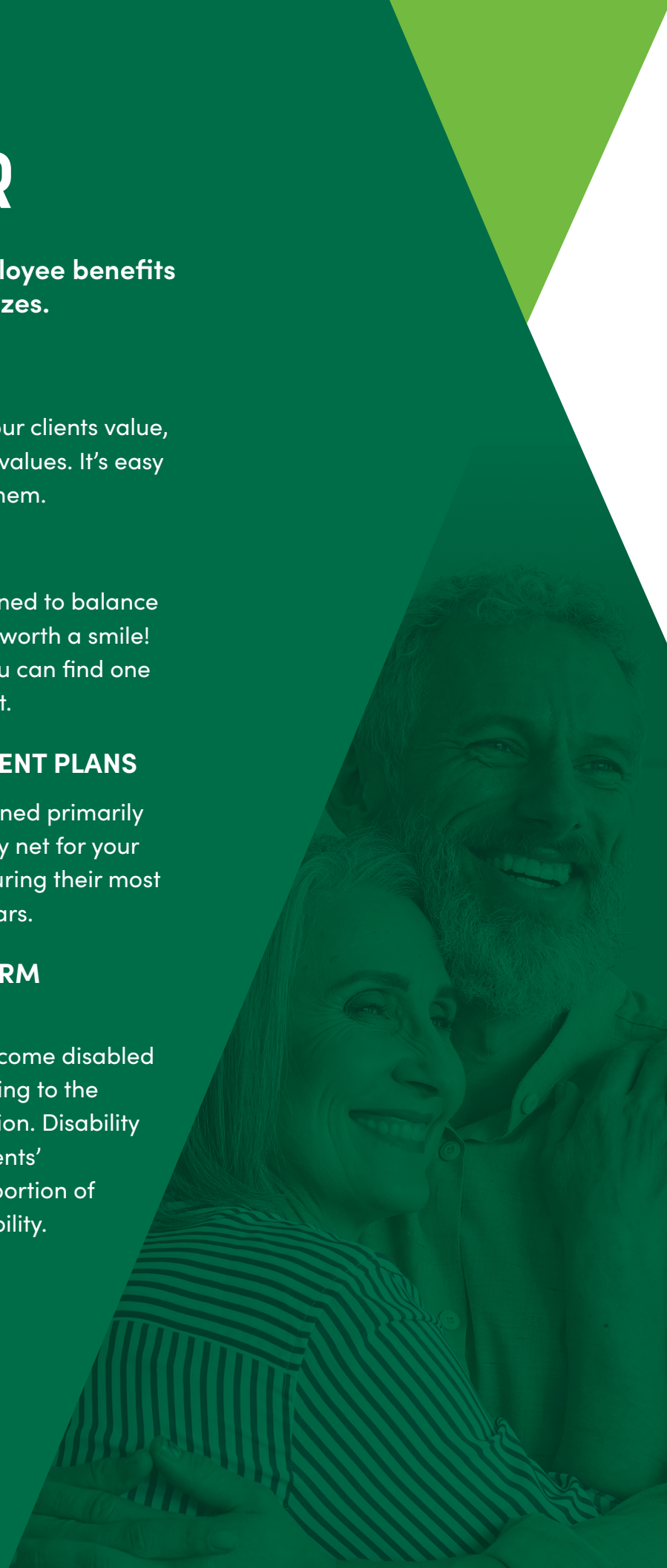
TERM LIFE AND ACCIDENT PLANS

Term life insurance is designed primarily to provide a financial safety net for your clients and their families during their most crucial income-earning years.



SHORT- AND LONG-TERM DISABILITY

One in four workers will become disabled during their career, according to the Social Security Administration. Disability insurance protects your clients' paychecks by replacing a portion of their income during a disability.



GuideStone provides multiple plan options, and each one is tailored to meet your ministry clients' needs.

With more than **40 health plan options** available, your clients can find a plan with the attributes that matter most to them.



COMPREHENSIVE PLANS

Comprehensive plans offer a full range of benefits and access to Highmark Blue Cross Blue Shield's nationwide network of providers, offering your clients top-quality PPO coverage and care.

CONSUMER-DRIVEN PLANS

Consumer-driven plans are qualified High Deductible Health Plans (HDHPs) designed to be paired with a Health Savings Account (HSA)—bringing together quality and affordability.

PROTECTION PLANS

Protection plans offer quality, budget-friendly health coverage. They provide scaled-down benefits in exchange for a lower monthly cost.

INTERNATIONAL PLANS

We work with Cigna International to provide your clients who have overseas staffers with the quality care they need through a fully vetted, global directory of network providers.



Because we are a nonprofit organization ourselves, we understand the importance of affordability. We work to minimize fees and expenses while stabilizing pricing and working to continuously enhance benefits.

HARNESSING THE POWER OF **RELATIONSHIPS**



HIGHMARK BLUE CROSS BLUE SHIELD

Highmark Blue Cross Blue Shield® is one of the nation's largest networks of providers in the country, offering discounts of more than 50%.



CIGNA INTERNATIONAL AND CIGNA DENTAL

Cigna international medical plans are a must-have for your clients who have employees working abroad. GuideStone also contracts with Cigna to offer PPO and DHMO dental coverage.



EXPRESS SCRIPTS

Express Scripts®, as one of the nation's largest pharmacy providers, provides deep discounts and flexible refill options, including retail pickup and mail-order delivery.



UNUM®

No employee benefits plan is complete without life, accidental death and disability coverage. GuideStone contracts with Unum, who provides these important benefits at a low price.



QUANTUM HEALTH

To help navigate their health plan, GuideStone members can access MyQHealth Care Coordinators, a personal team of nurses, benefit experts and claims specialists who will do all they can to support your clients' health care needs.

WHAT'S A CHURCH PLAN?

GuideStone is a nonprofit program manager operating as a church plan.

GuideStone provides the benefits of self-funding without the exposure and risk associated with individual self-funded arrangements. The employer is not at risk should their group claims exceed premium contribution. We also maintain reserves that adequately protect against catastrophic claims.

GuideStone is often confused with associational plans, multiple employer welfare associations, insurance carriers and third-party administrators. However, we're not any of those things. We're a church plan, which allows us to offer a slightly different kind of group medical coverage.

What a Church Plan Is

As defined in Internal Revenue Code section 414(e) and ERISA section 3(33), a church plan is "a plan established and maintained . . . for its employees (or their beneficiaries) by a church or by a convention or association of churches which is exempt from tax under Code section 501." Church plans are exempt from the requirements imposed by Title I of the Employee Retirement Income Security Act of 1974 (ERISA).

What It Means

Our church plans are designed to equip employers with federally compliant group health benefits free from government intrusion into your clients' religious values. Additionally, the church plan could benefit your clients by easing some reporting and administrative burdens associated with ERISA.

Why It Matters

Our church plans allow clients to get true group medical coverage that reflects their biblical values regarding life and family. Groups with GuideStone plans also have assistance with administrative duties, protection against high-dollar claims and flexible plan continuation options for terminated employees.

ACA COMPLIANCE

(WITH EXCEPTIONS THAT MATTER)

GuideStone can offer your clients the best of both worlds. We offer church plans that are compliant with the employer mandate and all other regulations of the Affordable Care Act (ACA) while also honoring our faith. Our plans include important exceptions that allow churches, ministries and other Christian entities to provide coverage that stays true to biblical values such as life and family.



HOW WE HANDLE PLAN ADMINISTRATION

There are no third-party administrator requirements because all GuideStone plans include:

- An administrative team dedicated to serving you every step of the way
- Assistance with enrollment, claims escalation and re-enrollment
- Renewal analysis reports for groups with 50 or more lives
- Claims-to-premium reports to help gauge plan usage

A GROUP HEALTH PLAN WITH BUILT-IN VALUE

Your clients will have access to valuable services with a Kingdom-class experience from birth to legacy.

With a GuideStone health plan, clients have access to dozens of health care tools and wellness programs. They can locate top-rated providers at the best prices with SmartShopper®, receive support from a dedicated nurse navigator through Quantum and meet with a doctor from the comfort of their own home with Teladoc®.



EXPERIENCE THE GUIDESTONE DIFFERENCE

When you work with GuideStone, we are more than a benefits provider. Our unique products and services are designed with Christian values in mind to meet your clients' specific needs. We want to work alongside you to provide quality coverage at competitive prices for your church and ministry clients both in the United States and abroad. Here are three things you need to know about working with GuideStone:

- If you count churches, ministries and Christian educational institutions among your clients, you can offer them one-of-a-kind coverage that is made for ministry.
- To work with GuideStone, all you have to do is make one phone call and provide some basic information. We'll take it from there and calculate rates, facilitate enrollment, provide file feeds, work to solve escalated claims and manage renewals.
- Our goal is to ease the burden on the church. One way we do that is by facilitating fees to you as their consultant.



Share the GuideStone Advantage with Your Clients!

Here are **five reasons** to offer GuideStone's unique benefits designed specifically for your Christian church, ministry, school and university clients.

1. GuideStone's solutions are competitive in the marketplace.
2. You can offer products that align with your clients' biblical values.
3. Our medical plans offer access to one of the country's largest provider networks.
4. Your clients will have access to a full-service solution that includes administration.
5. We offer the benefits of self-funding without the usual risks.



GuideStone representatives eagerly anticipate your requests for proposal (RFP).



GuideStone®



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Email BrokerSupport@GuideStone.org



LET'S TALK

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