

How to Choose a Medical Plan



At GuideStone, we want to be your guide for life. That includes helping you navigate your way through choosing the right health care plan.

Prepare for the journey: General plan categories

Look at the following plan categories to help determine the type of plan that best suits your needs.

Higher deductible, lower monthly cost

(Health Choice 3000, Health Choice 2000, Health Saver 2600)

If you're healthy and rarely visit the doctor, this may be the category for you. Paying lower monthly rates helps keep money in your pocket for other expenses. But these plans can lead to unpredictable month-to-month costs because you must meet a higher deductible before the plans pay benefits.

Lower deductible, moderately higher monthly cost

(Health Choice 1000, Health Choice 500)

These plans offer a balanced mix of cost and benefits. Because the deductible is lower, you can better anticipate monthly costs, and the lower out-of-pocket maximums help you manage annual expenses compared to higher deductible plans.

Low or no deductible, higher monthly cost

(Health Legacy 200, Health Today)

With a lower or no deductible, you can more readily anticipate monthly health care costs because your main expense is the monthly cost for coverage. If you visit the doctor frequently, require regular medical care and/or take regular medications, this may be the category for you.

Evaluate your routes: What's most important to you?

Now that you've surveyed the land, it's time to evaluate your options.

Some key considerations:

- **Survey your spending.** How and where do you want to spend your health care dollars? On a higher monthly rate with less out-of-pocket for health care? Or would you rather save on the monthly rate and pay toward a higher deductible if and when costs arise?
- **Pick your priorities.** Evaluate your cash flow needs and examine your family's health situation to get a sense of what kinds of expenses are likely to arise and how you may be best equipped to manage them.
- **Consider your life stage.** Where you are in your life — just starting out, getting married, beginning a family or thinking about retirement — can have a huge impact on what kind of health plan is right for you.

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Do you...	Consider...
Use only basic health care services and want lower monthly costs?	Health Choice 3000, Health Choice 2000
Visit the doctor often and want to control expenses?	Health Today
Want a balanced mix of monthly cost and comprehensive coverage?	Health Choice 1000, Health Choice 500
Value rich coverage over low monthly costs?	Health Legacy 200
Want tax-advantaged savings for the future?	Health Saver 2600

Understand your destination: Plans at a glance

Now that you've examined the trip ahead, it's time to take a closer look at your destinations.

Here's a brief overview:

Health plan	Monthly rates	Medical deductible (individual/family)	Rx deductible (individual/family)	Plan pays/you pay (after deductible)	Out-of-Pocket annual maximums	Copays (general)
Health Choice 3000	\$	\$\$\$\$\$	\$	70%/30%	\$\$\$\$	\$\$\$
Health Choice 2000	\$	\$\$\$\$	\$	80%/20%	\$\$\$\$	\$\$\$
Health Choice 1000	\$\$	\$\$\$	\$	80%/20%	\$\$\$	\$\$
Health Choice 500	\$\$	\$	\$	80%/20%	\$	\$
Health Today	\$\$\$	None	None	80%/20%	\$\$\$	\$
Health Legacy 200	\$\$\$	\$	None	90%/10%	\$	\$
Health Saver 2600 (HSA eligible)	\$	\$\$\$\$	Must meet medical deductible	100%/0%	\$	N/A

This is a representation of benefits for demonstration purposes only. Limitations and exclusions apply. The official plan documents and contracts alone govern the actual operations of the plan.

Become street-wise: Compare your options

Want to take a closer look at individual plan details? Refer to the *Compare your medical plan options* chart for more detailed benefit information.

Want more guidance?

Contact a GuideStone Customer Relations specialist at **1-888-98-GUIDE** (1-888-984-8433).