

Care Today Value Plan

Effective January 1, 2025



GuideStone's Medicare-coordinating plans include medical and Part D benefits. Part D benefits will be managed by Express Scripts. If you are currently enrolled in a Medicare supplement plan that includes a Part D benefit or a Part D stand-alone Prescription Drug Plan (PDP), it is your responsibility to verify that you are eligible to disenroll from that plan and enroll in a new plan at this time.

MEDICAL BENEFITS			
	Medicare pays	Plan pays	You pay ¹
Hospital stays <ul style="list-style-type: none"> • Semi-private room and board • General nursing • Other hospital services and supplies 	<ul style="list-style-type: none"> • 100% days 1–60 (after \$1,676 deductible) • Costs over \$419/day for days 61–90 • Costs over \$838/day for days 91–150 (lifetime reserve days) 	<ul style="list-style-type: none"> • 100% of Part A deductible • \$419/day for days 61–90 • \$838/day for days 91–150 (lifetime reserve days) • 100% after reserves are depleted • All costs after 150 days 	<ul style="list-style-type: none"> • Nothing
Blood <ul style="list-style-type: none"> • First three pints • Additional amounts 	<ul style="list-style-type: none"> • \$0 • 100% 	<ul style="list-style-type: none"> • 100% • \$0 	<ul style="list-style-type: none"> • Nothing
Skilled nursing facility care	<ul style="list-style-type: none"> • 100% days 1–20 • Costs over \$209.50/day for days 21–100 	<ul style="list-style-type: none"> • Nothing for days 1–20 • \$209.50/day for days 21–100 	<ul style="list-style-type: none"> • Nothing for days 21–100 • 100% after 100 days
Hospice care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services	<ul style="list-style-type: none"> • All but very limited co-pay/co-insurance for outpatient drugs and inpatient respite care services 	<ul style="list-style-type: none"> • Medicare co-pay/co-insurance 	<ul style="list-style-type: none"> • Nothing

¹ You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

Part B services Medical services per calendar year (as defined by Medicare)	Medicare pays	Plan pays	You pay ¹
Preventive care² (for recommended preventive care services, including an annual wellness visit)	<ul style="list-style-type: none"> • 100% 	<ul style="list-style-type: none"> • Nothing 	<ul style="list-style-type: none"> • Nothing
Medical services & supplies Doctors' services Inpatient and outpatient medical and surgical services/supplies Physical and speech therapy Diagnostic tests Durable medical equipment and other supplies	<ul style="list-style-type: none"> • 80% of Medicare-approved amounts for covered services 	<ul style="list-style-type: none"> • Balance after \$20 copay per office visit • Balance after \$50 copay per emergency room visit • The \$50 Copay is waived if the insured is admitted to a hospital during an emergency visit. 	<ul style="list-style-type: none"> • \$257 Part B Deductible • \$20 per office visit • \$50 per emergency room visit unless admitted to hospital during visit
Outpatient mental health services	<ul style="list-style-type: none"> • 80% of Medicare-approved amounts for covered services 	<ul style="list-style-type: none"> • Remaining 20% of Medicare- approved amounts for covered services 	<ul style="list-style-type: none"> • Nothing
Clinical laboratory service Tests for diagnostic services	<ul style="list-style-type: none"> • 100% of Medicare-approved amounts for covered services 	<ul style="list-style-type: none"> • Nothing 	<ul style="list-style-type: none"> • Nothing
Part B excess charges Up to 15% above Medicare- approved amounts	<ul style="list-style-type: none"> • \$0 	<ul style="list-style-type: none"> • Not a covered Benefit 	<ul style="list-style-type: none"> • 100% of charges
Parts A and B services	Medicare pays	Plan pays	You pay
Home health care Medicare-approved services Durable medical equipment	<ul style="list-style-type: none"> • 100% medically necessary skilled care services and medical supplies • 80% Medicare-approved amounts (after deductible) 	<ul style="list-style-type: none"> • Nothing • Remaining 20% of Medicare- approved amounts for covered 	<ul style="list-style-type: none"> • \$0 for home health care services • \$0 for Medicare-approved durable medical equipment
Benefits not covered by Medicare	Medicare pays	Plan pays	You pay
Foreign travel emergency Medically necessary, emergency care services beginning during the first 60 days of each trip outside the USA	<ul style="list-style-type: none"> • \$0 	<ul style="list-style-type: none"> • \$50,000 lifetime maximum • 80% co-insurance after \$250 overseas deductible 	<ul style="list-style-type: none"> • 20% co-insurance after \$250 deductible

¹ You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

² For those enrolled in Medicare Part B, Medicare pays 100% of costs for recommended preventive care services (including an annual wellness visit), per *Your Guide to Medicare Preventive Services*. You may find a copy of this guide at medicare.gov.

PRESCRIPTION BENEFITS

Initial Coverage Stage	Catastrophic Coverage Stage
<ul style="list-style-type: none"> Member pays co-pays for covered drugs (brand name & generic). Plan pays balance of drug costs. The total of these costs (member co-pays plus plan payment for drugs) adds up toward the Coverage Gap. 	<ul style="list-style-type: none"> Plan pays the balance of drug costs for the duration of plan year.
Total drug spend of \$2,000	Plan resets to Initial Coverage Stage each January 1

PRESCRIPTION DRUG CO-PAYS FOR INITIAL COVERAGE STAGE				
	Quantity (days' supply)	31	60	90
Retail Pharmacy	Tier 1: Generic	\$10	\$20	\$30
	Tier 2: Preferred	25%	25%	25%
	Tier 3: Non-preferred	40%	40%	40%
	Tier 4: Specialty	33%	33%	33%
Mail Order	Tier 1: Generic	\$8	\$16	\$24
	Tier 2: Preferred	25%	25%	25%
	Tier 3: Non-preferred	40%	40%	40%
	Tier 4: Specialty	33%	33%	33%