

GuideStone Health Plans

GuideStone® believes that 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.

That's why GuideStone and Global Methodist Church have teamed up to offer best-in-class Christian health plans. We understand the health care landscape can be complicated, and we want to help make it easier! Our priority is delivering quality health coverage that aligns with biblical values.

Effective January 1, 2027

Plan Benefits	Health Choice 2000	Health Choice 5000 ¹	Health Saver 2000 ²	Health Saver 4000 ^{1,2}
Annual deductibles: individual/family	\$2,000/\$4,000	\$5,000/\$10,000	\$2,000/\$4,000 (aggregate)	\$4,000/\$8,000 (embedded)
Plan pays/individual pays (co-insurance)/(after deductible)	80%/20%	70%/30%	90%/10%	80%/20%
Maximum out-of-pocket (medical and prescription): individual/family (in-network services only, including deductible, co-pays and co-insurance)	\$5,750 Individual/\$11,500 Family	\$6,500 Individual/\$12,700 Family	\$4,000 Individual/\$7,500 Family	\$6,000 Individual/\$12,000 Family
Wellness and preventive care visit (in-network, per Preventive Schedule)	0% no co-pay	0% no co-pay	0% (no deductible)	0% (no deductible)
Primary care or retail clinic visit/specialist visit	\$25/\$45 co-pay	\$25/\$45 co-pay	10% after deductible	20% after deductible
Outpatient rehabilitation and habilitation services (Physical Therapy (PT)/Occupational Therapy (OT)/Speech Therapy (ST))	\$45 co-pay	\$45 co-pay	10% after deductible	20% after deductible
Telehealth	\$0 co-pay	\$0 co-pay	0% (no deductible)	0% (no deductible)
Urgent care	\$50 co-pay	\$50 co-pay	10% after deductible	20% after deductible
Outpatient services (other than Onelming®)	20% after deductible	30% after deductible	10% after deductible	20% after deductible
Center of Excellence – Onelming (non-urgent CT scans and MRIs)	20% after deductible	30% after deductible	10% after deductible	20% after deductible
Outpatient surgery facility (other than Carrum Health®)	20% after deductible	30% after deductible	10% after deductible	20% after deductible
Center of Excellence – Carrum Health ³ (bariatric, joint, spine)	0% (no deductible)	0% (no deductible)	0% after \$1,750 deductible	0% after \$1,750 deductible
Hospital inpatient (including maternity)	20% after deductible	30% after deductible	10% after deductible	20% after deductible
Emergency room services (per visit)	\$250 co-pay, then 20%	\$250 co-pay, then 30%	after deductible, \$250 co-pay, then 10%	after deductible, \$250 co-pay, then 20%
Mental health/substance abuse – inpatient	20% after deductible	30% after deductible	10% after deductible	20% after deductible
Mental health/substance abuse – office, virtual and professional services	\$25 co-pay	\$25 co-pay	10% after deductible	20% after deductible
Vision Exam (one exam every 12 months)	\$25 co-pay	\$25 co-pay	10% after deductible	20% after deductible
Chiropractic services	\$45 co-pay	\$45 co-pay	10% after deductible	20% after deductible
Prescription drugs program ^{4,5,6,7,8,9}	\$15 co-pay generic retail \$30 co-pay generic mail order Preferred, non-preferred and specialty drugs subject to co-pays	\$15 co-pay generic retail \$30 co-pay generic mail order Preferred, non-preferred and specialty drugs subject to co-pays	10% after deductible	20% after deductible
Diabetic supplies	\$20 co-pay	\$20 co-pay	10% (no deductible)	20% (no deductible)
Participating insulin ¹⁰	\$75 co-pay	\$75 co-pay	\$75 co-pay (no deductible)	\$75 co-pay (no deductible)

¹This plan does not constitute "creditable coverage" for Massachusetts residents. ²Plan deductible must be met before co-insurance applies. The maximum out-of-pocket limit includes the deductible and co-insurance for eligible, in-network services. ³With the exception of second opinions, individuals enrolled in high-deductible plans must first meet the federal minimum deductible, but copays and coinsurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of covered or reimbursed travel expenses may be reported as taxable income. Carrum Health is not available to members of the Health Today plan, Medicare-coordinating plans, Global Core plans, and Cigna Healthcare International plans. Some additional exceptions apply. ⁴If the cost of the prescription is less than the co-pay, the member pays the full cost of the prescription. ⁵Retail available as 30-day supply, mail order/preferred retail pharmacy (Walgreens® or CVS®) as 90-day supply and specialty as 30-day supply through mail order. ⁶Thirty-day supply of maintenance medications filled at retail will incur a \$10 penalty after the second retail fill. The \$10 penalty does not accumulate toward the deductible or the maximum out-of-pocket limit. This penalty does not apply to Affordable Care Act (ACA) preventive medications. ⁷If a non-generic drug is purchased when a generic is available, the member must pay a penalty of the difference in drug cost of the non-generic drug over its generic equivalent. This penalty does not accumulate toward the deductible or the maximum out-of-pocket limit. ⁸A 90-day supply of maintenance drugs can be filled either by preferred retail pharmacy (Walgreens or CVS) or by mail order. ⁹Co-pays for certain specialty medications will be set to the maximum available manufacturer co-pay assistance. These co-pays will be paid by the manufacturer after the participant applies for co-pay assistance and will not apply toward maximum out-of-pocket (MOOP). Choosing not to enroll in co-pay assistance will result in a 30% co-insurance on applicable specialty medications. ¹⁰Select products used to treat diabetes, including participating insulin, may be available for a \$75 co-pay for a 90-day supply.

Plan	Coverage Tier	Church	Pastor
Health Choice 2000	Employee	\$1,024.11	\$88.22
Health Choice 2000	Employee + Spouse or Employee + Child(ren)	\$1,931.17	\$182.25
Health Choice 2000	Employee + Family	\$2,633.40	\$258.65
Health Choice 5000	Employee	\$1,024.11	\$12.29
Health Choice 5000	Employee + Spouse or Employee + Child(ren)	\$1,931.17	\$37.99
Health Choice 5000	Employee + Family	\$2,633.40	\$61.25
Health Saver 2000	Employee	\$926.58	\$125.50
Health Saver 2000	Employee + Spouse or Employee + Child(ren)	\$1,736.10	\$262.83
Health Saver 2000	Employee + Family	\$2,438.33	\$297.06
Health Saver 4000	Employee	\$907.46	-\$19.12*
Health Saver 4000	Employee + Spouse or Employee + Child(ren)	\$1,724.16	-\$11.94*
Health Saver 4000	Employee + Family	\$2,359.38	-\$78.95*

GuideStone's Health Saver plans are HSA-qualified High Deductible Health Plans (HDHPs). Global Methodist Local Church will contribute \$1,170 for employee or \$2,340 for employee plus spouse, employee plus child(ren) or family coverage to an HSA on an annual basis.

*Negative amounts should be deposited into the pastor's Health Savings Account (HSA).

The rates set forth above have been determined by Global Methodist Church to satisfy the GMC's obligation to GuideStone and to provide equity in what local churches pay. They have not been determined nor reviewed by GuideStone and are being provided solely at the request of Global Methodist Church for ease of reference. If any conflicts should occur between the information in this rate chart and the actual rate deducted, or should you have any questions or concerns about the rates provided, please contact Global Methodist Church Benefits Team.

Wellness Tools and Programs¹

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

- Contact the [Highmark® Well360 Team](#) to find in-network providers.
- [Well360 Virtual Health](#) provides telehealth services for non-emergency medical care such as urgent care, primary care, dermatology and women's health services.
- [Mental Well-Being](#) (powered by Spring Health®) provides telehealth services for personalized mental health support, including therapy, psychiatry, coaching and digital tools.
- Earn cash rewards with [SmartShopper](#)®.²
- Centers of Excellence: To receive covered services for certain procedures and services, eligible members must use the designated provider:
 - Carrum Health®³ is the designated benefits coordinator for certain spinal procedures, and knee and hip replacements for GuideStone health plan members (age 18+). To ensure you receive high-quality care that is covered by your health plan, GuideStone requires that these services be scheduled through Carrum Health. Some exceptions apply.
 - Onelming®⁴ is the designated provider for non-urgent MRIs and CT scan services. To receive covered services under your health plan, non-urgent MRI and CT scans must be scheduled through Onelming. Some exceptions apply.

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

Additional Benefits¹

Your GuideStone health plan protects more than your health. It also provides for your entire well-being with these additional benefits.

- [BCBS Global® Core](#) – Health care travels with members outside the U.S.
- [Blue365®](#) – Members can access discounts on products and services such as gym memberships, hearing aids, home-delivered meals and more.

Visit [GuideStone.org/AdditionalBenefits](https://www.guidestone.org/AdditionalBenefits) to learn more.

Review the [Summary of Benefits and Coverages](#) or the [Benefit Overviews](#) for additional information.

This guide provides an overview of the Global Methodist Church Benefits Program and should not be considered complete. If any conflicts exist between the information in this guide and the actual contracts for benefits or benefit programs/policies, the benefit contract/policies will rule. Please note that Global Methodist Church reserves the right to change or terminate any benefits at any time with or without notice.

¹Not available for Cigna Healthcare® International or Medicare-coordinating plans. ²Not available for Blue High Performance Network®, Cigna Healthcare® International and Medicare-coordinating plans. SmartShopper cannot be used for non-urgent CT scans or MRIs, bariatric procedures, certain spinal procedures, and knee and hip replacements. Some exceptions apply. ³With the exception of second opinions, individuals enrolled in high-deductible plans must first meet the federal minimum deductible, but co-pays and co-insurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of covered or reimbursed travel expenses may be reported as taxable income. Bariatric procedures (inpatient and outpatient) are not covered under Secure Health Plans through Carrum Health or any other provider. Carrum Health is not available to members of the Health Today plan, Medicare-coordinating plans, Global Core plans, and Cigna Healthcare International plans. Some additional exceptions apply.

⁴This requirement does not apply to the Health Today plan, Medicare-coordinating plans, Global Core plans, and Cigna Healthcare International plans, or in the event of an approved exception.