



GUIDESTONE GUIDEBOOK FOR BROKERS

The Solution for Church and Ministry Medical Benefits

■ A HERITAGE OF FAITH

GuideStone® was founded in 1918 to meet the financial needs of impoverished retired pastors and their widows. From those humble beginnings, GuideStone has grown to become the premier provider of employee benefits for evangelical churches and ministries.

Seeing an unmet need in the marketplace, we began offering medical plans in 1965. Today GuideStone provides medical coverage to more than 100,000 people who serve as the hands and feet of Christ in their churches, ministries and schools throughout the United States and around the world.

GuideStone is committed to the ministry of serving those who serve the Lord with the integrity of our hearts and the skillfulness of our hands.

■ WHO WE SERVE

Our specialized plans can accommodate groups of all sizes — from two covered employees on up. Our clients include:

CHURCHES	HOSPITALS
MINISTRIES	SEMINARIES
CHRISTIAN SCHOOLS	FAMILY SERVICE PROVIDERS
CHRISTIAN COLLEGES & UNIVERSITIES	CHRISTIAN CAMPS

■ 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 employees' 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 employees' paychecks by replacing a portion of their income during a disability.

Because we are a nonprofit organization ourselves, we understand the importance of affordability. Our goal is to provide the best benefits at the lowest possible prices, not sell a product your client does not need.

■ GUIDESTONE PLAN OPTIONS

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

Our more than 20 unique medical coverage plans are designed specifically for those we serve.



COMPREHENSIVE PLANS

GuideStone's PPO plans, which are administered by Highmark Blue Cross Blue Shield, give your clients top-quality coverage and access to a nationwide network of providers.



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.



CONSUMER-DRIVEN PLANS

Our HSA-qualified High Deductible Health Plans are also provided by Highmark Blue Cross Blue Shield, so your cost-conscious clients still receive the best-quality coverage.

■ HARNESSING THE POWER OF PARTNERSHIPS



■ 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 percent.



■ 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.

■ OUR COMMITMENT TO SERVICE

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

No GuideStone employee, including the dozens of licensed agents who serve you, ever receives a commission.

WHAT'S A CHURCH PLAN?

GuideStone is a nonprofit, multiple employer, self-funded church health plan.

GuideStone provides the benefits of self-funding without the exposure and risk associated with individual self-funded arrangements. The employer is always whole and never at risk should their group claims exceed premium. We also maintain reserves that are higher than the industry average and have stop-loss coverage in place to 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 WE ARE	WHAT IT MEANS	WHY IT MATTERS
GuideStone's benefits division is organized as a Texas nonprofit corporation governed by Texas corporate law.	We are free from the financial demands placed on us by shareholders.	Our break-even pricing means our clients can pay lower monthly rates.
We are a tax-exempt organization under 501(c)(3) of the <i>Internal Revenue Code</i> .	Because we do not earn a profit, there are no taxes to pay.	GuideStone Group Plans clients pay lower monthly rates.
We have special status as a church benefits board.	GuideStone's plans are created to specifically meet the needs of the churches and ministries we serve.	Our clients get group benefits that reflect their biblical values regarding the sanctity of life, God's plan for marriage and His designs for men and women.
GuideStone establishes and/or maintains church plans as described in <i>Internal Revenue Code</i> section 414(e) and ERISA section 3(33).	Our plans are compliant with all federal regulations, including the ACA.	Our clients enjoy true group medical coverage that meets all the legal requirements.
Church plans are exempt from Title 1 of ERISA pursuant to section 4(b)(2).	This exemption saves GuideStone from the administrative burdens of documentation required of ERISA plans.	Groups with GuideStone plans have fewer administrative duties and more flexible plan continuation options for terminated employees.

ACA COMPLIANCE (WITH EXCEPTIONS THAT MATTER)

As a recognized church plan, GuideStone can offer your clients the best of both worlds. The majority of our church plans are fully compliant with the individual 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 their biblical values.

HOW WE HANDLE PLAN ADMINISTRATION

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

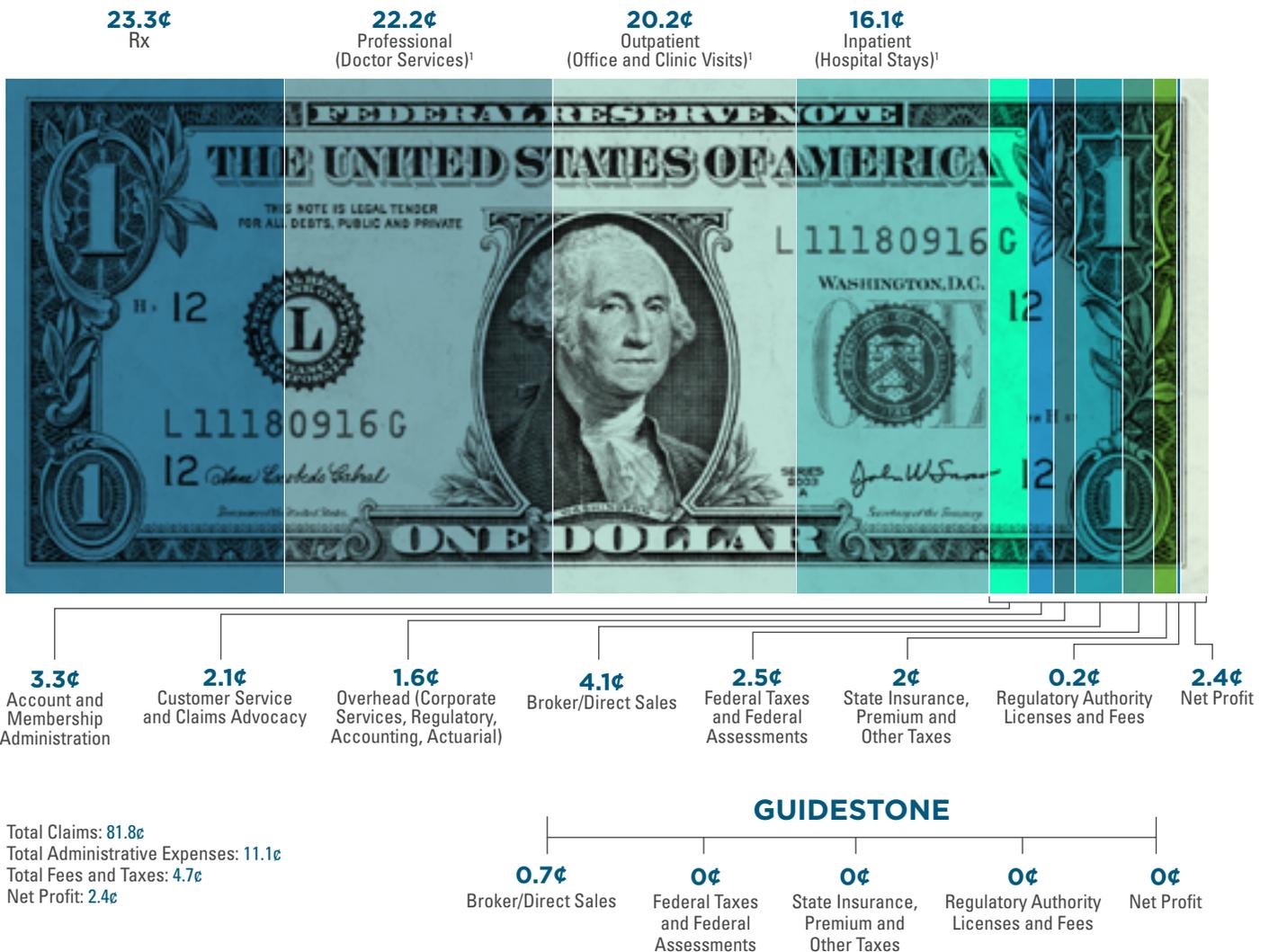
- An administrative team dedicated to serving you every step of the way
- Assistance with enrollment, claims escalation and re-enrollment
- Renewal analysis reports for groups with 50 or more lives
- A dedicated Highmark BCBS phone line for GuideStone callers
- An exclusive customer service unit at Express Scripts
- Claims-to-premium reports to help gauge plan usage

GuideStone provides all of these extra administrative tools while maintaining a lower administration average than the ACA market allowance of 15 percent.

HOW IS YOUR CLIENT'S PREMIUM DOLLAR SPENT?

GuideStone is not subject to the ACA underwriting requirements, which allows us to employ a unique rating process that can often result in lower rates. See how the savings add up.

COMPREHENSIVE GROUP HEALTH INSURER



Total Claims: 81.8¢
 Total Administrative Expenses: 11.1¢
 Total Fees and Taxes: 4.7¢
 Net Profit: 2.4¢

TOTAL POTENTIAL SAVINGS = 10.5¢

¹Broad Network to Broad Network Comparison

Review our products and prices and you'll see GuideStone is more than a column on a spreadsheet. We are a unique offering meeting your client's specific needs!

YOUR PARTNERSHIP OPPORTUNITIES WITH GUIDESTONE

GuideStone representatives eagerly anticipate your requests for proposals!

Here are three things you need to know about working with GuideStone:

- 1 When you 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.
- 2 While GuideStone does not reimburse brokers directly, our competitive prices will almost always allow adequate savings for you to create a fee-based arrangement with your church or ministry clients.
- 3 If you count churches, ministries, and Christian schools, colleges or universities among your clients, you can offer them one-of-a-kind coverage.

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.

SHARE THE GUIDESTONE ADVANTAGE WITH YOUR CLIENTS

It's time to offer unique benefits designed specifically for your Christian church, ministry, school and university clients. Here are six reasons to include GuideStone:

- GuideStone's solutions are competitive in the marketplace.
- Our plans are unique and unlike anything else in the marketplace.
- You can stand out from the competition by offering an alternative that aligns with your clients' biblical values.
- Our medical plans offer access to one of the country's largest provider networks.
- Your clients will have access to a full-service solution that includes administration.
- We offer the benefits of self-funding without the usual risks.

Visit ***GuideStone.org*** to learn more.

Send an email to ***InsuranceSolutions@GuideStone.org***.



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