

Frequently Asked Questions (FAQs)

Church of God and GuideStone: *Life and health plan offerings*



Do well. Do right.®

About the program

✧ What coverage is available through the program, and when is the program available to churches and their staff?

GuideStone offers a broad range of health, dental, term life and accident, and disability coverage through this program. Beginning May 1, 2012, ministry employees and their dependents may apply for coverage, which will be effective June 1 or after. Beginning May 1, 2012, ministry employees and their dependents may apply for coverage, which can be effective as early as June 1.

Note: Prior to May 1, 2012, medical plan rates shown through GuideStone's online Get A Quote may not be accurate for this program. Starting May 1, 2012, please enter June 1 or later as the coverage effective date to get the correct rates.

✧ Who is GuideStone Financial Resources?

Since 1918, GuideStone has pursued one singular purpose: to serve those who serve the Lord. GuideStone is the denominational benefits board of the Southern Baptist Convention and is among the largest denominational benefits providers in the world. Based in Dallas, Texas, GuideStone employs a staff of approximately 450.

Eligibility

✧ Who is considered an "eligible employee" under this program?

Personal Plans (individual coverage)

For ministries with fewer than 10 full-time paid employees, an "eligible employee" is:

- A paid employee of an approved church, agency or institution affiliated with the Church of God; *and*
- Working 20 or more hours per week.

Group Plans (group coverage)

Employers with 10 or more employees are eligible for our Group Plans coverage. This coverage is employer-sponsored. Individual employee eligibility is determined by the employer and the structure of the plan.

✧ Who is eligible for dependent coverage?

An employee must have coverage in order for a dependent to also be covered on a GuideStone plan. Eligible dependents include:

- The employee's spouse
- Children under age 26
- A child who is covered under the employee and is incapacitated.

✧ Are retirees eligible to apply for coverage?

A retired person age 55 or over is eligible to apply for coverage through GuideStone plans if he/she:

- Has previously worked five or more consecutive years for an approved ministry, or
- Has a total of 10 more years of interrupted service at approved ministries.

If the applicant or dependents are Medicare eligible, the applicant or dependent may apply for one of GuideStone's Care Plans, which coordinate with Medicare.

Applying for coverage

✧ How do individuals find rates and/or apply for coverage under Personal Plans (individual coverage)?

Beginning May 1, individuals may access rates by calling GuideStone at **1-888-98-GUIDE** (1-888-984-8433) any time between 7 a.m. and 6 p.m. CST. They may also visit www.GuideStoneInsurance.org and select "Get A Quote" in the upper right-hand corner. Remember to use June 1, 2012 or later as the coverage effective date.

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To apply for coverage, individuals must complete an *Evidence of Good Health* (EOGH) form. To complete it online, visit www.GuideStoneInsurance.org and select “Apply Now” in the upper right-hand corner.

✧ **How do Group Plans employers request a proposal for rates and coverage?**

Ministries with 10 or more full-time employees may request a customized Group Plans proposal by emailing GuideStone at insurance@GuideStone.org or by calling **1-888-98-GUIDE** (1-888-984-8433) and asking to be transferred to an insurance solutions and services representative.

✧ **What is underwriting?**

Employees of ministries with fewer than 10 full-time, paid employees must complete an *Evidence of Good Health* (EOGH) form to apply for coverage. This document gathers the information necessary to complete the underwriting process.

Underwriting is a review of an applicant’s health to determine insurability. Coverage in GuideStone health plans is not effective until our underwriter approves the participant’s coverage. This process typically takes four to six weeks. GuideStone recommends that applicants continue their prior insurance coverage until they receive a decision from our underwriter and GuideStone coverage is effective.

Term life, medical and disability plans require underwriting. Dental and accident plans do not require underwriting.

✧ **If a family has applied for coverage and the employee has been declined, is the rest of the family eligible for medical coverage?**

Yes. If the employee is declined for medical coverage, he/she may opt to enroll in the Health Limited plan, which is a limited benefit medical plan. With the employee enrolled in Health Limited, the employee’s approved dependents may enroll in any GuideStone PPO medical plan. The employee must be enrolled in Health Limited for the dependents to maintain eligibility.

✧ **If the employee is declined for health coverage, can he/she still be considered for other insurance products (term life, AD&D, etc.)?**

Yes. Our underwriting process is different for each type of coverage. It is possible for someone to be declined for health coverage and be approved for another type of plan (term life, AD&D, etc.). Dental coverage can be added without underwriting at any time. Medical plan participation is not required to apply for other types of coverage.

Portability and group coverage

✧ **If ministry employees are covered by GuideStone Personal Plans (individual insurance) and move to another Church of God ministry, can they remain on their individual plans?**

Yes. As employees are called from one ministry to another eligible ministry, they can take their coverage with them without having to again provide evidence of good health.

✧ **If an employee moves his/her individual coverage from one ministry to another, will the premiums change?**

Potentially. Because rates (premiums) are based on the zip code of the church/ministry, rates may change as employees move between employers.

✧ **Do all employees at the same employer have to be on the same health plan?**

No. If the employees have coverage through Personal Plans (individual coverage), they may choose from any of the GuideStone medical plans. If employees have coverage through Group Plans (group coverage through employers with 10 or more employees), the employer selects which plans to offer employees. Employees may move between available plans each year during the annual reenrollment period.