

Global Methodist Church

GuideStone Retirement Plan and Medical Coverage and Insurance Solutions

Travis Pry

Senior Insurance Consultant, Insurance Solutions

Greg Love

Senior Relationship Manager, Retirement Solutions



GUIDESTONE MEDICAL PLANS AND INSURANCE SOLUTIONS

For Global Methodist Church

Travis Pry

Senior Insurance Consultant, Insurance Solutions



GuideStone®

Bringing Together the Best-in-Class Providers



Nationwide BCBS® Medical Network



Prescription Drug Coverage



Care Navigation



Nationwide Dental Network



Life and Disability Benefits



Vision Coverage

The background features a white upper half and a green lower half separated by a diagonal line. The green area is composed of several overlapping geometric shapes, including a large triangle on the left and a smaller one on the right. A thin vertical line is positioned to the left of the text.

Health Plans

Effective July 1, 2024

Medical Benefits		Health Choice 1000	Health Choice 5000 ¹	Health Saver 2000 ²	Health Saver 4000 ^{1,2}
In-network	Annual deductibles: individual/family	\$1,000/\$2,000	\$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)	\$5,000 Individual/ \$8,250 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
	Teladoc®	\$0 co-pay	\$0 co-pay	0% after deductible ³	0% after deductible ³
	Urgent care	\$50 co-pay	\$50 co-pay	10% after deductible	20% after deductible
	Outpatient services (CT scan, MRI, diagnostic) and outpatient surgery facility	20% after deductible	30% after deductible	10% after deductible	20% after 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%	\$250 co-pay, then 10% after deductible	\$250 co-pay, then 20% after deductible
	Mental health/substance abuse – inpatient	20% after deductible	30% after deductible	10% after deductible	20% after deductible
	Mental health/substance abuse – office and professional services	\$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 4,5,6,7A3	\$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)

GM Church Health Plans

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

³Members are required to pay the full consultation fee until they have met their deductible/co-insurance requirements

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.

2024/2025 Rates

Plan	Coverage Tier	Church	Pastor
Health Choice 1000	Employee	\$875	\$123.77
Health Choice 1000	Employee + Spouse or Employee + Child(ren)	\$1,650	\$247.66
Health Choice 1000	Employee + Family	\$2,250	\$346.80
Health Choice 5000	Employee	\$875	\$10.51
Health Choice 5000	Employee + Spouse or Employee + Child(ren)	\$1,650	\$32.47
Health Choice 5000	Employee + Family	\$2,250	\$52.33
Health Saver 2000	Employee	\$875	\$107.23
Health Saver 2000	Employee + Spouse or Employee + Child(ren)	\$1,650	\$224.58
Health Saver 2000	Employee + Family	\$2,250	\$253.81
Health Saver 4000	Employee	\$875	-\$16.33
Health Saver 4000	Employee + Spouse or Employee + Child(ren)	\$1,650	-\$10.18
Health Saver 4000	Employee + Family	\$2,250	-\$67.45

For negative amounts, the pastor's share is zero and the amount listed is first credited towards any dental or vision premiums if the pastor elects these. Any remaining amounts will otherwise be deposited into the pastor's HSA.

GuideStone's Health Saver plans are HSA-qualified High Deductible Health Plans (HDHPs). Global Methodist Church will contribute \$1,000 for employee or \$2,000 for employee plus spouse, employee plus child(ren) or family coverage to an HSA on an annual basis.

The rates set forth above have been determined by Global Methodist Church. 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.

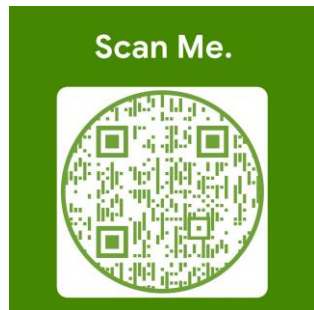
GM Church Health Plans



Wellness Tools and Programs

Wellness Tools and Programs

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



Visit

[GuideStone.org/WellnessTools](https://www.guidestone.org/WellnessTools)

Quantum Health

Health Coaching

Early Steps Maternity

Teladoc®

SmartShopper®

Sword Virtual Physical Care

Twin Health

Quantum Health – Your Personal Care Coordinator

Think of Quantum Health as your personal team of nurses, benefit experts and claims specialists who will do whatever it takes to support your unique health care needs.

Quantum Health is your one resource to contact whenever you need help with your **medical, wellness or pharmacy benefits**.



Quantum Health is just a tap, click or call away. You have one mobile app, one website and one phone number.

Quantum Health app
[GuideStoneHealth.org](https://www.GuideStoneHealth.org)
1-855-497-1230

Access Teladoc®



Your anytime, anywhere healthcare benefit

Your Teladoc benefits include:

General Medical (24/7)

Need care for non-urgent and common conditions? Talk to a U.S. board-certified clinician by phone or video 24/7 from wherever you are.

Mental Health

Have real conversations and see real progress with a therapist or psychiatrist of your choice.

Dermatology

Dealing with a rash, acne, eczema or another skin issue? Start an online skin review with a dermatologist by uploading images and details of your concern. Get a treatment plan and prescription if needed in 24 hours or less.

Get Paid to Shop for Health Care with SmartShopper



Don't Overpay for Your Medical Procedures

Prices for the same quality medical services can differ by thousands of dollars within the same neighborhood and even within the same health plan network.



Shop for Better Care

Most providers do not publish their price lists so it's impossible to know which location offers the best price for the quality care you're seeking.



Earn Cash Rewards

SmartShopper can help you shop for quality, lower-cost health care, and you can earn cash rewards* from \$25 to \$1,000 and lower your out-of-pocket costs.

*Reward payments may be taxable. Smart Shopper is not available with Blue HNP plans

Sword Virtual Physical Care Program

Sword's virtual physical care program pairs you virtually with a sword-licensed physical therapist, who assesses your pain and tailors a program to your unique needs. Sword offers a digital solution for those experiencing pain in the back, neck, shoulder, elbow, wrist, hip, knee, or ankle.

- Utilizing wearable FDA-listed motion sensors and the sword tablet to guide movement, the physical therapists evaluate real-time biofeedback as members go through their exercise sessions.
- The physical therapist provides ongoing virtual support and guidance throughout the program and is available for questions.
- Members will have access to this benefit at **no cost and with no visit limitations.**



For additional information on Sword Virtual Physical Care, download the **handout**.

Get Started Now at Join.SwordHealth.com/BCBS

Twin Health – Type 2 Diabetes Reversal Program

Reversal is Possible

Twin Health empowers people to reverse chronic metabolic disease by addressing the root cause, a disrupted metabolism.

Twin's Whole Body Digital Twin™ technology leverages easy-to-use health trackers, including a continuous glucose monitor, activity tracker, and more, to create a blueprint of each person's dynamic metabolic system and determine the most optimal, sustainable path to healing, unique to each individual.

Get Started Now at
Partner.TwinHealth.com/GuideStone



For additional information
on Twin Health, download
the **handout**.



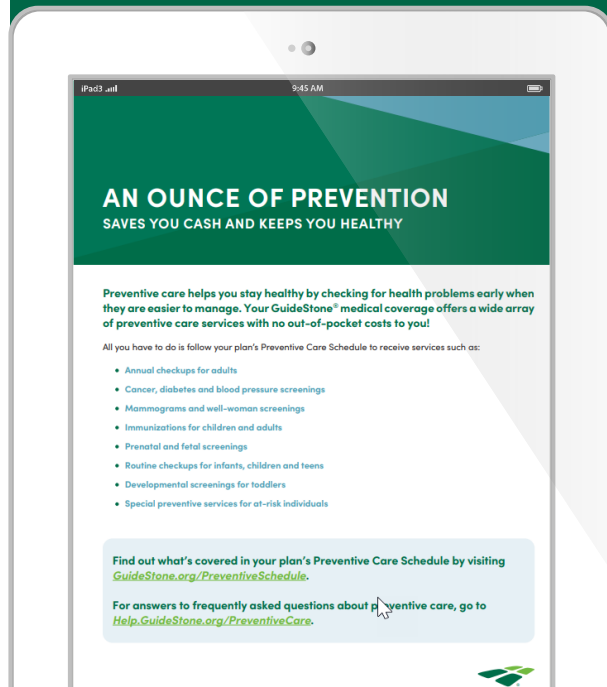
Preventive Care Schedule

- Scheduled, in-network services are covered at 100%, including scheduled labs and mammograms.
- Well-child and adult annual preventive care are covered.
- Immunizations are covered for all ages according to schedule and are available at your doctor's office and neighborhood pharmacy.
- Recommendations are based on age and gender.

 Inform your provider of the scheduled services included on the [Preventive Schedule](#).



Visit
[GuideStone.org/PreventiveCare](https://www.guidestone.org/PreventiveCare)
for additional information on
your preventive benefits.



Additional Benefits

Highmark® BCBS Plans

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

Scan Me.



Visit [GuideStone.org/AdditionalBenefits](https://www.GuideStone.org/AdditionalBenefits)

BCBS Global® Core

Blue365®

Experian IdentityWorksSM

Vision Benefit



Dental, Vision, Term Life, Accident and Disability Plans

Premier, Choice and Cigna Dental Care DHMO Plans

Plan Comparison

Dental Plan Benefits	Premier Dental Care	Choice Dental Care	Cigna Dental Care DHMO
Providers	May use any dentist or save money by using in-network providers	May use any dentist or save money by using in-network providers	Benefits available exclusively from Cigna DHMO network dentists – No out-of-network benefits
Deductible (per person, per year)	\$50	\$50	No deductible
Annual maximum benefit (applies to all classes)	\$1,500	\$1,200	No annual maximum benefit
Preventive services	0%	10%	\$5 office visit co-pay, plus applicable fee (if any) ¹
Basic services	20%	30%	\$5 office visit co-pay, plus applicable fee ¹
Major services	50%	50%	\$5 office visit co-pay, plus applicable fee ¹
Orthodontic maximum	50% with a lifetime maximum benefit of \$1,000	50% with a lifetime maximum benefit of \$1,000	\$5 office visit co-pay, plus applicable fee ¹ (24-month limitation)

¹Fees are based on the [Cigna Dental Care DHMO Patient Charge Schedule \(WI-V9\)](#).

Dental products are administered by Cigna Health and Life Insurance Company through GuideStone Financial Resources' benefits program.

Vision Plans

Plan Comparison



Benefits	Advanced Vision Plan	Standard Plus Vision Plan	Standard Vision Plan
Exams			
WellVision® exam co-pay	\$10	\$10	\$10
Contact lens exam (fitting and evaluation)	Up to \$60	Up to \$60	Up to \$60
Frames			
Prescription glasses co-pay	\$20	\$25	\$25
VSP Network Doctors and VisionWorks®	\$175 allowance; plus 20% off any amount above the allowance	\$150 allowance; plus 20% off any amount above the allowance	\$150 allowance; plus 20% off any amount above the allowance
Contacts			
Elective contact lenses (prescription contact lenses, in lieu of glasses)	\$175 allowance	\$150 allowance	\$150 allowance
Necessary contact lenses (medically necessary prescription contact lenses, in lieu of glasses)	Covered in full after co-pay	Covered in full after co-pay	Covered in full after co-pay
Frequency			
Exam	Every twelve months	Every twelve months	Every twelve months
Lenses	Every twelve months	Every twelve months	Every twelve months
Frames	Every twelve months	Every twelve months	Every twenty-four months

Before You Receive Your ID Cards

After the effective date of coverage, if you need to see a doctor or fill a prescription but haven't received your ID cards, you can view your cards online. Please see your enrollment packets for details.

Watch the mail for your one ID card for medical and pharmacy purposes.

Order a medical and pharmacy card replacement or additional cards at [GuideStoneHealth.org](https://www.guidestonehealth.org).

Dental plan cards are only available virtually at [My.Cigna.com](https://my.cigna.com).

Vision plan cards are only available virtually at [VSP.com](https://www.vsp.com).



For more information on ID cards, please visit [GuideStone.org/IDCards](https://www.guidestone.org/IDCards).

Term Life Plan

Employer-Paid Coverage

\$50,000

Employee Term
Life Coverage
Amount

\$15,000

Spouse Term
Life Coverage
Amount

\$10,000

Child Term Life
Coverage Amount
per Child

Accidental Death and Dismemberment (AD&D)

Employer–Paid Coverage

\$50,000

AD&D
Coverage

- Participation in the Employee Term Life Plan is required.
- Coverage is for employees only.
- Pays you or your beneficiary if you die or suffer a specified loss (eyesight, hand, foot, hearing or speech) in an accident.

Premier Long-Term Disability Plan

Employer-Paid Coverage

Plan Benefits ¹	
Elimination period	90 days
Benefit percentage	Up to 60% of monthly earnings
Maximum monthly benefit	\$15,000 per month
Minimum monthly benefit	Greater of 10% of gross disability payment or \$100
Definition of disability	Three years' own occupation
Social Security integration	Self

¹Long-term disability plans are not available to members working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Optional Term Life Plan

Employee-Paid Voluntary Coverage

\$750,000

Employee
Optional Term Life
Maximum
Coverage

\$250,000

Spouse Optional
Term Life
Maximum
Coverage

Supplemental AD&D

Employee-Paid Voluntary Coverage

2.5¢

per \$1,000 of
coverage

\$500,000

Maximum
Coverage

Coverage is available in
increments of \$25,000 up
to a \$500,000 maximum.

50%

of employee's
coverage

Coverage for a spouse is
available at 50% of the
employee's coverage.

- Underwriting is not required.
- Benefits are paid to you or your beneficiary if you die or suffer a specified loss (eyesight, hand, foot, speech or hearing) in an accident.

Understanding Your New 403(b) Retirement Plan

Greg Love

Senior Relationship Manager, Retirement Solutions





GUIDESTONE IS HERE FOR YOU.

- Helping participants since 1918
- Benefits expertise
- Nonprofit organization
- No competing interests
- Our bottom line — **serving you**



RETIRING DIFFERENTLY



Family



Volunteering



Various
Hobbies



Travel





Increase the likelihood of
SUCCESS



GENERAL RULES OF THUMB



Most financial planners suggest **replacing 70%–85% of your final working year's income** in order to maintain your standard of living.



To reach this goal, **annually contribute 15% of your salary** to retirement savings.



WHAT IS A 403(b) RETIREMENT PLAN?

- Offered to you as an employee
- For nonprofit organizations
- Similar to 401(k)
- Defined contribution plan



WHAT KINDS OF CONTRIBUTIONS CAN BE MADE TO AN ACCOUNT?

Employee Contributions

Employees choose to set aside a portion of their paycheck toward their retirement plan.

Employer Contributions

Employers set aside a predetermined amount that may be a matching or non-matching contribution.

Rollover Option

Employees decide to centralize their assets from other retirement accounts as a non-taxable event.



EMPLOYER CONTRIBUTIONS

Global Methodists matching contributions schedule:



SPECIAL CONSIDERATIONS FOR MINISTERS

- Reduction of taxable income in year of contribution
- Deferred taxation of contributions and earnings
- Contributions exempt from SECA
- Tax-free housing allowance in retirement

Visit **[GuideStone.org/MinisterialResources](https://www.guidestone.org/MinisterialResources)** for more detailed information related to minister's tax issues and benefits.



FINDING THE RIGHT INVESTMENT APPROACH



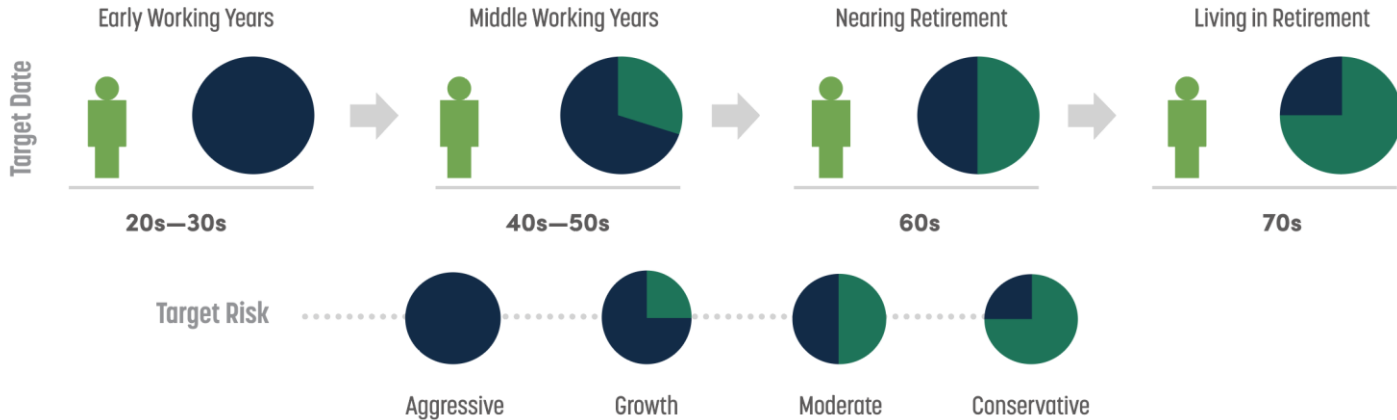
- Time horizon
- Risk tolerance
- Individual investment goals





ASSET ALLOCATION OPTIONS

DO IT **FOR ME**



Equities



Fixed income





CORE & SPECIALTY OPTIONS

DO IT **MYSELF**



● Equities

● Fixed income





ADVISORY SERVICES

DO IT **TOGETHER**

We offer a range of customized financial planning services, tailored investment strategies and ongoing investment management for those looking for a higher level of service.

People are **individuals**.
Risk tolerances are **unique**.



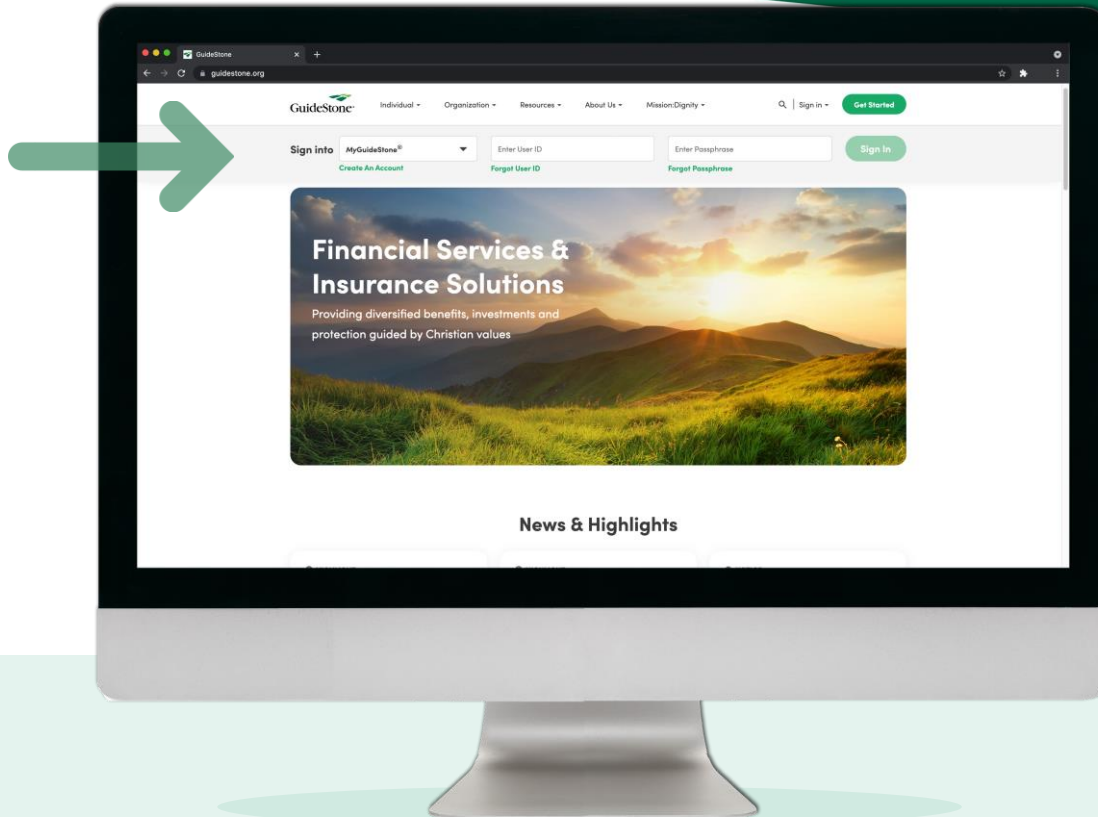
For more information, visit
[GuideStone.org/Wealth-Management](https://www.guidestone.org/Wealth-Management)



Advisory services offered through GuideStone Advisors, an SEC Registered Investment Adviser. GuideStone Advisors is a controlled affiliate of GuideStone Financial Resources. For more information about the firm, products and services please review the *GuideStone Affiliate Form CRS* (https://www.guidestone.org/-/media/Funds/files/pdf/Affiliated_Form_CRS.ashx).



MYGUIDESTONE ACCESS

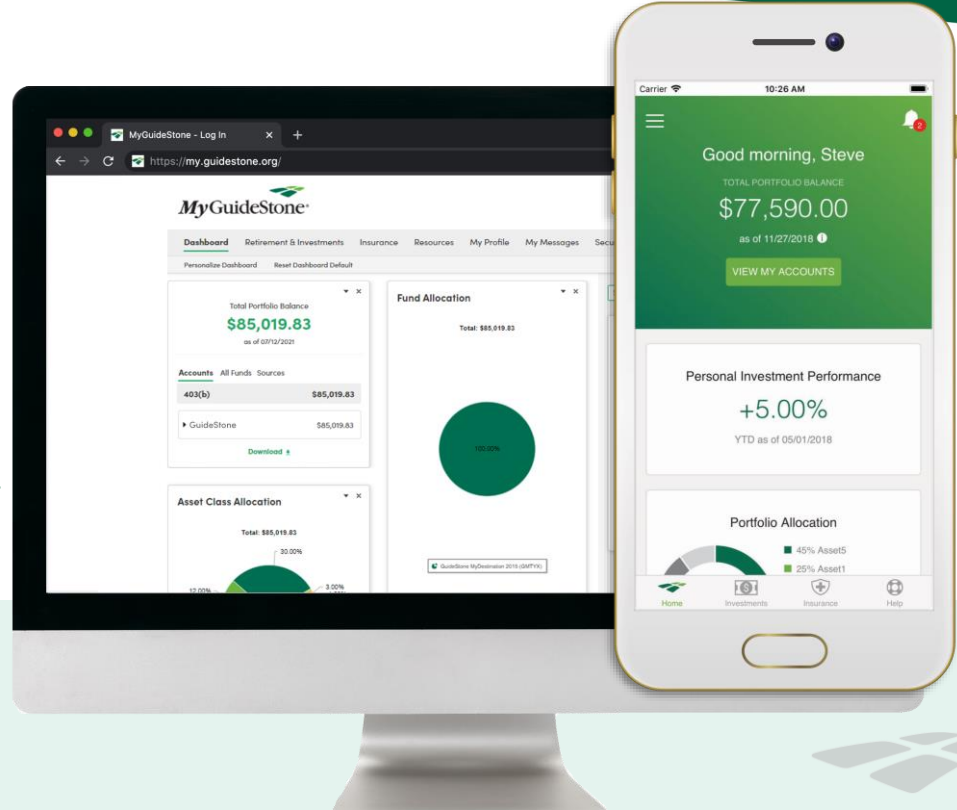


MyGuideStone®

- Personalized dashboard
- Account information
- Retirement planning & guidance
- Tax forms



MyGuideStone.org



ELECTRONIC QUARTERLY ACCOUNT STATEMENT



5005 LBJ Freeway, Ste. 2200
Dallas, TX 75244-6152

MEMBER
JOHN SMITH
1234 SAMPLE DR
DALLAS TX 75201

Your Account Statement

From: January 1, 2019
To: March 31, 2019
Online: MyGuideStone.org
Phone: 1-888-98-GUIDE
Monday through Friday
7 a.m. to 6 p.m., CST

Please review this statement carefully. Notify your GuideStone representative if any errors or inaccuracies are reflected in this statement within 120 days following the close of the calendar year. GuideStone reserves the right to make corrections or changes as it deems necessary or appropriate to the information provided in this statement in order to make it accurate and complete. Due to the timing of payroll cycles, the contribution for the final payroll cycle of this quarter may not appear on this statement. Contributions received after the cut-off date for the end of the quarter will appear on the next quarterly statement.

Retirement Account Summary

PLAN NAME	BEGINNING BALANCE	ENDING BALANCE	VESTED BALANCE
GUIDESTONE FINANCIAL RESOURCES 403(b)(9)	\$154,346.23	\$154,346.23	\$154,346.23
TOTAL	\$154,346.23	\$154,346.23	\$154,346.23

Visit the Ministerial Resources Center

Find quick videos, detailed resources and relevant articles to address the most common financial and tax-related issues that ministers face.



Tax Issues



Salary and Benefits



Social Security



Housing Allowance



GuideStone.org/MinisterialResources

Scan the QR code to access our free resources designed for pastors!



GuideStone®

At GuideStone, our vision is that **every servant of Christ finishes well.**™

That's why GuideStone and Global Methodist Church® have teamed up to support your calling and provide faith-based benefit solutions made for ministry.

GuideStone and GM Church are pleased to offer:



**Retirement
Plans**



**Medical Coverage and
Insurance Solutions**



**Faith-based
Investing**



For more information, visit GuideStone.org/GMChurch.


GuideStone®



GLOBAL
METHODIST CHURCH

CONTACT US



1-888-98-GUIDE
(1-888-984-8433)



GMChurch@GuideStone.org



GuideStone



@GuideStone



@GuideStone_



GuideStone
Financial Resources



What to Expect

- **April** – Complete the Employer Information Form sent via DocuSign
- **Early May** – The Church's Employer Access Program (EAP) Administrator will receive an email to start the enrollment process.
- **May** – Clergy staff will receive an email to complete their enrollment.
 - Enrollment selections are centered around health plan decisions but the same information will be used for retirement enrollments.
- **June** – EAP Administrator will receive a webinar invitation highlighting features of EAP
- **July** – Retirement accounts will be set up and the transfer of the Wespath retirement account will begin
 - Other Wespath retirement accounts, former employer retirement accounts, and IRAs can be rolled into your GuideStone account – after July 1st

Questions?

GMChurch@GuideStone.org

GuideStone.org/GMChurch

This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GuideStone. Limitations and exclusions apply. This material is a general summary of the plans. The official plan documents and contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. In the event of a conflict with the description in this material, the terms of the official plan documents and contracts will control its operation.

GuideStone reserves the right to change or cancel these programs at any time. This material does not imply an employment contract or guarantee of benefits. Medical underwriting could be required.

GuideStone Insurance Products and Services

Health | Dental | Life | Disability | Accident

1-844-INS-GUIDE (1-844-467-4843) • *GuideStone.org*

