

Personal Plans

Health Limited Plan



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Produced by GuideStone Financial Resources of the Southern Baptist Convention

Effective 1/1/2011



Intended For GuideStone Participant Use Only

NOTICE

The Affordable Care Act prohibits health plans from applying arbitrary dollar limits for coverage for key benefits. In 2011, if a plan applies a dollar limit on the coverage it provides for key benefits in a year, that limit must be at least \$750,000.

The Health Limited Plan, offered by GuideStone Financial Resources, does not meet the minimum standards required by the Affordable Care Act described above. Instead, it puts an annual limit of: \$2,000.00 on all covered medical benefits and \$1,000.00 on supplemental accident benefits.

In order to apply the lower limits described above, this health plan requested a waiver of the requirement that coverage for key benefits be at least \$750,000 this year. That waiver was granted by the U.S. Department of Health and Human Services based on this health plan's representation that providing \$750,000 in coverage for key benefits this year would result in a significant increase in your premiums or a significant decrease in your access to benefits. This waiver is valid for one year.

If the lower limits are a concern, there may be other options for health care coverage available to you and your family members. For more information, go to: www.HealthCare.gov.

If you have any questions or concerns about this notice, contact GuideStone Financial Resources at 1-888-98-GUIDE.

To explore other coverage and pricing options in your state, please visit www.HealthCare.gov.

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Intended For GuideStone Participant Use Only

1. Your booklet

A. Introduction

Thank You for choosing this Plan from GuideStone Financial Resources of the Southern Baptist Convention (GuideStone). This is your booklet for the Health Limited Personal Plan (Plan). GuideStone sponsors the Plan and offers it to eligible employees, students, volunteers and retirees.

Please keep this booklet with your important papers.

Some words and phrases in this booklet, such as “Plan,” have special meanings. We call these words and phrases “defined terms.” Usually, these defined terms are capitalized. **Definitions** at the end of this booklet give the meanings of these defined terms.

Other organizations help the Plan serve You:

- **Highmark Blue Cross Blue Shield® (Highmark)**, the Claims Administrator for the medical Plan, administers payment of Claims, but has no liability for the funding of the benefit Plan.
- **Medco Health Solutions, Inc. (Medco Health)** and its affiliates, is the Claims Administrator for Outpatient retail pharmacy and mail order Prescription Drugs.

This booklet tells You about Plan benefits beginning January 1, 2010. Claims for medical Services or supplies You received before January 1, 2011 will be paid under the terms of the plan that was in effect when the Claims were Incurred. Usually, a Claim is Incurred when a Covered Service and Supply is received by a Covered Person.

B. Important phone numbers

GuideStone Customer Relations: **1-888-98GUIDE (984-8433)**

Blue Cross Blue Shield Provider Network: **1-800-810-BLUE (2583)**

BlueCard Worldwide® (International Claims): **1-800-810-2583 with AT&T access code or collect 804-673-1177**

Highmark Blue Cross Blue Shield (Highmark): **1-866-472-0924**

Highmark Maternity Education and Support Program (**Baby BluePrints®**): **1-866-918-5267**

Medco Health Solutions, Inc. (Medco Health): **1-800-555-3432**

Medco Health Solutions, Inc. (International Claims): **1-800-497-4641 with AT&T access code or collect 614-421-8292**

C. Important Web sites

www.GuideStone.org

www.bcbs.com

www.highmarkbcbs.com

www.medco.com

D. Pre-existing condition exclusion limitation

This Plan contains an exclusion for certain pre-existing conditions. See **Plan exclusions** for more information about this exclusion and whether it applies to You.

E. Your guide to good care

For more than 60 years, Highmark has helped make health care affordable for all kinds of people, from all walks of life. Highmark works with Blue Cross Blue Shield Plans throughout the country to ensure coverage includes Preferred Provider Organizations (PPO) in many areas.

1. Your Blue Cross Blue Shield PPO gives You freedom of choice. The PPO program does not require that You select a Primary Care Physician to receive a Covered Service and Supply. Instead, the program gives You access to a vast network of

Physicians, Hospitals, and Professional Other Providers throughout the country. Your provider Network is your key to receiving the higher level of benefits. The Network includes: Primary Care Physicians; a wide range of Specialist Physicians; Hospitals; and other Provider organizations.

Remember if You want to enjoy the highest level of coverage, it is your responsibility to ensure that You receive Network Services. You may want to double-check any Provider to make sure the Physician or facility is in the PPO Network. You can call Highmark customer service at **1-866-472-0924**, Blue Cross Provider Network at **1-800-810-BLUE (2583)** or go to the Blue Cross Blue Shield Web site at www.bcbs.com.

2. Your PPO also covers care away from home. If You are traveling and a Sickness or Injury occurs, You can call **1-800-810-BLUE (2583)** or go to www.bcbs.com to obtain the name of a PPO Provider in the area. If the Sickness or Injury is a true emergency, You should seek treatment from the nearest Hospital emergency room. If the treatment results in an admission, You have certain responsibilities under Healthcare Management Services (HMS). See **Healthcare Management Services** for additional information.

If the Sickness or Injury is not an emergency and You receive care from an Out-of-Network Provider, benefits for Eligible Expenses will be provided at the lower Out-of-Network level.

3. The BlueCard Worldwide program assists with medical problems You may Incur while living or traveling outside the United States.

Services include:

- Making referrals and appointments for You with nearby Physicians and Hospitals.
- Verbal translation from a multilingual service representative.
- Providing assistance if special help is needed.
- Making arrangements for medical evacuation Services.
- Processing Inpatient Hospital Claims.

For Outpatient or professional Services received abroad, You should pay the Provider, then complete an international Claim form and send it to the BlueCard Worldwide Service Center. Claim forms can be obtained by calling **1-800-810-BLUE** or the member service telephone number on your Medical Identification Card (Medical ID Card). Claim forms can also be downloaded from www.bcbs.com.

4. Your BlueCard Program provides specific provisions through the Blue Cross Blue Shield Association. When a participant obtains Covered Services through BlueCard outside the geographic area serviced by Highmark Blue Cross Blue Shield, the amount You pay for Covered Services is calculated on the lower of:

- The billed charges for a patient's Covered Service, or
- The negotiated prices that the on-site Blue Cross and/or Blue Shield Plan ("Host Blue") passes on to Highmark. However, the amount You pay is still based on Plan provisions.

2. Benefit summary

Your Plan offers two levels of benefits. If You receive Services from a Provider who is in the PPO Network, You will receive the highest level of benefits. If You receive Services from a Provider who is not in the PPO Network, You will receive the lower level of benefits. In either case, You coordinate your own care. There is no requirement to select a Primary Care Physician (PCP) to coordinate your care.

Benefits	In-Network Care	Out-of-Network Care
Deductible Individual	\$100	\$100
Payment level/Coinsurance (excludes Copayments)	80% after Deductible	50% after Deductible (based on Provider's Allowable Charge)
Maximum Annual Benefit	\$2,000	\$2,000
Physician office Visit¹ Primary Care Physician Only Includes lab and x-ray services	100% after \$20 Copayment	50%
Supplemental Accident	80% after Deductible, up to \$1,000 per Benefit Period; not subject to Maximum Annual Benefit	50% after Deductible, up to \$1,000 per Benefit Period; not subject to Maximum Annual Benefit
Emergency Care²	80%	80% ²
Emergency Room Services (other than for Emergency Care)	80% after Deductible	50% after Deductible
Wellness Benefit³	100%	Not Covered
Hospital expenses Inpatient ⁴ Outpatient	80% 80%	50% 50%
Maternity	80%	50%
Infertility counseling and testing	80%	50%
Medical/Surgical expenses	80%	50%

Benefits	In-Network Care	Out-of-Network Care
Diagnostic Services (Lab, x-ray and other tests)	50%	50%
Physical Therapy (Professional)	80%	50%
Speech & Occupational Therapy (Professional)	80%	50%
Durable Medical Equipment	80%	50%
Skilled Nursing Facility care Maximum 120 days	80%	50%
Pre-authorization requirements ⁴	Performed by participant Failure to Pre-authorize an Inpatient admission will result in a 20% benefit reduction	

¹ See Section 6 - Medical Benefits - Office Visit Copayment for limitations.

² For services provided by an Out-of-Network emergency facility for Emergency Care (as determined by the Claims Administrator), the plan will pay 80% of whichever of the following amounts is greatest:

- The median of the amounts negotiated with each Network Provider (excluding any applicable copayment or coinsurance);
- The Allowable Charge (excluding any applicable copayment or coinsurance); or
- The amount that would be paid under Medicare Parts A or B (excluding any applicable copayment or coinsurance).

³ See **Covered Services and Supplies** for information about Wellness Benefit as defined by the preventive health schedule.

⁴ Participant is required to contact Blue Cross Blue Shield Healthcare Management Services prior to a planned Inpatient admission or within 48 hours of an emergency admission. If this does not occur and it is later determined that all or part of the Inpatient stay was not Medically Necessary and Appropriate, the patient will be responsible for payment of any costs not covered.

Outpatient Prescription Drugs	You pay retail <i>(up to 30 day supply)</i>	You pay mail order <i>(up to a 90 day supply)</i>
Generic	\$10 Copayment or drug cost, whichever is less	\$25 Copayment or drug cost, whichever is less
Brand	100%	100%

3. Who is eligible

A. Participant Coverage – coverage for employees, volunteers, students and retirees

You are eligible for Participant Coverage under the Plan if You are not covered under any other health benefit plan offered by your employer and You are in one of these Covered Classes:

- You are an active full-time employee earning wages from a church or ministry organization working at least 20 hours per week.
- You are a student of a seminary or Bible college eligible to utilize products and Services made available by or through GuideStone Financial Resources of the Southern Baptist Convention.
- You are a volunteer assigned by the North American Mission Board to serve in the Mission Service Corps.
- You are a volunteer assigned by the International Mission Board to serve in the International Service Corps.
- You are a chaplain credentialed and endorsed by the North American Mission Board. You must not be eligible for other medical coverage.
- You are a full-time vocational evangelist who meets GuideStone's criteria.
- You are a retired participant who meets GuideStone's criteria.

GuideStone decides if You are in a Covered Class. It follows its own rules in deciding this, but it cannot discriminate among persons in similar situations. If You have any questions about your eligibility, check with GuideStone.

If You work for, volunteer at or study at more than one church or ministry organization the Plan will cover You as a participant through only one institution. This means that You can't have double Participant Coverage under this Plan.

B. Dependents Coverage

If You have Participant Coverage under the Plan, your dependents may be eligible for Dependents Coverage. To get Dependents Coverage, one of these must be true:

- You have Participant Coverage under this Plan or another GuideStone sponsored plan.
- You had Participant Coverage, but are now covered under one of GuideStone's plans for Medicare-eligible employees, retirees and dependents.

Your Eligible Dependents are:

- Your Spouse.
- Your Child under age 26.
- Your Child who is covered under the Plan and is incapacitated. All of these rules must be met:
 - Your Child must have a Developmental Disability or have a Physical Handicap and be incapable of earning a living.
 - Your Child must have been incapacitated when his or her Plan coverage would have ended because of age.
 - You must send GuideStone proof of incapacitation at least 31 days before your Child's Plan coverage is scheduled to end.
 - You must send additional proof whenever asked to show that your Child is still incapacitated under this provision.

Your Child means:

- Your or Your Spouse's natural (biological) Child.
- Your or Your Spouse's legally adopted Child or a Child placed in your home for adoption.
- Your or Your Spouse's stepchild or foster Child.
- Your or Your Spouse's grandchild who is dependent on you for support and maintenance.

- A Child for whom You must provide health care by court order or order of a state agency authorized to issue National Medical Support Notices under federal law.
- A Child for whom You are legal guardian or managing conservator.

C. If two Covered Participants want to cover the same dependent Child

Your Child can't be covered under this Plan or another GuideStone sponsored plan as a dependent of two Covered Participants. If You and your Spouse both have Participant Coverage at the same institution, You have to decide which of You will carry the Child as a dependent under his or her coverage. You have to tell GuideStone what You decide.

D. Exceptions - dependents not eligible

There are three exceptions to the rules for dependent eligibility. Your Spouse or Child is not an Eligible Dependent under this Plan if he or she:

- Is on active duty in the armed forces of any country.
- Already has Participant Coverage under this Plan through the same church or ministry organization. (No one can have both Participant Coverage and Dependents Coverage under the Plan through the same institution.)
- Is eligible for Medicare and Medicare pays benefits before this Plan does.
- **When coverage begins** tells You how to enroll your Eligible Dependents.

E. Special rule if You are eligible for Medicare

You can't participate in this Plan if both of these things are true:

- You are eligible for Medicare.
- Medicare pays benefits first.

4. When coverage begins

A. Enrolling yourself

You will be covered on the first day that You meet all of these conditions:

- You are eligible for Participant Coverage.
- You give GuideStone a signed enrollment form.
- You pay any required contributions.

The Plan may refer to You as a Covered Participant once You have Participant Coverage. It may also refer to a Covered Participant as a Covered Person.

B. Enrolling your dependents

Your Eligible Dependent will be covered on the first day that all of these conditions are met:

- You are enrolled for Participant Coverage.
- You are in a Covered Class for Dependents Coverage.
- You give GuideStone a signed enrollment form covering each eligible Dependent.
- You pay any required contributions.

The Plan may refer to anyone with Dependents Coverage as a Covered Dependent or as a Covered Person.

C. Special enrollment requirement

Newborn or newly adopted children. You can enroll a newborn or adopted Child or a Child placed with You for adoption without giving evidence that the Child is in good health. To do so, You must do all of these things:

- Have Participant Coverage under this Plan or under one of GuideStone's plans for Medicare-eligible employees and dependents.
- Enroll the Child within 60 days after the birth, adoption or placement with You for adoption.
- Pay any required contributions.

If You do all of these things at the right time, the Plan will cover your Child from the date of the birth, adoption or placement in the home for adoption.

E. Making enrollment changes

Report all enrollment changes promptly. If You do not, coverage for You and your Eligible Dependents may be delayed.

You can drop a dependent from your coverage at any time. A change in coverage could make your contributions to the Plan higher or lower. If You do not report a change promptly, You may pay higher contributions than necessary. The Plan does not refund these excess payments.

GuideStone has the forms You need to enroll and to make any changes in coverage. Call **1-888-984-8433**.

5. When coverage ends

A. End of Participant Coverage

Your Participant Coverage will end if any one of these things happens:

- You are no longer a member of a Covered Class.
- GuideStone stops offering the Plan.
- Required contributions are not paid when due. Your Participant Coverage will not end just because You do not pay contributions for Dependents Coverage.
- You are eligible for Medicare and Medicare pays benefits before this Plan.
- GuideStone may offer You Continuation Coverage after your coverage would otherwise end. So if You stop active work, service or study, call GuideStone at once. GuideStone can tell You if You can continue Plan coverage.

B. End of Dependents Coverage

Your dependents will lose coverage if any one of these things happens:

- You lose your Participant Coverage for any reason.
- Your Spouse or Child is no longer an Eligible Dependent.
- GuideStone stops offering the Plan.
- Required contributions are not paid when due.
- Your Spouse or Child is eligible for Medicare and Medicare pays benefits before this Plan.

C. Important Notice Requirement

You must report changes to coverage eligibility for You and Your covered dependants immediately. Failure to report could be interpreted as fraud or intentional misrepresentation as provided by the federal healthcare reform law known as the Patient Protection and Affordable Care Act (“PPACA”). GuideStone has adopted policies and procedures incorporating PPACA guidance. You may make unnecessary contribution payments that may not be refundable in accordance with those policies and procedures, and your coverage may be subject to rescission.

D. Additional Continuation Coverage for You and your Covered Dependents

If your coverage ends because You are no longer a member of a Covered Class, You and your Covered Dependents may continue Plan coverage under certain conditions. Here is a description of the Continuation Coverage that may be available:

For You. You may continue Participant Coverage if:

- Your membership in a Covered Class ends for any reason except if You retire or become eligible for Medicare and Medicare pays benefits before your medical coverage.
- You lose your job for any reason, unless You were fired for gross misconduct.
- **For your Eligible Dependents.** Your Eligible Dependents may continue Dependents Coverage under the Plan if any of these are true:
 - Your membership in a Covered Class ends for any reason other than retirement.
 - You continue your Participant Coverage under this Plan.

Request for Continuation Coverage. If You want Continuation Coverage, You must contact GuideStone for information within 60 days after Plan coverage would otherwise end.

Adding Eligible Dependents to your Continuation Coverage. You may add a newborn or an adopted Child within 60 days after birth, adoption or placement in your home for adoption. Also, if You get married, You may add your new Spouse and any new Eligible Dependents to your Continuation Coverage within 60 days after your marriage if the Eligible Dependent’s Evidence of Good Health Application is approved.

You must act promptly. If You do not, You and your dependents will not be eligible for this Continuation Coverage.

Charges for Continuation Coverage. The monthly charge for Continuation Coverage under this provision will be at least 100% of the full cost of each Covered Person’s Plan coverage. **You must pay all monthly charges to GuideStone. You must pay these contributions when due, or your Continuation Coverage will end.**

You have two options for Continuation Coverage once your coverage ends:

If you were employed at a Southern Baptist entity and are actively seeking another full-time position with another Southern Baptist entity, You and your Eligible Dependents may continue coverage for up to 12 months; or

If You have left Southern Baptist denominational work and want to continue coverage for yourself only, yourself and your family, your dependent Child is no longer an Eligible Dependent or if You and your Spouse have divorced or legally separated, the maximum length of Continuation Coverage under this option is:

- 18 months for You and your Eligible Dependents if the loss of Plan coverage is because You either lost your job or You work fewer than the hours required for active full-time employment.
- 36 months for your Eligible Dependents if the loss of Plan coverage is for any other reason.
- **Early termination of Continuation Coverage.** Continuation Coverage will end sooner than the 12, 18 or 36 months if:
 - Contributions are not paid when due.

- The Covered Person becomes covered under other group medical coverage, either as an employee or dependent.
- The Covered Person becomes eligible for Medicare.
- GuideStone stops offering the Plan.

E. Military leave

If You have to leave your employment because You are serving in the military, You have special rights under the federal Uniformed Services Employment and Reemployment Rights Act (USERRA). These rights apply only if You are an employee. They do not apply to students or volunteers.

Under this law:

- You can continue Plan coverage (for both You and your Covered Dependents) for up to 24 months after your military leave begins.
- If your leave lasts more than 31 days, You must pay up to 100% of the full cost of Continuation Coverage.
- If your leave is 31 days or less, You only have to pay the same amount as You would pay for your regular Plan coverage if You were not on military leave; and
- If You were covered under the Plan when your military leave begins, You may get covered under the Plan immediately (with no Pre-existing Sickness or Injury exclusions or similar limitations) when You return to your prior employment.

Your employer is responsible for compliance with USERRA, but the Plan will work with You and your employer to make sure your coverage is available if all of the USERRA conditions are met and You properly elect and pay for your coverage. Contact your employer, the Department of Labor or the Department of Defense if You have any questions about your rights under USERRA.

F. How to obtain a certificate of creditable coverage

Certificates of creditable coverage are written documents provided by this Plan to show the type of coverage a person had (e.g., employee only, employee plus Spouse, etc.) and how long the coverage lasted. Under federal law, most group health plans must provide these certificates automatically when a person's coverage terminates. However, if a plan does not give You a certificate, You have the right to request one. Certificates apply both to plan participants and to dependents.

This Plan will automatically give You a certificate after You lose coverage under the Plan. One will also be provided for your dependents when we have reason to know that your dependents are no longer covered.

In addition, the Plan will provide a certificate for You (or your dependents) upon request if You make the request within two years (24 months) after your coverage terminates. Contact GuideStone Customer Relations at **1-888-984-8433** to request a certificate of creditable coverage.

6. Medical benefits

A. Eligible Expenses

This Plan helps pay many of your medical expenses. However, it does not cover all medical expenses and it limits how much it pays for some expenses. Expenses that the Plan may cover are called Eligible Expenses.

To be an Eligible Expense, an expense must meet all of these rules:

- It must be a charge You have to pay for a Covered Service and Supply. These are listed in **Covered Services and Supplies**.
- It must not be more than the Allowable Charge for that Covered Service and Supply. See **Definitions**.
- It must not be excluded. **Plan exclusions** list and explains the exclusions.

- It must not be more than any Plan limit on that Covered Service and Supply.

B. Benefit limits

The Plan limits what it covers for some medical Services and supplies. For example, the Plan limits the dollar amounts it pays for some Covered Services and Supplies. It also limits the number of days or Visits it pays for some Covered Services.

Read the description of Services and supplies with Plan limits in **Covered Services and Supplies** and the **Benefit summary** for more information on the specific benefit limits.

C. Greater benefits when You use Network Providers

GuideStone has arranged for You to have access to the Blue Cross Blue Shield PPOs. A PPO is a Preferred Provider Organization made up of Physicians, Hospitals and other health care Providers (not including pharmacies). PPOs and other provider organizations are called “Networks.” They have agreed to accept a negotiated rate for their Services. The Plan calls the Providers in these negotiated arrangements “Network Providers.” All other Providers are called “Out-of-Network Providers.”

You will have access to the names of Network Providers in your area. Health care Providers participate in Networks by choice and they can choose to stop participating in a Network at any time. Network Service is care You receive from Providers in the PPO program’s Network.

This Network includes Primary Care Physicians and a range of Specialist Physicians, as well as Hospitals and a variety of other treatment facilities. Remember to call **1-800-810-BLUE (2583)** or go to www.highmarkbcbs.com to locate the Provider nearest You or to check that your current Provider is in the Network. When You receive Covered Services and Supplies from Network Providers, You usually spend less Out-of-Pocket due to Network discounts and Coinsurance provisions. You present your Medical Identification Card (Medical ID card) to the Provider who submits your Claim to the local Blue Cross Blue Shield plan.

D. Deductibles and Copayments

- A Deductible is the amount that You must pay out of your pocket for Eligible Expenses before the Plan pays any benefits. After You pay the Deductible, the Plan pays a percentage of the rest of your Eligible Expenses. As a general rule, the Plan counts the amounts You pay for Eligible Expenses from Network or Out-of-Network Providers toward your Deductibles
- A Copayment is the amount that You must pay out of your pocket for Eligible Expenses before the Plan pays any benefits. After You pay the Copayment, the Plan pays a percentage of the rest of your Eligible Expenses. Services subject to the Network Copayments are not subject to the individual Deductible.

Two separate Deductibles and Copayments might apply:

- Individual Deductible.
- Office Visit Copayment (per Visit).

Individual Deductible: An individual Deductible is the amount a Covered Person must pay for Eligible Expenses each Benefit Period before the Plan pays any benefits for the Covered Person for the rest of the Benefit Period. After You pay the individual Deductible, the Plan pays a percentage of the rest of your Eligible Expenses. Only payments for Eligible Expenses count toward the individual Deductible.

Your individual Deductible is:

- **\$100** if You go to a Network Provider.
- **\$100** if You go to an Out-of-Network Provider.

Office Visit Copayment: There is a special Copayment called the office Visit Copayment. **The office Visit Copayment is \$20.** You may have to pay this when You visit a Network Primary Care Physician. With respect to the office Visit Copayment, patient x-ray and laboratory charges will follow these rules:

- If You or an Eligible Dependent goes to a Network freestanding x-ray or laboratory facility, the office Visit Copayment will not apply and the normal Network level of benefits will apply. If the x-ray or laboratory facility is not a Network Provider, the level of benefits for Out-of-Network Providers will apply.
- If You or an Eligible Dependent goes to a Network Primary Care Physician and the Physician sends the x-ray or laboratory work to a Network facility for processing, the office Visit Copayment will apply and the normal Network level of benefits will be paid.
- If You or an Eligible Dependent goes to a Network Primary Care Physician and the Physician sends the x-ray or laboratory work to an Out-of-Network facility for processing, the office Visit Copayment will apply and the normal Network level of benefits will be paid.
- Under Wellness Benefit, if You or an Eligible Dependent goes to a Network Out-Patient Hospital or a Network freestanding facility for routine lab or x-ray charges, these routine Services will be considered at 100% subject to the preventive health schedule. See **Covered Services and Supplies**.

These special rules apply to the office Visit Copayment: Some Eligible Expenses for Covered Services and Supplies are not covered under the office Visit Copayment even if they are both provided and billed by the Network Physician. These include Services such as:

- Office Surgery (excludes venipuncture).
- MRIs, CT Scans, and PET Scans even if administered in a Physician's office.
- Occupational Therapy, Physical Therapy or Speech Therapy.
- Eligible Expenses administered by a Specialist Physician.

Eligible Expenses that are not included in the office Visit Copayment are subject to the Deductibles, 80% Coinsurance for Network Providers except for x-ray and laboratory services, 50% Coinsurance for Out-of-Network Providers and Program and Benefit Maximums.

- The office Visit Copayment does not count toward any Plan Deductible.

E. Coinsurance

In most cases, this Plan does not pay for all of your Eligible Expenses. It usually pays only a percentage of Eligible Expenses after You pay your Deductibles. This percentage is the Coinsurance. **There is one exception to this rule: If You go to a Network Primary Care Physician, your office Visit may be subject to the office Visit Copayment.** See **Deductibles and Copayments** for details.

The Plan's Coinsurance usually is:

- 80% of the negotiated rate for Eligible Expenses when You go to Network Providers except for x-ray and laboratory Services.
- 50% of Eligible Expenses when You go to Out-of-Network Providers or for Network x-ray and laboratory Services from a Network Provider.
- 100% of the negotiated rate for Eligible Expenses when You go to a Network Primary Care Physician and You pay the office Visit Copayment. **Deductibles and Copayments** for details.

Your Coinsurance usually is:

- 20% of Eligible Expenses when You go to Network Providers. This does not apply to the Eligible Expenses that are covered by the office Visit Copayments or x-ray and laboratory Services.
- 50% of Eligible Expenses when You go to Out-of-Network Providers or Network x-ray and laboratory Services.

Exceptions to normal payment rules: The benefit rules described above do not apply when:

- A treatment or Service is performed by an Out-of-Network Provider at a Network Facility and the Out-of-Network Provider was not requested. Benefits for such treatment will be paid at the Network level.
- A treatment or Service is performed by a Specialist Physician for a listed Eligible Expense and a Network Provider is not available in the Network area. Benefits for such treatment will be paid at the Network level if approved by the claims Administrator prior to obtaining such treatment or Service.
- Emergency Care is performed due to an Emergency Medical Condition (see **Emergency Medical Conditions** in the Definitions section of the booklet). Benefits for such treatment will be paid at the Network level (see the Benefit summary for additional information). Then Emergency Care copayment does not apply if you go to an Out-of-Network Provider; however, charges are subject to the Benefit Period deductible.

Supplemental Accident benefit

After meeting the Deductible, the Plan will pay Eligible Expenses for an Injury that results from any single Accident but the benefit will not exceed the Benefit Maximum per Benefit Period for all Accidents Incurred in that Benefit Period. The Coinsurance is:

- **80%** of Eligible Expenses when You go to Network Providers except for x-ray and laboratory Services.
- **50%** of eligible Expenses when You go to Non-Network Providers or Network Providers for x-ray and laboratory Services.

7. Covered Services and Supplies

A. Overview

The Plan generally pays Eligible Expenses for Covered Services and Supplies.

The Plan does not cover any service or supply not considered Medically Necessary and Appropriate. The fact that a Physician recommends or approves a Service or supply does not mean that it is Medically Necessary and Appropriate under the Plan's guidelines.

You must get Pre-authorization from Healthcare Management Services (HMS) to receive the maximum benefits under the Plan. See **Healthcare Management Services** for more details.

Covered Services and Supplies will also include HMS by the Claims Administrator, to utilize a more cost effective Generally Accepted form of Medically Necessary and Appropriate care, when compared to use of covered expenses contained in this Plan.

B. Covered Services and Supplies

Here is the list of Covered Services and Supplies. "You" in the following description of Services and supplies means You and your Covered Dependents.

Allergy treatment. Allergy treatment when prescribed by a Physician.

Ambulance. A facility licensed by the state which, for compensation from its patients, provides local transportation by means of a specially designed and equipped vehicle used only for transporting the Sick and Injured.

Ambulatory Surgical Facility. Treatment or Service provided at an Ambulatory Surgical Facility.

Anesthetics. Anesthetics and their administration.

Artificial limbs and body parts. Purchase and replacement of artificial limbs, larynx and eyes.

Birthing Facility. Treatment or Service provided at a Birthing Facility.

Blood. Blood and blood plasma and storage and administration of the blood.

BlueCard Worldwide program. Assist with medical problems assists with medical problems You may Incur while living or traveling outside the United States. Services include:

- Making referrals and appointments for You with nearby Physicians and Hospitals.
- Verbal translation from a multilingual service representative.
- Providing assistance if special help is needed.
- Making arrangements for medical evacuation Services.
- Processing Inpatient Hospital Claims.

For Outpatient or professional Services received abroad, You should pay the Provider, then complete an international Claim form and send it to the BlueCard Worldwide Service Center. Claim forms can be obtained by calling **1-800-810-BLUE** or the member service telephone number on your Medical Identification Card (Medical ID Card). Claim forms can also be downloaded from www.bcbs.com

Cardiac rehabilitation. Cardiac rehabilitation Services only if provided both:

- Under a Physician's supervision.
- In connection with a myocardial infarction, coronary occlusion or coronary bypass surgery.

Chemotherapy. The treatment of malignant disease by chemical or biological antineoplastic agents, including materials and technician Services.

Contact lenses. The first pair of contact lenses or glasses prescribed after cataract Surgery.

Cosmetic procedures and Services. Cosmetic procedures and Services, but only to:

- Correct the result of an accidental Injury.
- Treat congenital birth defects.
- Treat any condition that impairs bodily functions.
- Reconstruct a breast after a mastectomy performed for the treatment of a Sickness.

Dental Services. Services and supplies for any of these:

- Excision of teeth that are not completely erupted.
- Surgical extraction of erupted or non-erupted teeth.
- Excision of a tooth root without removing the entire tooth, but not including root canal therapy.
- Other incision or excision procedures on the gums and tissues of the mouth when not performed in connection with tooth repair or removal. This does not include cleaning, root scaling, planing or other scraping procedures.
- Treatment or removal of a malignant tumor.
- Outpatient facility charges and Anesthesia, provided the dental Service is covered under the Plan and is Medically Necessary and Appropriate.
- Accidental Injury to your jaws, sound natural teeth, mouth or face. The Plan covers only those expenses Incurred within 12 months of the Accident. It is not considered an accidental Injury if You chew or bite an object or substance that You place in your own mouth. It does not matter whether You knew at the time that the object or substance could cause an Injury if chewed or bitten.

Diagnostic Services. Procedures ordered by a Professional Provider because of specific symptoms to determine a definite condition or disease.

Dialysis treatments. Procedures ordered by a Professional Provider because of specific symptoms to determine a definite condition or disease.

Durable Medical Equipment. The rental or, at the option of the Claims Administrator, the purchase, adjustment, repairs and replacement of Durable Medical Equipment for therapeutic use when prescribed by a Professional Provider. Rental costs cannot exceed the total cost of purchase.

Evacuation – This service is provided to You and your Covered Dependents when outside of the United States.

The BlueCard Worldwide medical assistance partner may determine that the current facility does not have the resources to provide the appropriate level of care. In these instances, the medical assistance partner will contact the member's Blue Cross and Blue Shield Plan and recommend that the member be moved to a facility that can provide the level of care necessary. The medical assistance partner will contact the BCBS Plan and arrange for transportation to the recommended facility.

Health Care Extender. Covered Services and Supplies will include charges by a Health Care Extender.

Hearing exams. Treatment from an Audiologist if You suffer from a hearing loss or impairment. This includes examinations to decide if You need a hearing aid or a hearing aid adjustment. The Plan does not cover:

- Hearing aids, hearing aid batteries, or tests to evaluate hearing aids.
- Hearing examinations required as a condition of employment.
- Any Services or supplies that a school system legally must provide.
- Special education needed because of hearing loss or impairment. This includes sign language lessons.

Hospital expenses. Room and board in a semi-private Hospital room and all other supplies and non-professional Services a Hospital provides for medical care (but not more than the Hospital Room Maximum for each day of confinement in a private room). You must get Pre-authorization before You have a Hospital Inpatient Stay. See **Healthcare Management Services** for more details.

Infusion Therapy. Treatment performed by a Facility Provider.

Laboratory tests. Laboratory tests ordered by a Physician.

Maternity care. The Plan covers maternity care and treatment as it would any other Sickness. If the mother is either a Covered Participant or a Covered Dependent under the Plan, the Plan covers the Hospital Inpatient Stays for childbirth:

- **Normal vaginal delivery.** The Plan covers a Hospital Inpatient Stay of at least 48 hours following childbirth for both the mother and the newborn.
- **Caesarean section.** The Plan covers a Hospital Inpatient Stay of at least 96 hours following childbirth for both the mother and the newborn.

For either type of delivery, the mother and her attending Physician can both agree to a shorter stay. You do not need to ask for a Hospital Admission Review if your stay is within these limits. But You must obtain Pre-authorization for any stay past these limits. See **Healthcare Management Services** for more details.

Highmark provides a voluntary Maternity Education and Support Program, **Baby BluePrints®**, available at no cost to You during your pregnancy. For additional information about the program contact Highmark at **1-866-918-5267** or by accessing their web site at www.highmarkbcbs.com.

Medical supplies. Some medical supplies ordered by a Physician. Some examples are: surgical dressings, heart pacemakers, casts, splints, trusses, braces, crutches, insulin pumps and oxygen.

Newborn baby care. The Plan covers the care for a newborn who is an Eligible Dependent even if the newborn is not a Covered Dependent during the first 31 days of life. See special enrollment requirements in **When coverage begins**.

Nursing Services. The Plan covers the Services of a Licensed Practical Nurse or a graduate Registered Nurse, but only when such Services are provided during confinement in a Hospital or Skilled Nursing Facility.

Occupational Therapy. Treatment by a Professional Occupational Therapist that is ordered by a Physician.

Physical Therapy. Treatment by a Professional Physical Therapist that is ordered by a Physician.

Physician Service. A Physician's Service for diagnosis, Medical Care, Surgery, and Physician Visits.

Physician Visit. A face-to-face meeting between a Physician or Physician's staff and a patient for the purpose of Medical Care or Service.

Prescription Drugs. Drugs and medicines prescribed by a Physician if they are dispensed and administered in a Physician's office, a Hospital or another medical care facility. Drugs and medicines prescribed for You under other circumstances may be covered under the **Outpatient Prescription Drug program**.

Radiation Therapy. The treatment with x-ray, gamma ray accelerated particles, mesons, neutrons, radium, or radioactive isotopes. The materials and Services of technicians are included. High dose levels of radiation requiring stem cell rescue **are not** covered except for some transplants.

Repatriation for medical coordination - This service is provided to You and your Covered Dependents when outside of the United States.

The BlueCard Worldwide medical assistance partner may determine that the needed treatment will be extensive and it is appropriate and cost-effective to have the member near family and friends. In these cases, the medical assistance partner will contact the member's Blue Cross and Blue Shield Plan and recommend that the member be repatriated. The partner will arrange for the transportation and alert the local hospital of the impending patient move and the level of care needed.

Repatriation of remains – This service is provided to You and your Covered Dependents when outside of the United States.

BlueCard Worldwide arranges for repatriation of remains when a member passes away while out of the U.S. Arrangements include moving the body from the foreign country back to the selected funeral home in the United States. The laws and customs of the country will be taken into consideration.

Respiration Therapy. The introduction of dry or moist gases into the lungs for treatment purposes.

Skilled Nursing Facility. Covered Services and Supplies will include charges by a Skilled Nursing Facility for room, board and other Services required for treatment, provided the confinement:

- Is certified by a Physician as necessary for recovery from a Sickness or Injury; and
- Requires Skilled Nursing Services.

Covered Services and Supplies will not include:

- Charges for more than 120 days for all Skilled Nursing Facility confinements that result from the same or a related Sickness or Injury; or
- Charges incurred for a Skilled Nursing Facility confinement after the date the attending Physician stops treatment or withdraws certification.

Speech Therapy. Treatment by a qualified Speech-Language Pathologist that is ordered by a Physician. This Plan does not cover Speech Therapy related to developmental delay, education problems, training problems, or learning disorders. See **Plan exclusions** for limits and details.

Sterilization procedures. Coverage of surgical procedures for any reproductive sterilization procedure, but will not cover expenses incurred for the reversal or attempted reversal of these procedures.

Surgical procedures. Physician Service for surgical procedures such as:

- The performance of generally accepted operative and cutting procedures including specialized instrumentations, endoscopic examinations and other procedures;
- The correction of fractures and dislocations; and
- Usual and related pre-operative and post-operative care.

Benefits will be payable for the Services of an assistant to a surgeon if such Services are determined by the Claims Administrator to be Medically Necessary and Appropriate care. An assistant to a surgeon is considered to be Medically Necessary and Appropriate care if the skill level of an M.D. or D.O. would be required to assist the primary surgeon.

For more information, You or your Physician should contact the Claims Administrator.

TMJ. Diagnostic Services and Surgery relating to the treatment of temporomandibular joint disorders. The Plan does not cover splinting or orthodontia treatment for TMJ.

Wellness Benefit. A preventive health schedule which includes preventive Services for children and adults based on recommendations from the Centers for Disease Control and Prevention, the American College of Obstetricians and Gynecologists, the American Cancer Society January 2008 Colorectal Cancer Screening guidelines and items/services required under the Patient Protection and Affordable Care Act of 2010 (PPACA). A summary of the preventive health schedule is listed in Appendix A.

The general summary in Appendix A is not a complete list of the preventive health schedule provided under your Plan. To determine if a specific procedure is covered under the Wellness Benefit, call Highmark at **1-866-472-0924**. The Wellness Benefit applies only to charges Incurred when You have Services provided through a Preferred Provider Organization.

8. Healthcare Management Services

For your benefits to be paid under this Plan, at either the Network or Out-of-Network level, Services and supplies must be considered **Medically Necessary and Appropriate**.

Healthcare Management Services (HMS), a division of Highmark, is responsible for ensuring that quality care is delivered to You within the appropriate setting.

An HMS nurse will review your request for an Inpatient admission to ensure it is:

- Appropriate for the symptoms and diagnosis or treatment of your condition, Sickness, disease, or Injury;
- Provided for your diagnosis or the direct care and treatment of your condition, Sickness, disease, or Injury;
- Not primarily for the convenience of You, your Physician, Hospital, or other health care Provider;
- In accordance with standards of good medical practice;
- Being delivered in the appropriate setting; and
- The most appropriate Service that can safely be provided.
- See also Section 12. Claim and Appeal Procedure

A. Hospital Admission Review

B. Before You are admitted to any Hospital as an Inpatient for Services other than Emergency Care You are responsible for contacting HMS for Pre-authorization. Your call to HMS prior to your admission to a Hospital will help You know your financial responsibility. You should call seven to 10 days prior to your planned admission.

C. When You are admitted to any Hospital as an Inpatient for Emergency Care, You must notify HMS within 48 hours of the admission. You can contact HMS through the toll-free member service number on the back of your Medical ID Card.

See also Section 12 Claim and Appeal Procedure

B. Healthcare Management requirements

Eligible Expenses for Hospital Inpatient Stay Charges will be reduced by 20% unless a Hospital Admission Review is requested from the HMS administrator by You, a dependent, or a designated patient representative as soon as a Hospital Inpatient Stay is scheduled,

but no later than the first day of a Hospital Inpatient Stay for other than Emergency Care, and for Emergency Care within 48 hours of a Hospital Inpatient Stay.

If a Hospital Admission Review is not requested in a timely manner as specified above, the 20% reduction will be applied to all Hospital Inpatient Stay charges, but only to the charges incurred up to the date a Hospital Admission Review is obtained.

Benefits will be payable only for that part of the Hospital Inpatient Stay charges the HMS administrator determines to be Medically Necessary and Appropriate.

The 20% reduction is a penalty for failure to comply with any of the HMS requirements. The reduction will not count toward satisfaction of the **Out-of-Pocket Maximum** described in this Plan.

C. Prospective review (Pre-authorization)

Prospective review, also known as Pre-authorization, begins once a request for medical Services is received.

After receiving the request for Inpatient care, HMS:

- Gathers information needed to make a decision, including patient demographics, diagnosis, and plan of treatment;
- Confirms care is Medically Necessary and Appropriate;
- Reviews available information regarding the patient's eligibility for coverage and/or availability of benefits;
- Authorizes care or refers to a Physician advisor for determination; and
- Assigns an appropriate length of stay.

D. Concurrent Review

Concurrent Review may occur during the course of Inpatient hospitalization and is used to assess the Medical Necessity and Appropriateness of the length of stay and level of care.

HMS:

- Reviews the progress and ongoing treatment plan with the facility staff; and
- Decides, when necessary, to either: extend the care; discuss an alternative level of care; or refer to the Physician advisor for a decision.

E. Discharge planning

Discharge planning is a review of the case to identify the patient's discharge needs. The process begins prior to a planned admission or, in the case of an unplanned admission, at the time of admission, and extends throughout the patient's stay in the facility. Discharge planning facilitates continuity of care and is coordinated with input from the Physician and facility staff.

In planning for discharge, HMS assesses the patient's:

- Level of function pre- and post-admission
- Ability to perform self-care;
- Primary caregiver and support system;
- Living arrangements pre- and post-admission;
- Obstacles to care;
- Need for referral to case management or condition management;
- Availability of benefits or need for benefit adjustments; and
- Psychological needs.

F. Retrospective Review

Retrospective Review occurs when a Service or procedure has been rendered without the required Pre-authorization.

G. Case management Services

Should You or an Eligible Dependent experience a serious Injury or Sickness, the case management program may be able to provide assistance.

If accepted into the program, and with your permission, the program will:

- Work collaboratively with You, family members, and Providers to coordinate and implement a plan of care which meets the patient's needs;
- Identify community-based support and educational Services to assist with ongoing health care needs; and
- Assist in the coordination of benefits and alternative resources.

H. Authorized representatives

You have the right to designate an authorized representative to file or pursue a request for Pre-authorization or other Pre-service Claim on your behalf. Procedures adopted by Highmark will, in the case of an Urgent Care Claim review, permit a Physician or other professional health care Provider with knowledge of your medical condition to act as your authorized representative.

I. Request for reconsideration

You will receive written notice of any decision on a request for Pre-authorization or other Pre-service Claim, whether the decision is adverse or not, within a reasonable period of time appropriate to the medical circumstances involved. That period of time will not exceed 15 days from the date Highmark receives the Claim. However, this 15 day period of time may be extended one time by Highmark for an additional 15 days provided that Highmark determines that the additional time is necessary due to matters outside its control, and notifies You of the extension prior to the expiration of the initial 15 day Pre-service Claim determination period. If an extension of time is necessary because You failed to submit information necessary for Highmark to make a decision on your Pre-service Claim, the notice of extension that is sent to You will specifically describe the information that You must submit. In this event, You will have at least 45 days in which to submit the information before a decision is made on your Pre-service Claim.

Any time your request for Pre-authorization or other Pre-service Claim is approved, You will be notified in writing that the request has been approved. If your request for Pre-authorization or approval of any other Pre-service Claim has been denied, You will receive written notification of that denial which will include, among other items, the specific reason or reasons for the adverse benefit determination and a statement describing your right to file an appeal.

If the Pre-authorization or Pre-service Claim is denied, You, the patient, attending Physician or other ordering Provider can request an appeal. The appeal is to be directed in writing to the Claims Administrator, not the Plan. No appeals to the Plan are permissible on Pre-authorization or other Pre-service Claims. You, the patient, attending Physician or other ordering Provider may submit written comments, documents, records, and other information relating to the request for appeal. A determination will be made within 30 calendar days of request for the appeal. However, if the appeal cannot be processed due to incomplete information, a written explanation will be sent of the additional information that is required or an authorization for your or the patient's signature so information can be obtained from the attending Physician or other ordering Provider. This information must be sent to the Claims Administrator within 45 calendar days of the date of the written request for the information. Failure to comply with the request for additional information could result in declination of the appeal. A determination will be made and notification of the outcome will be provided within 30 days.

You, the patient, attending Physician or other ordering Provider can request an expedited appeal if your appeal involves an Urgent Care Claim (see Claim in **Definitions**), by contacting a Healthcare Management Services representative at **1-800-547-3627**. A decision on your request will be made as soon as possible taking into account the medical exigencies involved. You will receive notice of the decision that has been made on your Urgent Care Claim no later than 72 hours following receipt of the Claim. This time frame may be shortened in those cases where your Urgent Care Claim request seeks to extend a previously approved course of treatment and that request is made at least 24 hours prior to the expiration of the previously approved course of treatment. In that situation, HMS will

notify You of its decision concerning your Urgent Care Claim to extend that course of treatment not later than 24 hours following receipt of your request. **You are not entitled to an expedited appeal if the Services have already been received.**

9. Member services

Good health care is more than just Physician Visits. It's also the service that supports your care. Whether it's for help with a Claim or a question about your benefits, You can call the toll-free member service number, **1-866-472-0924** or log onto the Highmark Web site, www.highmarkbcbs.com. A Highmark member service representative will help You with any coverage inquiry. Representatives are trained to answer your questions quickly, politely and accurately.

A. Highmark Web site

Highmark Blue Cross Blue Shield wants to help You have a greater hand in your health. Visit the Highmark Web site at www.highmarkbcbs.com for a world of information, interactive tools and Services. As a Blue Cross Blue Shield PPO participant, You have access to health and wellness information, user-friendly Services related to your PPO health care coverage, and valuable tools for managing your own health and well-being.

Here You can:

- Access a variety of Services related to your Blue Cross Blue Shield PPO coverage, order a Medical ID Card or Claim form, investigate a Claim, or find a Physician.
- Access valuable health resources. You can look up any medical topic in the Healthwise Knowledgebase[®], a comprehensive health information resource containing more than 28,000 pages of current medically accurate health information.
- Access fitness tools, calculators, a personal wellness profile that helps You identify your personal health risks and set goals to improve your wellness, and more.

Whether You want to evaluate your health and wellness, make better lifestyle choices, look at the advantages and disadvantages of various treatment options for a specific condition, or you're ready to improve your lifestyle, Highmark has the tools and resources to make it easier for you to take control of your overall health.

10. Plan exclusions

A. The Plan does not cover all medical expenses

This section tells You about many of the Services and supplies that the Plan does not cover. **Remember, just because a Physician recommends or approves a Service or supply does not mean that the Plan covers it.** If You have any questions about coverage, call or write to the Claims Administrator **before** You receive the Services or supplies.

B. Exclusions

The Plan does not cover charges for You or your Covered Dependents for any of these Services or supplies:

Abortion. Elective termination of pregnancy by any method.

Acupuncture and acupressure treatment. Acupuncture or acupressure treatment.

Barrier-free home modifications. Barrier-free home modifications such as, but not limited to; elevators, lifts and ramps, whether or not recommended by a Physician.

Breast implants. The insertion, removal, or revision of breast implants, unless provided post-mastectomy. Also, the treatment or Service for any Sickness or condition for which the insertion of breast implants or the fact of having breast implants within the body was a contributing factor, unless the Sickness or condition occurs post-mastectomy.

Chiropractic treatment. Charges related to the adjustment and manipulation of the spinal column and associated nervous system, x-ray, lab and modalities, whether provided by a licensed chiropractor or other Physician.

Comfort and convenience supplies and Services. Personal comfort and convenience supplies and Services. This includes:

Those supplies and Services provided during a Hospital stay, such as:

- Radio.
- Television.
- Telephone.
- Guest meals.

Those supplies and Services You receive at home, such as:

- Air conditioners and air purification units.
- Humidifiers.
- Swimming pools and hot tubs.
- Orthopedic mattresses.
- Allergy-free pillows, blankets and mattress covers.
- Stair lifts.

Contraceptives. Oral and non-oral contraceptives are not covered in the medical portion of the Plan, however, oral contraceptives are covered in the **Outpatient Prescription Drug program**.

Cosmetic procedures and Services. Procedures and Services mainly to change your appearance, unless the Surgery is expressly covered in **Covered Services and Supplies**.

Custodial Care. Services and supplies provided for Custodial Care.

Dental Services. Dental and oral Surgery, Services or x-ray exams involving one or more of these:

- One or more teeth.
- The tissue or structure around one or more teeth.
- The alveolar process.
- The gums.

This exclusion applies even if You have any of these Services because of a condition involving a part of the body other than the mouth.

This exclusion does not apply to dental Services listed specifically in **Covered Services and Supplies**.

Developmental delay. Education or training for developmental delay, except for covered expenses related to Autism as defined in the **Benefit Summary**.

Educational problems, training problems, or learning disorders. Services that are provided in connection with educational or training problems or learning disorders.

Excess charges. Charges in excess of the Allowable Charge.

Experimental or Investigational. Services or supplies that are considered by the Claims Administrator to be Experimental or Investigational. The denial of any Claim on the basis of the exclusion of coverage for Experimental or Investigational treatment or Service may be appealed through the procedure described in the notice of that Claim decision.

Eye care. Any of these eye care Services or supplies:

- Routine eye exams of any type, including refractions.
- Eyeglasses or contact lenses except for the initial pair of glasses/contact lenses prescribed following cataract extraction.
- Radial keratotomy, laser or other eye Surgery to correct nearsightedness, farsightedness or blurring (astigmatism).

Foot care. Treatment or Service for foot care with respect to: corns, calluses, flat feet, fallen arches, trimming of toe nails, chronic foot strain, or symptomatic complaints of the feet.

Government coverage. Services, supplies or benefits provided by any government, unless the law requires the Plan to pay the charges.

Hair loss. Services and supplies related to treatment for hair loss, hair transplants, any drug that promises hair, or wigs (except for one wig per lifetime for covered individuals undergoing cancer treatment).

Hearing aids. Hearing aids or adjustments to hearing aids.

Home health care Services and supplies. Any services and supplies charged by a Home Health Care Agency.

Hospice Care. Services and supplies provided by a hospice, Home Health Care Agency or Skilled Nursing Facility for the care of a dying individual.

Infertility. Services and supplies related to the restoration of fertility or the promotion of conception (including reversal of voluntary sterilization).

Maintenance care. Services and supplies for maintenance or supportive level of care, or when maximum therapeutic benefit (no further objective improvement) has been attained.

Marital or social counseling. Marital counseling or social counseling (except as described under **Hospice Care in Covered Services and Supplies.**)

Medical care outside the United States. Treatment or Service provided outside the United States, unless You or your dependent are outside the United States for one of the following reasons:

- Travel, provided the travel is for a reason other than securing health care diagnosis or treatment; or
- A business assignment; or
- You are employed outside the United States; or
- Full-Time Student status, provided your dependent is either:

Enrolled and attending an accredited school in a foreign country; or

Is participating in an academic program in a foreign country, for which the institution of higher learning at which the student is enrolled in the U.S. grants academic credit.

Medical Services or supplies provided by non-approved Providers. Medical Services or supplies provided by someone other than a Physician, Professional Other Provider, Professional Provider or other Providers listed in **Definitions.**

Mental illness. Services and supplies provided in connection with a person's mental illness.

Miscellaneous Services. Treatment for gambling addiction, stress management, non-implantable communicator-assist devices, work-hardening Services, or vocational rehabilitation programs.

Missed appointments. Charges for not showing up for a scheduled appointment or for a late cancellation.

No obligation to pay. Services and supplies for which the Covered Person is not legally required to pay.

Nursing Services. Any nursing Services (except as described in **Covered Services and Supplies**).

Pre-existing Sickness or Injury. Services and supplies for treatment of a Pre-existing Sickness or Injury during the exclusion period.

The exclusion period begins on the enrollment date and ends 12 months after that date. When evidence of good health is required, the enrollment date is the date the Evidence of Good Health Application is received by GuideStone.

The exclusion period may be shorter if You were covered under another health plan before You enrolled in this Plan. This is called Prior Creditable Coverage. The length of time that You had this prior coverage is subtracted from the exclusion period. But your prior coverage does not count if it ended 63 days or more before You enrolled in the Plan. An employment waiting period does not count as part of the 63 days.

The Pre-existing Sickness or Injury exclusion does not apply to any of these:

- Employees and eligible Dependents under the age of 19.
- Genetic information, unless a condition related to that information is diagnosed.
- Pregnancy.

Prescription and non-prescription drugs. Drugs or medicines except for those covered under **Covered Services and Supplies** and the **Outpatient Prescription Drug program**.

Replacement, repair or maintenance of Durable Medical Equipment. Charges for loss of or damage to Durable Medical Equipment due to negligence, abuse or improper use.

Services and supplies before or after coverage. Services or supplies for which a charge was Incurred before a person was covered under this Plan or after coverage under this Plan ended.

Services and supplies not filed in a timely manner. Services and supplies which are not filed within one year from the end of the year following the date of Service.

Services and supplies not listed as covered. Services and supplies that are not shown on the list of **Covered Services and Supplies**.

Services and supplies provided by Immediate Family. Services or supplies provided by a Spouse, natural or adoptive parent, Child or sibling, stepparent, stepchild, stepbrother or stepsister, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandparent, grandchild, or Spouse of grandparent or grandchild.

Services and supplies that are not Medically Necessary and Appropriate. Any Service or supply unless the Claims Administrator decides the Service or supply is Medically Necessary and Appropriate. The fact that a Physician recommends or approves a Service or supply does not mean that it is Medically Necessary and Appropriate under the Plan's rules. See **Definitions** for more details.

Sex changes or sexual disorder therapy. Medications, implants, hormone therapy, Surgery, medical or psychiatric treatment connected to a sex change or sexual disorder therapy.

Smoking cessation. Services and supplies related to smoking cessation programs, including smoking-deterrent patches.

Substance Abuse. Services and supplies provided in connection with the treatment of alcohol or drug abuse.

Sterilization reversal. Services and supplies to reverse any reproductive sterilization procedure.

Vitamins, minerals, nutritional supplements, or special diets. Vitamins, minerals, nutritional supplements, or special diets (whether they require a Physician's prescription or not). **Exception:** The Plan will cover Enteral Formulae for home use that is prescribed by a Physician for Medically Necessary and Appropriate care, as determined by the Claims Administrator. The Enteral Formulae must be proven effective as a disease specific treatment regimen for individuals who are or will become malnourished or suffer from disorders, which if left untreated would cause chronic physical disability, mental retardation or death. Specific diseases shall include, but are not limited to, inherited diseases or amino acid or organic acid metabolism, Crohn's Disease, gastroesophageal reflux with failure to thrive disorders or gastrointestinal motility, and multiple severe food allergies.

War. Services and supplies to treat any Sickness or Injury due to war or any act of war.

Wellness Benefit. Any preventive health care Service not covered by the preventive health schedule. See **Covered Services and Supplies**.

Work-connected Injury or Sickness. Supplies or Services to treat an Injury or Sickness that either:

- Arises from or in the course of any employment for wage or profit.
- Is covered under a workers' compensation law, occupational disease law or similar law.

11. Outpatient Prescription Drug program

A. Overview

Medco Health Solutions, Inc. administers the Plan's Outpatient Prescription Drug program. Under this program, You may purchase Outpatient Prescription Drugs:

- At a retail pharmacy.
- By mail order.

You and your Covered Dependents have the same benefits under this program.

B. Retail pharmacy benefits

You can go to any retail pharmacy to get your prescriptions filled, but your costs usually will be less at a Participating Pharmacy. You can get up to a 30-day supply of each prescription filled or refilled when You go to a retail pharmacy.

When You go to a Participating Pharmacy, You:

- Use your Pharmacy ID Card.
- Pay only the Copayment for each prescription fill or refill.
- Do not file a Claim.

When You go to a Non-Participating Pharmacy, You:

- Pay the full price for the drug.
- File a Claim with Medco Health for reimbursement within 12 months of the purchase. You can call Medco Health or GuideStone for forms or visit the GuideStone Web site www.GuideStone.org to print a form. Reimbursement for Non-Participating Pharmacies will apply to generic drugs only.

Call Medco Health or GuideStone to find a Participating Pharmacy near You, or go to the Medco Health Web site at www.medco.com.

See **Section 12 Claim and Appeal Procedure**

C. Mail order pharmacy benefits

If You take medication on an ongoing basis (for example, for blood pressure, asthma, or diabetes), You may want to use the mail order pharmacy to save money. Each mail order prescription can be for up to a 90-day supply of the same medication. You cannot combine refills to equal one 90-day supply. You pay the Copayment listed in the **Benefit summary** each time You fill or refill the same medication.

For International service You may order up to a one year supply for just four mail-order Copayments; however, your prescriptions will be delivered to your United States contact address. For International Claim questions, You may call Medco Health at **1-800-497-4641** with AT&T access code or collect at **614-421-8292**.

Call Medco Health or GuideStone for the Mail order Prescription form. You can also get a copy of this form from the Medco Health Web site at www.medco.com or from the GuideStone Web site at www.GuideStone.org.

D. Types of drugs

- **Generic drugs.** These are identified by their chemical name. They are equivalent to brand name drugs and usually cost less than brand name drugs.
- **Brand name drugs.** Your Prescription Drug plan includes a formulary, which is a list of drugs that are preferred by your Plan. This list includes a wide selection of drugs and is preferred because it offers You a choice while helping keep the cost of your Prescription Drug benefits affordable. Each drug is approved by the Food and Drug Administration (FDA) and reviewed by an independent group of Physicians and pharmacists for safety and efficacy. The Plan encourages the use of the preferred drugs on this list to help control rising drug costs. Medco Health may remind your Physician when a preferred drug is available as a possible alternative for a drug that is not preferred. This may result in a change in your prescription. However, your Physician will always make the final decision on your medication. For more information about your formulary, visit the Medco Health Web site at www.medco.com or call **1-800-555-3432**.

E. Your drug Copayments

You must pay a Copayment every time You fill or refill a prescription. Your Copayment for Outpatient Prescription Drugs depends on:

- Where You fill your prescription.
- The category of drug You buy.

See the **Benefit summary** for the Copayment amounts.

F. Limitations and exclusions

This Prescription Drug program covers drugs and medicines that can be legally obtained only by a prescription written by a Physician. **Not all drugs are covered and some drugs require Pre-authorization.** No appeals to the Plan are permissible in the **Outpatient Prescription Drug program**. Call Medco Health at **1-800-555-3432** for more information, or go to their Web site at www.medco.com. See **Section 12 Claim and Appeal Procedure**

12. Claim and Appeal Procedure

This “Claim and Appeal Procedure” section is intended to comply with the applicable requirements of the Patient Protection and Affordable Care Act and the regulations and guidance issued thereunder. GuideStone reserves the right to change these claim and appeal procedures at any time as required or permitted by applicable law.

See **Appendix B** for the complete section on Claim and Appeal Procedures.

13. If You are covered by more than one plan - coordination of benefits

The following COB Rules shall govern entitlement to benefits notwithstanding any contrary provisions in the Plan.

A. Overview

Most health care plans, including this Plan, contain a coordination of benefits provision. This provision is used when You or you Eligible Dependent(s) are eligible for payment under more than one health care plan. The objective of the COB Rules is to provide a

claim-payment procedure to assure You that your Eligible Expenses will be paid, while preventing duplication of benefit payments. If you receive more than you should have when your benefits are coordinated, You will be expected to repay any overpayment.

Generally, when this Plan is the primary plan with respect to a Participant or Eligible Dependent, it pays full Plan benefits for the claim. When this Plan is the secondary plan with respect to a Participant or Eligible Dependent, the benefits from the other plans will be taken into account if you have a claim.

If You are covered by more than one group health plan and your situation is not described below, call GuideStone for more detailed information.

This section applies if You are covered under any of these plans:

- Group insurance or other group coverage, whether insured or uninsured. This includes repayment, group practice or individual practice coverage.
- Governmental plans or programs, including Medicare.

This Plan does not coordinate benefits with any of these plans:

- School accident-type coverage for students of any age.
- Medicaid or any plan that by law must pay benefits after those of any private insurance program or other non-governmental program.

B. Plan payment order

When You have a Claim, You need to tell the Plan about all the medical plans that cover You and your Eligible Dependents. The Plan needs this information to decide if it is primary or secondary. In other words, the Plan needs to decide which plan pays first and which pays second. The primary plan always pays first.

The determination of which plan pays benefits first is made as follows:

- The plan without a coordination of benefits (COB) provision determines its benefits before the plan that has such a provision.
- The plan that covers a person other than as a dependent determines its benefits before the plan that covers the person as a dependent.
- The plan that covers a person as an actively working person determines its benefits before the plan that covers the person as a laid off or retired person or as a dependent of such person.
- The plan that does not cover a person under a right of continuation under federal or state laws determines its benefits before the plan that covers the person under a right of continuation.
- If the person is eligible for Medicare and is not actively working, the Medicare Secondary Payer rules will apply. Under the Medicare Secondary Payer rules, the order of benefits will be determined as follows.
 - The plan that covers the person as a dependent of a working Spouse will pay first;
 - Medicare will pay second; and
 - The plan that covers the person as a retired employee will pay third.
- Child of Parents Not Separated or Divorced
 - The benefits of the plan of the parent whose birthday falls earlier in a Calendar Year (month and day) are determined before those of the plan of the parent whose birthday falls later in the year; but
 - If both parents have the same birthday, the benefits of the plan which covered the parent longer are determined before those of the other plan which covered the other parent for a shorter period of time.
- Child of Separated or Divorced Parents

- If a court decree states the parents will share joint custody of a dependent child, without stating that one of the parents is responsible for the health care expenses of the child, the parent birthday rule, described above, applies.
- If a court decree gives financial responsibility for the child's health care expenses to one of the parents, the plan covering the child as that parent's dependent determines its benefits before any other plan that covers the child as a dependent.
- If there is no such court decree, the order of benefits will be determined as follows:
 - The plan of the natural parent with whom the child resides,
 - The plan of the stepparent with whom the child resides,
 - The plan of the natural parent with whom the child does not reside, or
 - The plan of the stepparent with whom the child does not reside.

C. How benefits are paid

When this Plan is the primary plan, it pays as if there were no other plan involved.

When this Plan is secondary, it does not pay until after the primary plan has paid benefits. This Plan will then pay part or all of the Allowable Charges left unpaid.

D. Eligible Expense

An Eligible Expense is a health care supply or Service covered by one of the plans. An Eligible Expense under this Plan is:

- An Allowable Charge.
- For a Service or supply that is Medically Necessary and Appropriate.
- Covered, at least in part, under the Plan.

These are not Eligible Expenses:

- Copayments.
- The difference between the charge for Hospital stay in a private room and what this Plan would cover for a Hospital stay, unless the private room charge is a Covered Service under one of the plans.
- Any amount over the Allowable Charge.
- An amount that a plan does not cover because You didn't follow the plan's cost containment provisions. Examples of cost containment provisions are:
 - Pre-authorization rules.
 - Preferred Professional Provider arrangements.

E. Lower benefits

When these rules reduce more than one benefit that the Plan pays, each benefit is reduced in proportion. Any Plan benefit limit will state only the amount that the Plan pays for your benefits. It will not include any amount You receive from another plan.

F. Facility of payment

Sometimes another plan may pay for something that should have been paid by this Plan. If this happens, the Claims Administrator may repay the plan that made that payment. You may have received benefits in the form of Services. This can happen, for example, if You are covered by an HMO. In that case, the Plan may pay the reasonable cash value of the benefits provided.

Any amount that the Claims Administrator pays another plan under this provision is treated as though it were a benefit under this Plan. The Claims Administrator will not pay that amount again.

14. When someone else is responsible for your Sickness or Injury

A. Subrogation

Subrogation means that if another person causes you or your Covered Dependent to have a Sickness or Injury and the Plan pays benefits relating to the Sickness or Injury, then the Plan has the right to recover the amount of benefits it has paid from that other person or, if the person (or the person's insurance company) has paid you or your Covered Dependent, from you or your Covered Dependent. The Plan's right to recover for benefits it has paid in this situation is called its "right of subrogation."

For example, if you have an Injury due to an Accident that was caused by another person and the Plan pays benefits for treatment of the Injury, then the Plan has the right to sue the person who caused the Accident for the amount of benefits the Plan has paid for your care and treatment. Also, if the person who caused the Accident (or an insurance company for that person) pays you any amount for the damage caused in the Accident, the Plan has the right to require that you repay the Plan for the benefits it has paid for you. This includes the right to withhold future payment of benefits until you have reimbursed the Plan.

The Plan's right to seek repayment of benefits it has paid applies even if you have not received payment for all of the damages you suffered. In addition, the Plan's right of subrogation applies to any funds paid to you, your estate, any beneficiary, or to any other person, entity or trust as payment for damages you suffered, including damages for pain and suffering, without deducting the amount of any legal fees owed to any lawyer you have retained or other litigation expenses.

The Plan's subrogation rights do not apply to any money you receive under an individual insurance policy that you have purchased separately for yourself or your dependents and do not apply if and to the extent specifically prohibited by law.

B. Transfer of rights

In those instances where this section applies, the rights of You or one of your Covered Dependents to claim or receive compensation, damages, or other payment from the other party or parties are automatically transferred to the Plan, but only to the extent of benefit payments made under this Plan.

Obligations of You and your Covered Dependent

To secure the rights of the Plan under this section, You or one of your Covered Dependents must:

- Complete any applications or other instruments and provide any documents the Plan might require, and cooperate with the Claims Administrator or its agents in order to protect the subrogation rights of this Plan.
- If payment from the other party or parties has been received, or deposited into any account, fund or trust, reimburse the Plan for benefit payments (but not more than the amount paid by the other party or parties before legal fees and other litigation expenses are deducted).
- You or your Covered Dependents will not take any action that prejudices the rights of this Plan. If You or your Covered Dependents enter into litigation or settlement negotiations regarding obligations of other parties, You or your Covered Dependents must not prejudice, in any way, the subrogation rights of the Plan.

The costs of legal representation retained by the Plan in matters related to subrogation will be borne solely by the Plan. The costs of legal representation retained by You or your Covered Dependents will be borne solely by You or your Covered Dependents.

15. General information

A. Right to amend or terminate the Plan

GuideStone can terminate the Plan at any time for any reason. Your Plan benefits will end if this happens.

GuideStone also can change any or all of the provisions of the Plan at any time and for any reason. It does not have to notify You first. Any change may cause your benefits to be different than those described in this booklet.

B. Church plan

The Plan is intended to be a “church plan” as defined in the Employee Retirement Income Security Act of 1974, as amended (ERISA), and the Internal Revenue Code. Because it is a church plan, many legal requirements that apply to most other health care plans do not apply to this Plan. For example, this Plan does not have to follow the COBRA Continuation Coverage requirements.

C. Plan is not an employment contract

The Plan is not an employment contract. Enrollment in the Plan does not give You any right to continued employment with your employer.

D. Choice of law

If You or anyone else brings an action against the Plan, the laws of the State of Texas will apply.

E. Relation among parties affected by the Plan

All health care Providers, including Hospitals, are independent contractors to GuideStone. No health care Provider works for GuideStone either as an employee or agent. No GuideStone employee works for any health care Provider, either as an employee or agent. That means that each health care Provider You go to is responsible to You for the Services and supplies it provides to You. GuideStone is not responsible for providing You with any Services and supplies. Nor is it responsible for any Services and supplies You receive from any health care Provider.

F. Facility of payment

The Plan will normally pay all benefits to You. However, if the claimed benefits result from a dependent’s Sickness or Injury, the Plan may make payment to the dependent. Also, in the special instances listed below, payment will be as indicated. All payments so made will discharge the Plan to the full extent of those payments.

- If payment amounts remain due upon your death, those amounts may, at the Plan’s option, be paid to your estate, Spouse, Child, parent, or Provider of medical and dental Services.
- If the Plan believes a person is not legally able to give a valid receipt for a benefit payment, and no guardian has been appointed, the Plan may pay whoever has assumed the care and support of the person.
- Benefits payable to a Network Provider will be paid directly to the Network Provider on behalf of You or a dependent.
- Benefits payable to a Transplant Network Provider will be paid directly to the Provider.

G. Medical examinations

The Plan may have the person whose expense is the basis for Claim examined by a Physician. The Plan will pay for these examinations and will choose the Physician to perform them.

H. Plan's right to recover overpayments

If the Plan pays You or someone else more than it should have paid for any reason, it has the right to be repaid for these overpayments.

The Plan may recover the overpayments from:

- The person to or for whom the Plan paid the excess amount.
- Insurance companies.
- Other organizations.

The Plan also has the right to be repaid the reasonable cash value of any benefits it provides in the form of Service

16. Your confidential medical information

A. Collecting information

We rely on information from You and your Covered Dependents to operate the Plan. Generally, You give this information when You enroll and when You file Claims.

The Claims Administrator may also collect information about You from other sources. The Claims Administrator needs this information to process Claims. For example, your coverage may have limits on it that depend on your salary or job class. The Claims Administrator would get that information from GuideStone.

B. . Using Information and Disclosing information to others

The provisions of this section are intended to comply with the administrative simplification provisions of the Health Insurance Portability and Accountability Act of 1996, as amended, and the regulations promulgated thereunder, as they may be amended from time to time (collectively, "HIPAA") and, in particular, the rules under HIPAA pertaining to the privacy and security of Individually Identifiable Health Information set forth in 45 C.F.R. Subtitle A, Parts 160, 162 and 164, Subpart E, as it may be amended from time to time (the "Privacy Rule"). This section shall supersede any provisions of the Plan to the extent those provisions are inconsistent with this section. Each capitalized term used in this section that is not otherwise defined in the Plan shall have the meaning ascribed to it under HIPAA.

(1) **Required uses and disclosures of PHI.** Except as otherwise set forth herein, GuideStone (hereafter the "Plan Sponsor") shall be required to use and disclose Protected Health Information ("PHI") received from the Plan or any Health Insurance Issuer providing benefits under the Plan, as follows:

- (a) for disclosure to the Secretary of Health and Human Services, when required by the Secretary for its investigation or determination of the compliance of the Plan with the Privacy Rule;
- (b) for disclosure to a Plan Participant, Spouse or Covered Dependent of that Individual's PHI upon the Individual's written request or in appropriate response to an exercise by the Plan Participant, Spouse or Covered Dependent of any other of his or her individual rights with respect to PHI, all in accordance with the requirements of the Privacy Rule;
- (c) for purposes of the Plan Administration functions set forth in paragraphs 3 and 4 of this section 17(B), or as otherwise required by HIPAA; and
- (d) for use or disclosure to other persons, as required by applicable law other than HIPAA, provided that nothing in this paragraph (1)(d) shall permit or require the use by or disclosure of PHI to the Plan Sponsor to the extent such disclosure is prohibited by HIPAA.

(2) **Permitted uses and disclosures of PHI.** Except as otherwise set forth herein, the PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan shall be permitted to be used and/or disclosed as follows:

- (a) by persons handling Plan operations and claims, members of the claims appeals committee, customer relations, legal services, executive management, actuarial and financial services, and marketing support for Treatment, Payment or Health Care Operations including but not limited to, eligibility, enrollment, provider verification of enrollment, internal verification of enrollment, qualified medical child support orders, disenrollment, employee contributions, participating employer contributions, payment of cost of coverage, payment of continuation of benefits, precertification, predetermination concurrent review, case management, centers for high risk procedures, claim adjudications, claim payments, claim status benefit determinations, medical necessity reviews, review of claim appeals, informal employee assistance, coordination of benefits, third party liability, stop loss claims, audit reports, claims audits, administration audits, information systems controls, legal/compliance audits, financial audits, establishment of the Plan, underwriting and actuarial valuations, amending the Plan, network development, terminating the Plan, selection of vendors, and any other activity that would constitute Treatment, Payment or Health Care Operations, provided that, to the extent required by administrative rules under the Plan or applicable law, such use or disclosure is made pursuant to and in accordance with a valid authorization under the Privacy Rule and provided further that The Genetic Information Nondiscrimination Act (“GINA”) prohibits the Plan from using or disclosing a PHI that is genetic information for underwriting purposes.;
- (b) pursuant to and in accordance with a valid authorization under the Privacy Rule;
- (c) by persons handling Plan operations and claims for wellness, prevention and disease management including but not limited to, voluntary medical examination, health profiles, screening, alternatives for financial incentive, disease management evaluation and disease management programs;
- (d) by persons handling Plan operations and claims, auditing, customer relations, legal services, executive management, actuarial and financial services, and marketing support for other benefits and benefit plans including but not limited to short term or long term disability, workers’ compensation, AD&D and life insurance;
- (e) by persons handling human resources, Plan operations and claims for employment purposes including but not limited to, FMLA leave, return to work clearance or limitations, substance abuse policy, and required physical examinations;
- (f) by persons handling Plan operations and claims, customer relations, legal services, and executive management for response to inquiries including but not limited to complaints and grievances, an Individual’s own information, requests from the U.S. Department of Health and Human Services or U.S. Department of Labor, a public health agency or any other government agency, a subpoena or due diligence request and due diligence;
- (g) by persons handling Plan operations and claims, and marketing support for other miscellaneous reasons including but not limited to Internet Web site communications, marketing, fundraising, research, and on-site medical staff needs;
- (h) by persons handling human resources, corporate medical staff, information systems, mailroom/fax delivery, research and product development, legal services, finance, accounting, and audit for Plan and other purposes;
- (i) implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the Electronic PHI that it creates, receives, maintains or transmits on behalf of the Plan (except with respect to enrollment and disenrollment information, Summary Health Information and PHI disclosed pursuant to an authorization) and ensure that any agents (including subcontractors) to whom it provides such Electronic PHI agree to implement reasonable and appropriate security measures to protect such information; and
- (j) report to the Plan any Security Incident of which it becomes aware; and
- (k) as otherwise permitted by, and in compliance with, HIPAA; provided that nothing in this section 17(B)(2) shall permit or require the disclosure of PHI to the Plan Sponsor to the extent such disclosure is prohibited by HIPAA.

(3) Requirements of Plan Sponsor. The Plan Sponsor shall:

- (a) not use or disclose PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, other than for Plan Administration, or as otherwise required by law;

- (b) ensure that any agent (including a subcontractor) to whom the Plan Sponsor provides PHI received from the Plan or any Health Insurance Issuer providing benefits thereunder, agrees to the same restrictions and conditions with respect to PHI as apply to the Plan Sponsor under this section 17 (B)(3);
- (c) not use or disclose PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, for employment-related actions and decisions or in connection with any employee benefit plan or benefit provided by the Plan Sponsor other than the Plan or a health benefit provided under the Plan;
- (d) report to the Plan or Health Insurance Issuer providing benefits thereunder, as applicable, any use or disclosure of PHI received from the Plan or Health Insurance Issuer providing benefits under the Plan, that is inconsistent with the uses or disclosures required or permitted under this section 17 (B)(3) and of which the Plan Sponsor becomes aware;
- (e) make the PHI of a Plan Participant, Spouse or Covered Dependent available to that Individual, upon the Individual's written request, in accordance with the requirements of the Privacy Rule;
- (f) incorporate amendments of PHI of a Plan Participant, Spouse or Covered Dependent as and to the extent required by the Privacy Rule;
- (g) make available to a Plan Participant, Spouse or Covered Dependent upon the Individual's written request, the information necessary to provide an accounting of the disclosures of PHI as and to the extent required by the Privacy Rule;
- (h) make the Plan Sponsor's internal practices, books, and records relating to the use and disclosure of PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, available to the Secretary of Health and Human Services for determinations as to the compliance of the Plan with HIPAA;
- (i) if feasible, return or destroy all PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, that the Plan Sponsor maintains and retains no copies thereof; or, if such return or destruction is not feasible, limit further uses and disclosures of PHI to the purposes that make the destruction or return infeasible; and
- (j) ensure that the requirements set forth in paragraph (4)(b) and (c) below are satisfied with respect to PHI.

(4) Access to Protected Health Information.

- (a) Minimum necessary. Except as to a use or disclosure of information related to the treatment of an Individual, when using or disclosing PHI or when requesting PHI from another entity, the Plan or any individual acting on behalf of the Plan, must make reasonable efforts to limit PHI to the minimum necessary to accomplish the intended purpose of the use, disclosure or request. Adherence to policies established by the Plan Sponsor with respect to the use, disclosure, or request of PHI shall be deemed to constitute such an effort unless the circumstances otherwise require.
- (b) Access. Access to and use of PHI shall be limited to individuals who perform functions relating to Plan Administration on behalf of or in connection with the Plan, as described in sections 17(B)(1) and (2) above, with respect to the performance of such functions. Other individuals or classes of individuals may be furnished with access to PHI with respect to functions that they are performing on behalf of or in connection with the Plan pursuant to a designation by the Plan Sponsor.
- (c) Non-compliance. If the Plan Sponsor becomes aware of any issues relating to non-compliance with the requirements of this section 17, the Plan Sponsor shall undertake an investigation to determine the extent, if any, of such non-compliance; the individuals, policies, or practices responsible for the non-compliance; and appropriate means for curing or mitigating the effects of non-compliance and preventing such non-compliance in the future. Any individual who is determined by the Plan Sponsor to be responsible for such non-compliance, shall be subject to disciplinary action, as determined by the Plan Sponsor, in its sole discretion, including but not limited to, one or more of the following:
- Required additional training and education with respect to the use or disclosure of or access to PHI.
 - Reprimand.
 - Suspension of access to PHI or other diminution of duties or privileges.
 - Removal from position or termination.

- In addition, an individual has a right to receive notice of a breach involving the individual's PHI, to the extent required by law.

(5) **Certification of Plan Sponsor.** The Plan or any Health Insurance Issuer providing benefits there under shall disclose PHI to the Plan Sponsor and to the individuals described in section 17(B)(2) above only if the Plan Sponsor has certified that the Plan has been amended to incorporate the provisions of this section 17(B)(5) and that it agrees with the restrictions and other rules set forth in section 17(B)(3).

(6) **Authorized representative.** The Plan shall recognize an individual who is the authorized representative of a Plan Participant, Spouse or Covered Dependent as if the individual were the Plan Participant, Spouse or Covered Dependent himself or herself, provided that the Individual has designated the authorized representative in accordance with the procedures established by the Plan Sponsor.

(7) **Action by the Plan Sponsor.** The Plan Sponsor may act as prescribed in this section 17 or may delegate, in writing and in its sole discretion, any and all of its functions under this section 17 to the Privacy Officer or other officer or employee, or to a group of officers or employees of the Plan Sponsor. The Plan Sponsor or such delegate shall have the authority to establish rules and prescribe forms and procedures for performing its functions.

(8) **Action by participant.** For additional information or to contact the Plan Sponsor, You may call the GuideStone toll free number at **1-888-984-8433** or contact them at HIPAAPrivacyContact@GuideStone.org. Additional information is included in the Plan's Notice of Privacy Practices which may be accessed at:

http://www.guidestoneinsurance.org/~media/Insurance/PlanManagement/8008_HIPAAPrivacy%20pdf.ashx

18. Definitions

A. Words with special meanings

This section tells You the special meanings of many words and phrases used in this booklet. Sometimes there is a more detailed discussion of a particular word or phrase in another section in this booklet. If that happens, the definition should tell You what other section discusses that word or phrase.

Sometimes the definition of a word or phrase has another word or phrase in it that also has a special meaning. Look in **Definitions** for the special meanings. Here's an example: The definition of Accident has the word Injury in it. If You look at the definition of Injury, You will see its special meaning.

Accident. An unforeseen and unplanned event that causes an Injury.

Admission Review. A review by the Utilization Management Administrator of a Provider's report of the need for Hospital Inpatient Stay (scheduled or emergency) to determine if the confinement is Medically Necessary and Appropriate.

Allowable Charge (Also called Provider's Reasonable Charge).

- For medical care received from Network Providers, the dollar amount that your PPO has determined is reasonable for Covered Services and Supplies provided under your Plan.
- For medical care received from Out-of-Network Providers, the Customary Charge, not the Provider's actual charge, as determined by the Claims Administrator.
- For drugs and medicines requiring a Provider prescription and considered a covered treatment or Service, if the Allowable Charge cannot be determined, Average Wholesale Price will be applied.
- For Medical Care received from a Transplant Network Provider, the amount will be based on the PPO negotiated fee.

Ambulance Service. A Facility Other Provider licensed by the state which, for compensation from its patients, provides local transportation by means of a specially designed and equipped vehicle used only for transporting the Sick and Injured.

Ambulatory Surgical Facility. A Facility Other Provider, with an organized staff of Physicians, which is licensed as required by the state, has the required certificate of need, and which, for compensation from its patients:

- Has permanent facilities and equipment for the primary purpose of performing surgical procedures on an Outpatient basis;
- Provides treatment by or under the supervision of Physicians and nursing Services whenever the patient is in the facility;
- Does not provide Inpatient accommodations; and
- Is not, other than incidentally, a facility used as an office or clinic for the private practice of a Professional Provider.

Anesthesia. The administration of a regional or rectal anesthetic or the administration of a drug or other anesthetic agent by injection or inhalation, the purpose and effect of which is to obtain muscular relaxation, loss of sensation or loss of consciousness.

Audiologist. A licensed Audiologist. Where there is no licensure law, the Audiologist must be certified by the appropriate professional body.

Benefit Period. The specified period of time during which charges for Covered Services and Supplies must be Incurred in order to be eligible for payment by the Plan. A charge shall be considered Incurred on the date a Covered Person receives the Service or supply for which the charge is made. A Benefit Period is calendar year for this Plan.

Birthing Facility. A Facility Other Provider licensed by the state which, for compensation from its patients, is primarily organized and staffed to provide maternity care and is under the supervision of a Nurse-Midwife.

BlueCard Program. A national program comprised of Blue Cross and Blue Shield plans which allows a Covered Person to receive Covered Services and Supplies from participating Providers. The local Blue Cross and/or Blue Shield plan that Services the geographic area where the Covered Services and Supplies are provided is referred to as the “on-site” Blue Cross and/or Blue Shield plan.

Certified Registered Nurse. A Certified Registered Nurse anesthetist, Certified Registered Nurse practitioner, certified enterostomal therapy nurse, certified community health nurse, certified psychiatric mental health nurse, or certified clinical nurse specialist, certified by the State Board of Nursing or a national nursing organization recognized by the State Board of Nursing. This excludes any registered professional nurses employed by a health care facility, as defined in the Health Care Facilities Act, or by an anesthesiology group.

Child. Your Child, including:

- Your or Your natural (biological) Child.
- Your or Your Spouse’s legally adopted Child or a Child placed in your home for adoption.
- Your or Your Spouse’s stepchild.or Your or Your foster Child.
- Your or Your Spouse’s grandchild who is dependent on you for support and maintenance.
- A Child for whom You must provide health care by court order or order of a state agency authorized to issue National Medical Support Notices under federal law.
- A Child for whom You are legal guardian or managing conservator.

Claim. A request for the payment or reimbursement of the charges or costs associated with a Covered Service and Supply or a request for Pre-authorization or prior approval of a Covered Service and Supply. Claim includes:

- **Pre-service Claim** – A request for Pre-authorization or prior approval of a Service or supply which may need to be approved before You receive the Covered Service and Supply.
- **Urgent Care Claim** – A Pre-service Claim which if decided within the time periods established for making non-urgent care Pre-service Claim decisions could seriously jeopardize your life, health, ability to regain maximum function or, in the opinion of a Physician with knowledge of your medical condition, would subject You to severe pain that cannot be adequately managed without the Service.

- **Post-service Claim** – A request for payment or reimbursement of the charges or costs associated with a Covered Service and Supply that You have received.

Claims Administrator. For eligibility claims, GuideStone. For medical benefits, Highmark Blue Cross Blue Shield. For prescription drug benefits, Medco Health Solutions, Inc. See Section 12 Claim and Appeal Procedure.

Clinical Laboratory. A medical laboratory licensed where required, performing within the scope of such licensure, and is not affiliated or associated with a Hospital or Physician.

Coinsurance. The percentage of eligible expenses You and the Plan share. The exact Coinsurance depends on the Plan provisions. Your Coinsurance will be the Covered Services and Supplies which must be paid by You. See **Medical benefits**.

Concurrent Care Claim. – A Claim after the Plan has approved an ongoing course of treatment to be provided over a period of time or number of treatments that involves a reduction or termination by the Plan of such course of treatment (other than by Plan amendment or termination) before the end of such period of time or number of treatments or any request by You to extend the course of treatment beyond the period of time or number of treatments.

Continuation Coverage. Plan coverage available to You and your Covered Dependents when coverage under the Plan would otherwise end. See **When coverage ends**.

Contracting Supplier. A supplier who has an agreement with the PPO pertaining to payment for the sale or lease of Durable Medical Equipment, supplies, and prosthetics to a Covered Person.

Contracting Supplier Allowance. The maximum payment amount determined by the Plan for a Contracting Supplier.

Copayment. The fixed, up-front dollar amount You pay for certain Eligible Expenses. Copayment amounts do not apply toward your Deductible or Coinsurance.

Covered Class. A class of employees, volunteers, students or retirees who are eligible for Plan coverage. These are the covered classes under this Plan:

- Active full-time employees earning wages from a church or ministry organization working at least 20 hours per week.
- Students of a seminary or Bible college eligible to utilize products and Services made available by or through GuideStone Financial Resources of the Southern Baptist Convention.
- Volunteers assigned by the North American Mission Board to serve in the Mission Service Corps.
- Volunteers assigned by the International Mission Board to serve in the International Service Corps.
- Chaplains credentialed and endorsed by the North American Mission Board. You must not be eligible for other medical coverage.
- Full-time vocational evangelists who meet GuideStone's criteria.
- Retired participants who meet GuideStone's criteria.

Covered Dependent. An Eligible Dependent who becomes covered under the Plan. See **When You become covered**.

Covered Participant. An Eligible Participant who becomes covered the Plan. See **When You become covered**.

Covered Percent/Covered Percentage. The percentage of Eligible Expenses that the Plan pays. The Covered Percent is not the same for all Eligible Expenses. See **Medical Benefits**.

Covered Person. An Eligible Participant, eligible retiree or Eligible Dependent who becomes covered under the Plan. See **When You become covered**.

Covered Service and Supply. A Service or supply specified in **Covered Services and Supplies** for which benefits will be provided when rendered by a Provider or Supplier.

Custodial Care. Care provided primarily for maintenance of the patient or which is designed essentially to assist the patient in meeting his or her activities of daily living and which is not primarily provided for its therapeutic value in the treatment of a sickness,

disease, bodily Injury, or condition. Multiple non-skilled nursing services/non-skilled rehabilitation services in the aggregate do not constitute Skilled Nursing Services/Skilled Rehabilitation Services. Custodial care includes, but is not limited to, help in walking, bathing, dressing, feeding, preparing special diets and supervising the administration of medications not requiring Skilled Nursing Services/Skilled Rehabilitation Services provided by trained and licensed medical personnel.

Customary Charge. For Out-of-Network Providers, it is the amount commonly charged for Services rendered by a Provider which is the prevailing charge within the Out-of-Network Provider's geographical area.

Deductible. A specified dollar amount of liability for Covered Services and Supplies that must be Incurred by a Covered Person before the Plan will assume any liability for all or part of the remaining Covered Services and Supplies.

Dependents Coverage. Plan coverage for your Eligible Dependents. See **Who is eligible.**

Developmental Disability. A dependent Child's substantial handicap which:

- Results from mental retardation, cerebral palsy, epilepsy, or other neurological disorder; and
- Is diagnosed by a Physician as a permanent or long-term continuing condition.

Diagnostic Service. Procedures ordered by a Professional Provider because of specific symptoms to determine a definite condition or disease.

Durable Medical Equipment. Items which can withstand repeated use; are primarily and customarily used to serve a productive medical purpose; are generally not useful to a person in the absence of Sickness, Injury or disease; are appropriate for use in the home and do not serve as comfort or convenience items.

Eligible Dependent. Your Eligible Dependents are:

- Your Spouse.
- Your Child under age 26.
- Your Child who was covered under the Plan and is incapacitated. All of these rules must be met:
 - Your Child must be mentally or physically incapable of earning a living.
 - Your Child must have been incapacitated when his or her Plan coverage would have ended because of age.
 - You must send GuideStone proof of incapacitation at least 31 days before your Child's Plan coverage is scheduled to end.
 - You must send additional proof whenever asked to show that your Child is still incapacitated under this provision.

An Eligible Dependent does not include any of these:

- A Spouse or Child on active duty in the armed forces of any country.
- A Spouse or Child who already has employee coverage under this Plan through your employer.
- A Spouse or Child eligible for Medicare if Medicare pays first before this Plan.

Eligible Expense. An expense that meets all of these rules:

- It must be a charge that You have to pay for a Covered Service and Supply. These are listed in **Covered Services and Supplies.**
- It must not be more than the Allowable Charge for that Covered Service and Supply.
- It must not be excluded from coverage. These are listed in **Plan Exclusions.**
- It must not be more than any Plan limit on that Covered Service and Supply.

Eligible Participant. You are an Eligible Participant if You meet these two rules:

- You are not covered under any other health benefit plan offered by your employer or by another organization described in **Participant Coverage**.
- You are in a Covered Class.

Emergency Accident Services. The initial treatment of bodily Injuries resulting from an Accident.

Emergency Care. With respect to an Emergency Medical Condition –

- A medical screening examination from the emergency department of a Hospital and ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition, and
- Any further medical examination and treatment necessary to stabilize the patient. For this purpose, “to stabilize” means to provide such medical treatment of the Emergency Medical Condition as may be reasonably necessary to assure that no material deterioration of the condition is likely to result from or occur during the discharge or other transfer of the patient from the Hospital.

Emergency transportation and related emergency Services provided by a licensed Ambulance Service shall constitute Emergency Care. Emergency Care shall not include treatment for an occupational Injury for which benefits are provided under any Workers’ Compensation Law or any similar Occupational Disease Law.

Emergency Medical Condition. A medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) so that it could reasonably be expected that the absence of immediate medical attention would:

- Place the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
- Cause serious impairment to bodily functions; or
- Cause serious and permanent dysfunction of any bodily organ or part

Emergency Room Services. Treatment or Service provided through the emergency room of a Hospital. This includes facility charges, emergency room Physician and other Provider charges associated with treatment or Services.

Enteral Formulae. A liquid source of nutrition administered under the direction of a Physician which may contain some or all of the nutrients necessary to meet the minimum daily nutritional requirements and is administered into the gastrointestinal tract either orally or through a tube.

Experimental/Investigative. The use of any treatment, Service, procedure, facility, equipment, drug, device or supply (intervention) which is not determined by the Plan to be medically effective for the condition being treated.

The Plan will consider an intervention to be Experimental/Investigative if:

- The intervention does not have FDA approval to be marketed for the specific relevant indication(s); or
- Available scientific evidence does not permit conclusions concerning the effect of the intervention on health outcomes; or
- The intervention is not proven to be as safe or as effective in achieving an outcome equal to or exceeding the outcome of alternative therapies; or
- The intervention does not improve health outcomes; or
- The intervention is not proven to be applicable outside the research setting.

If an intervention, as defined above, is determined to be Experimental/Investigative at the time of Service, it will not receive retroactive coverage even if it is found to be in accordance with the above criteria at a later date.

Facility Other Provider. An entity other than a Hospital which is licensed, where required, to render Covered Services. Facility Other Providers include:

- Alcohol Abuse Treatment Facility.

- Ambulance Service.
- Ambulatory Surgical Facility.
- Birthing Facility.
- Clinical Laboratory.
- Day/Night Psychiatric Facility.
- Drug Abuse Treatment Facility.
- Freestanding Dialysis Facility.
- Freestanding Nuclear Magnetic Resonance Facility.
- Magnetic Resonance Imaging Facility.
- Home Health Care Agency.
- Home Infusion Therapy Provider.
- Hospice.
- Outpatient Alcohol Abuse Treatment Facility.
- Outpatient Drug Abuse Treatment Facility.
- Outpatient Physical Rehabilitation Facility.
- Outpatient Psychiatric Facility.
- Psychiatric Hospital.
- Rehabilitation Hospital.
- Skilled Nursing Facility

Facility Provider. A Hospital or Facility Other Provider, licensed where required, to render Covered Services.

Family Coverage. Coverage for the participant and one or more of the participant's dependents.

Freestanding Dialysis Facility. A Facility Other Provider licensed and approved by the appropriate governmental agency which, for compensation from its patients, is primarily engaged in providing dialysis treatment, maintenance or training to patients on an Outpatient or home-care basis.

Freestanding Nuclear Magnetic Resonance Facility/ Magnetic Resonance Imaging Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing, through an organized professional staff, nuclear magnetic resonance/magnetic resonance imaging scanning. These facilities do not include Inpatient beds, medical or health-related Services.

Generally Accepted. Treatment or Service that:

- Has been accepted as the standard of practice according to the prevailing opinion among experts as shown by (or in) articles published in authoritative, peer-reviewed medical and scientific literature; and
- Is in general use in the medical or dental community; and
- Is not under continued scientific testing or research as a therapy for the particular Injury or Sickness which is the subject of a Claim.

GuideStone. GuideStone Financial Resources of the Southern Baptist Convention.

Health Care Extender. An allied health practitioner who is delivering medical Services under the direction and supervision of a Physician. Direction and supervision means the Physician co-signs any progress notes written by the Health Care Extender or there is a legal agreement that places overall responsibility for the Health Care Extender's Services on the Physician.

Healthcare Management Services (HMS). A program which integrates all activity related to managing a patient's Medical Care from the time that an admission, surgical or diagnostic procedure, or certain Services become necessary. The program consists of any applicable Pre-admission Certification, Admission Certification of Emergency/Delivery-Related Maternity Admissions, Continued Stay Review, Discharge Planning, Maternity Risk Assessment and Management, Pre-Procedure Certification/Pre-service Certification, Case Management, Surgical Pre-authorization, Diagnostic Services Pre-authorization, Therapy Services Pre-authorization, Psychiatric/Alcohol and Drug Abuse Services Pre-authorization, Durable Medical Equipment Pre-authorization, Home Health Care Pre-authorization, and Skilled Nursing Facility Pre-authorization.

Home Health Care Agency. A Facility Other Provider or Hospital program for home health care, licensed by the state and certified by Medicare which, for compensation from its patients:

- Provides skilled nursing and other Services on a visiting basis in the patient's home, and
- Is responsible for supervising the delivery of such Services under a plan prescribed by the attending Physician.

Home Infusion Therapy. The administration of Medically Necessary and Appropriate fluid or medication via a central or peripheral vein to patients at their place of residence.

Home Infusion Therapy Providers. A Facility Other Provider which has been accredited by the Joint Commission on Accreditation of Healthcare Organizations and Medicare, if appropriate, and is organized to provide infusion therapy in the home to patients at their place of residence.

Hospital. A duly licensed Provider that is a general or special Hospital which has been approved by Medicare, the Joint Commission on Accreditation of Healthcare Organizations, or the American Osteopathic Hospital Association which, for compensation from its patients:

- Is primarily engaged in providing Inpatient diagnostic and therapeutic Services for the diagnosis, treatment and care of Injured and Sick persons by or under the supervision of Physicians, and
- Provides 24-hour nursing Services by or under the supervision of Registered Nurses.

Hospital Room Maximum. Covered Services and Supplies by a Hospital for room and board while confined in a private room up to:

- The Hospital's most frequent semiprivate room rate, if the Hospital has semiprivate rooms; or
- The Hospital's most frequent private room rate, if the Hospital has no semiprivate rooms.

Immediate Family. Your Spouse, Child, stepchild, parent, brother, sister, mother-in-law, father-in-law, sister-in-law, brother-in-law, daughter-in-law, son-in-law, grandchild, grandparent, step-parent, step-brother or step-sister.

Incurred. A charge is considered Incurred on the date You receive the Service or supply for which the charge is made.

Independent Review Organization ("IRO"). An accredited by URAC or a similar nationally-recognized accrediting organization that will conduct external reviews in accordance with the procedures described in the "Claim and Appeal Procedure" section.

Individual Treatment Plan. A plan that has specific goals and objectives for the patient that is appropriate to both the patient and the program's treatment method.

Infusion Therapy. The administration of Medically Necessary and Appropriate fluid or medication via a central or peripheral vein.

Injury. A trauma to the body caused by an outside source.

Inpatient. A person who is a registered bed patient in a Facility Provider and for whom a room and board charge is made.

Inpatient Stay Charges. Covered Services by a Hospital for room, board, and general nursing Services.

Inpatient Treatment Plan. A plan that has specific goals and objectives for the patient that is appropriate to both the patient and the program's treatment method.

Licensed Practical Nurse (LPN). A nurse who has graduated from a formal practical nursing education program and who is licensed by the appropriate state authority.

Licensed Social Worker – A licensed Social Worker. Where there is no licensure law, the Licensed Social Worker must be certified by the appropriate professional body.

Master Level Therapist. A provider with a current Master's Degree in a recognized clinical discipline including Social Work, Psychology, or Counseling

Maximum. The greatest amount payable by the Plan for Covered Services and Supplies. This could be expressed in dollars, number of days, or number of Services for a specified period of time.

- **Program Maximum** - the greatest amount payable by the Plan for Covered Services and Supplies.
- **Benefit Maximum** - the greatest amount payable by the Plan for a specific Covered Service and Supply.

Medicaid. A federal program providing grants to states for medical assistance programs (Title XIX of the United States Social Security Act).

Medical Care. Professional Services rendered by a Professional Provider or Professional Other Provider for the treatment of a Sickness or Injury.

Medical Identification Card (Medical ID Card). The currently effective card issued to You by the Claims Administrator.

Medically Necessary and Appropriate (Medical Necessity and Appropriateness). Services, supplies or covered medications that a Provider, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are: (i) in accordance with generally accepted standards of medical practice; and (ii) clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient's illness, injury or disease; and (iii) not primarily for the convenience of the patient, physician, or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury or disease. Claims Administrator reserves the right, utilizing the criteria set forth in this definition, to render the final determination as to whether a service, supply or covered medication is medically necessary and appropriate. No benefits will be provided unless Claims Administrator determines that the service, supply or covered medication is medically necessary and appropriate.

Medicare. The programs of health care for the aged and disabled established by Title XVIII of the Social Security Act of 1965, as amended.

Mental Illness. An emotional or mental disorder characterized by a neurosis, psychoneurosis, psychopathy, or psychosis without demonstrable organic origin.

Network. All Providers, approved as a Network that have entered into a contractual agreement either directly or indirectly with the Plan to provide health care Services to a Covered Person under this Plan.

Network Facility Provider and Contracting Supplier. A Facility Provider and Contracting Supplier, licensed where required and performing within the scope of its license, that has an agreement with the Plan pertaining to payment as a Network Participant for Covered Services and Supplies rendered to a Covered Person.

Network Provider and Contracting Supplier. Preferred Professional Providers and Network Facility Providers and Contracting Suppliers licensed where required and performing within the scope of their license.

Network Service. A Service, treatment or supply that is provided by a Network Provider and Contracting Supplier.

Network Service Area. The geographic area within the Plan's service area served by the Preferred Professional Providers and Participating Facility Providers and Contracting Suppliers.

Non-Contracting Supplier. A Supplier who does not have an agreement with the Plan pertaining to payment for the sale or lease of Durable Medical Equipment, supplies and prosthetics to a Covered Person.

Non-Participating Facility Provider. A Facility Provider, licensed where required and performing within the scope of its license, that does not have an agreement with the Plan pertaining to payment for Covered Services and Supplies rendered to a Covered Person.

Non-Participating Pharmacy. A licensed and registered pharmacy, which is not a Participating Pharmacy.

Non-Preferred Professional Provider. A Professional Provider or Professional Other Provider, licensed where required and performing within the scope of its license, who does not have an agreement with the Plan pertaining to payment as a Network Provider for Covered Services and Supplies rendered to a Covered Person.

Nurse-Midwife. A licensed Nurse-Midwife. Where there is no licensure law, the Nurse-Midwife must be certified by the appropriate professional body.

Occupational Therapist. A licensed Occupational Therapist. Where there is no licensure law, the Occupational Therapist must be certified by the appropriate professional body.

Optometrist. A licensed Optometrist performing Services within the scope of such licensure.

Out-of-Network Provider and Contracting Supplier. A Provider and Contracting Supplier who does not have an agreement with the Plan to provide Covered Services, equipment and supplies to a Covered Person.

Out-of-Network Service. A Service, treatment or supply that is provided by an Out-of-Network Provider and Contracting Supplier.

Out-of-Pocket Maximum. A specified dollar amount of Eligible Expenses Incurred by a Covered Person for Covered Services and Supplies in a benefit period, after which the level of benefits is increased as specified in the **Benefit summary**. Such expense does not include the amount of charges in excess of the Provider's Reasonable Charge and penalty amounts Incurred by the Covered Person under this Plan. Excludes deductible and copayments.

Outpatient. A patient who receives Services or supplies while not confined as an Inpatient.

Outpatient Physical Rehabilitation Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing Services for Physical rehabilitative Therapy on an Outpatient basis.

Participant Coverage. Plan coverage for eligible Participants. See **Who is eligible**.

Participating Pharmacy. A licensed and registered pharmacy which has a pharmacy Service agreement with Medco Health.

Pharmacy Identification Card (Pharmacy ID Card). The currently effective card issued to You by Medco Health.

Physical Handicap. A dependent Child's substantial physical or mental impairment which:

- Results from Injury, accident, congenital defect, or Sickness; and
- Is diagnosed by a Physician as a permanent or long-term dysfunction or malformation of the body.

Physical Therapist. A licensed Physical Therapist. Where there is no licensure law, the Physical Therapist must be certified by the appropriate professional body.

Physician. A person who is a Doctor of Medicine (M.D.) or a Doctor of Osteopathy (D.O.), licensed and legally entitled to practice medicine in all of its branches, perform Surgery and dispense drugs.

Physician Visit. A face-to-face meeting between a Physician or Physician's staff and a patient for the purpose of Medical Care or Services.

Plan. The Health Limited Personal Plan. This booklet describes the Plan.

Plan Sponsor. GuideStone Financial Resources.

Podiatrist. A licensed Podiatrist performing Services within the scope of such licensure.

Pre-authorization. The process whereby You, the Preferred Professional Provider or the Non-Preferred Professional Provider must contact the Plan to determine the eligibility of coverage for or the Medical Necessity and Appropriateness of certain Covered Services and Supplies as specified in this Plan. Such Pre-authorization must be obtained prior to providing Covered Services and Supplies for a Covered Person except as provided herein.

Pre-existing Sickness or Injury. A Sickness or Injury for which medical advice, diagnosis, care or treatment was recommended or received within the six months immediately before the person's enrollment date under this Plan.

Preferred Professional Provider. A Professional Provider or Professional Other Provider, licensed where required and performing within the scope of their license, that has an agreement with the Plan pertaining to payment as a Network participant for Covered Services and Supplies rendered to a Covered Person.

Preferred Provider Organization (PPO). A group of Hospitals, Physicians, and other Providers who are contracted to furnish Medical Care to a Covered Person at negotiated costs.

Prescription Drugs. Any drugs or medications ordered by a Professional Provider by means of a valid prescription order, bearing the federal legend: Caution: Federal law prohibits dispensing without a prescription, or legend drugs under applicable state law and dispensed by a licensed pharmacist. Also included are prescribed injectable insulin and disposable insulin syringes, as well as compounded medications, consisting of the mixture of at least two ingredients other than water, one of which must be a legend drug.

Primary Care Physician. A pediatrician, general practitioner, family practitioner, internist, or gynecologist.

Prior Creditable Coverage. Coverage, which is any of these:

- A group health plan.
- Health insurance coverage.
- Medicare.
- Medicaid.
- Military-sponsored health care.
- A medical care program of the Indian Health Service or of a tribal organization.
- A state health benefits risk pool.
- The Federal Employees Health Benefit Plan.
- A public health plan.
- A health benefit plan described under Section 5(e) of the Peace Corps Act.

Prior Creditable Coverage does not include any of these:

- Accident or disability income insurance, or any combination of the two.
- Liability insurance and related supplemental insurance.
- Workers' compensation or similar insurance.
- Automobile medical payment insurance.
- Credit only insurance.
- Coverage for on-site medical clinics.
- Other similar insurance coverage (as specified in regulations) where benefits for medical care are secondary or incidental to other insurance benefits.

Professional Other Provider. A person or entity other than a Facility Provider or Professional Provider who is licensed, where required, to render Covered Services as prescribed by a Professional Provider within the scope of such licensure or under the supervision of a Professional Provider within the scope of such licensure. Professional Other Providers include:

- Occupational Therapist.
- Respiratory Therapist.

Professional Provider. A person or practitioner licensed where required and performing Services within the scope of such licensure. The Professional Providers are:

- Audiologist.
- Certified Registered Nurse.
- Chiropractor.
- Dentist.
- Licensed Practical Nurse.
- Licensed Social Worker.
- Master Level Therapist.
- Nurse-Midwife.
- Optometrist.
- Physical Therapist.
- Physician.
- Podiatrist.
- Psychologist.
- Speech-Language Pathologist.

Protected Health Information (PHI). PHI is any information about your health that reveals (or can be used as a reasonable basis to reveal) your identity. This information can relate to your past, present or future physical or mental health conditions; information about the health care Services provided to You; or payment for health care Services provided to You.

Provider. A Facility Provider, Professional Provider, Professional Other Provider licensed where required and performing within the scope of such licensure.

Registered Nurse (RN). A nurse who has graduated from a formal program of nursing education (diploma school, associate degree or baccalaureate program) and is licensed by the appropriate state authority.

Rehabilitation Hospital. A Facility Other Provider approved by the Joint Commission on Accreditation of Healthcare Organizations or by the Commission on Accreditation of Rehabilitation Facilities or certified by Medicare which, for compensation from its patients, is primarily engaged in providing Skilled Rehabilitation Services on an Inpatient basis. Skilled Rehabilitation Services consist of the combined use of medical, social, educational, and vocational Services to enable patients disabled by Sickness or Injury to achieve the highest possible level of functional ability. Skilled Rehabilitation Services are provided by or under the supervision of an organized staff of Physicians. Continuous nursing Services are provided under the supervision of a Registered Nurse.

Rescission. A cancellation or discontinuation of coverage that has a retroactive effect, except to the extent attributable to non-payment of premiums, fraud or intentional misrepresentation.

Retrospective Review. A HMS review conducted after the patient is discharged from a Hospital or other health care facility or has completed a course of treatment.

Service(s). Treatment rendered by a Facility Provider, Professional Provider or Professional Other Provider to a Covered Person for a Covered Service and Supply.

Sickness. Any disorder or disease of the body or mind. This includes pregnancy, miscarriage or childbirth.

Skilled Nursing Facility. A Facility Other Provider approved by the state and certified by Medicare, which, for compensation from its patients, is primarily engaged in providing Skilled Nursing Services on an Inpatient basis to patients requiring 24-hour Skilled Nursing Services but not requiring confinement in an acute care general Hospital. Such care is rendered by or under the supervision of Physicians. A Skilled Nursing Facility is not, other than incidentally, a place that provides:

- Minimal care, custodial care, ambulatory care, or part-time care Services; or
- Care or treatment of Mental Illness, Substance Abuse or pulmonary tuberculosis.

Skilled Nursing Services/Skilled Rehabilitation Services. Services which have been ordered by and under the direction of a Physician and are provided either directly by or under the supervision of a medical professional, e.g., Registered Nurse, Physical Therapist, Licensed Practical Nurse, Occupational Therapist, Speech Pathologist or Audiologist with the treatment described and documented in the patient's medical records. Unless otherwise determined in the sole discretion of the Plan, Skilled Nursing Services/Skilled Rehabilitation Services shall be subject to the following:

- The Skilled Nursing Services/Skilled Rehabilitation Services must be of a level of complexity and sophistication, or the condition of the patient must be of a nature that requires the judgment, knowledge, and skills of a qualified licensed medical professional and must be such that the care could not be performed by a non-medical individual instructed to deliver such Services.
- The Skilled Rehabilitation Services must be provided with the expectation that the patient has restorative potential and the condition will improve materially in a reasonable and generally predictable period of time. Once a maintenance level has been established or no further progress is attained, the Services are no longer classified as skilled rehabilitation and will be considered to be Custodial Care.

The mere fact that a Physician has ordered or prescribed a therapeutic regimen does not, in itself, determine whether a Service is a Skilled Nursing Service or a Skilled Rehabilitation Service.

Specialist Physician. Any Physician not considered a Primary Care Physician.

Spouse. A person of the opposite sex to whom You are married at the relevant time by a religious or civil ceremony effective under the laws of the state in which the marriage was contracted.

Substance Abuse. Any use of alcohol or drugs which produces a pattern of pathological use causing impairment in social or occupational functioning, or which produces physiological dependency evidenced by physical tolerance or withdrawal.

Supplier. An individual or entity that is in the business of leasing and selling Durable Medical Equipment and supplies. Suppliers include, but are not limited to, the following: Durable Medical Equipment Suppliers, vendors/fitters, prosthetic Suppliers, pharmacy/Durable Medical Equipment Suppliers.

Surgery.

- The performance of generally accepted operative and cutting procedures including specialized instrumentations, endoscopic examinations and other procedures;
- The correction of fractures and dislocations; and
- Usual and related pre-operative and post-operative care.

Therapy Service. The following Services or supplies ordered by a Professional Provider to promote the recovery of the patient.

- **Radiation Therapy** - the treatment of disease by x-ray, gamma ray, accelerated particles, mesons, neutrons, radium, or radioactive isotopes.
- **Chemotherapy** - the treatment of malignant disease by chemical or biological antineoplastic agents.

- **Dialysis Treatments** - the treatment of acute renal failure or chronic irreversible renal insufficiency for removal of waste materials from the body through hemodialysis or peritoneal dialysis. Dialysis treatment includes home dialysis.
- **Physical Therapy** - the treatment by physical means, hydrotherapy, heat, or similar modalities, physical agents, bio-mechanical and neuro-physiological principles, and devices to relieve pain, restore maximum function, and prevent disability following disease, Injury, or the loss of a body part or parts.
- **Respiration Therapy** - the introduction of dry or moist gases into the lungs for treatment purposes.
- **Occupational Therapy** - the treatment of a physically disabled person by means of constructive activities designed and adapted to promote the restoration of the person's ability to satisfactorily accomplish the ordinary tasks of daily living and those required by the person's particular occupational role.
- **Speech Therapy** - the treatment for the correction of a speech impairment resulting from disease, Surgery, Injury, or previous therapeutic processes.
- **Infusion Therapy** - treatment by means of Infusion Therapy when performed by, furnished by and billed by a Facility Provider.
- **Cardiac Rehabilitation** - the physiological and psychological rehabilitation of patients with cardiac conditions through regulated exercise programs **Urgent Review**. A HMS review that must be completed sooner than a prospective review in order to prevent serious jeopardy to a patient's life or health or the ability to regain maximum function, or in the opinion of a Provider with knowledge of a patient's medical condition, would subject the patient to severe pain that cannot be adequately managed without treatment. Whether or not there is a need for an Urgent Review is based upon the HMS administrator's determination using the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

URAC. A nationally recognized accrediting organization.

Urgent Care. Treatment at an urgent care facility for the on-set of symptoms that require prompt medical attention. Benefits will be determined to the schedule of benefits for the level of Service provided.

Urgent Review. A HMS review that must be completed sooner than a prospective review in order to prevent serious jeopardy to a patient's life or health or the ability to regain maximum function, or in the opinion of a Provider with knowledge of a patient's medical condition, would subject the patient to severe pain that cannot be adequately managed without treatment. Whether or not there is a need for an Urgent Review is based upon the HMS administrator's determination using the judgment of a prudent layperson who possesses an average knowledge of health and medicine. See also Section 12. Claim and Appeal Procedure.

Visit(s). A patient's physical presence at a location designated by the Hospital, Facility Other Provider, Professional Provider or Professional Other Provider for the purpose of providing Covered Services not to exceed one Visit per day per Provider.

Wellness Benefit. Includes a schedule of benefits for preventive Services recommended by the Centers for Disease Control and Prevention, the American College of Obstetricians and Gynecologists, the American Cancer Society January 2008 Colorectal Cancer Screening guidelines and items/services required under the Patient Protection and Affordable Care Act of 2010 (PPACA). See

Covered Services and Supplies.

You. An Eligible Participant. Sometimes "You" means both the Covered Person and his or her Covered Dependents. The booklet will tell You when this is the case.

Appendix A: Preventive Care Schedule

The plan pays for preventive care only when given by a network provider. For in-network preventive care, use your Highmark Blue Cross Blue Shield ID card.

Well child visits (birth – age 18)	Preventive schedule
<ul style="list-style-type: none"> • Wellness exam • Visual screening • Hearing screening 	<ul style="list-style-type: none"> • Standard incremental infant check-ups for the first 12 months; every 12 months ages 1-18 • Every 12 months ages 3-5; then at ages 6, 8, 10, 12 and 15 • Every 12 months ages 4-6; then at ages 8, 10, 12 and 15
Immunizations: Includes standard childhood immunizations	At scheduled ages for each childhood immunization
Adult (age 19+)	Preventive schedule
Physical examination	Every 12 months
Pelvic and breast examination	Every 12 months
Pap test	Every 1–3 years based on history
Mammogram	Every 12 months after age 39
Prostate cancer screening	Every 12 months
Urinalysis, venipuncture and CBC	Every 12 months
Lipid panel	Every 5 years after age 20
Glucose testing (for high-risk patients)	Every 3 years after age 45
Bone mineral density screening	Every 2 years if high risk for osteoporosis
Colorectal cancer screening <ul style="list-style-type: none"> • Fecal occult blood test • Screening with flexible sigmoidoscopy or double contrast barium enema • Colonoscopy 	As directed by a physician <ul style="list-style-type: none"> • Every 12 months after age 50 • Every 5 years after age 50 • Every 10 years after age 50 (or as recommended by your doctor if high risk)
Immunizations: Includes expanded age ranges for some immunizations	Expanded adult immunizations for at-risk patients
Maternity	
<p>You should expect to receive the following screenings and procedures:</p> <ul style="list-style-type: none"> • Hematocrit and/or Hemoglobin (Anemia) • Urine Culture & Sensitivity (C & S) • Rh typing during your first visit • Rh antibody testing for Rh-negative women • Hepatitis B <p>In addition, your doctor may discuss breast feeding during weeks 28 through 36 and/or post-delivery, tobacco use and behavioral counseling to reduce alcohol use.</p>	

Note: This schedule, based on recommendations from the Centers for Disease Control and Prevention, the American College of Obstetricians and Gynecologists, the American Cancer Society January 2008 Colorectal Cancer Screening guidelines and items/services required under the Patient Protection and Affordable Care Act of 2010 (PPACA), is a reference tool for planning your family’s preventive care. Your specific needs may vary according to your personal risk factors. Your doctor is always your best resource for determining if you’re at an increased risk for a condition. If you have questions about your coverage, please call the toll-free Member Service Number on your identification card.

Schedule for Children

	Birth	1 month	2 months	4 months	6 months	9 months	12 months	15 months	18 months	24 months
Wellness exam ¹	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blood Pressure										
Visual Screening ^{2,3}										
Hearing Screening ²	✓									

SCREENINGS

Hereditary/ Metabolic	✓									
Lead						✓				
Hematocrit or Hemoglobin							✓			

IMMUNIZATIONS ⁴ (Includes PA state-mandated benefits)

Hepatitis A ⁵							Dose 1		Dose 2	
Hepatitis B ⁵	Dose 1		Dose 2				Dose 3 (6 to 18 months)			
Diphtheria/Tetanus/Pertussis (DTaP) ⁶			Dose 1	Dose 2	Dose 3			Dose 4 (15 to 18 months)		
H. Influenzae Type B (Hib)			Dose 1	Dose 2	Dose 3 ⁶		Dose 4 (12 to 15 months)			
Polio (IPV) ⁶			Dose 1	Dose 2		Dose 3 (6 to 18 months)				
Pneumococcal Conjugate (PCV) ^{6,7}			Dose 1	Dose 2	Dose 3		Dose 4 (12 to 15 months)			
Measles/Mumps/Rubella (MMR) ⁵							Dose 1 (12 to 15 months)			
Chicken Pox ⁵							Dose 1 (12 to 15 months)			
Influenza ⁵							Annually for all children 6 months to 18 years			
Meningococcal										
Rotavirus			Dose 1	Dose 2	Dose 3					

Schedule for Children, Continued

	30 months	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	15 years	18 years
Wellness exam ¹	✓	✓	✓	✓	✓	✓	✓	✓	✓	Every year from ages 11 through 18			
Blood Pressure		✓	✓	✓	✓	✓	✓	✓	✓	Every year from ages 11 through 18			
Visual Screening ^{2,3}		✓	✓	✓	✓		✓		✓		✓	✓	✓
Hearing Screening ²													
SCREENINGS													
Hereditary/ Metabolic	✓	✓	✓	✓	✓	✓	✓						
Lead	Or when indicated (Please also refer to your state's specific recommendations.)												
Hematocrit or Hemoglobin	Annually for females during adolescence and when indicated.												
IMMUNIZATIONS ⁴ (Includes PA state-mandated benefits)													
Hepatitis A ⁵													
Hepatitis B ⁵													
Diphtheria/Tetanus/ Pertussis (DTaP) ⁶			Dose 5 (4 to 6 years)							Recommended Tdap at 11 to 18 years if five or more years have passed since the child's last dose of DTP, DTaP or Td.			
H. Influenzae Type B (Hib)													
Polio (IPV) ⁶			Dose 4 (4 to 6 years)										
Pneumococcal Conjugate (PCV) ^{6,7}													
Measles/Mumps/Rubella (MMR) ⁵		The second dose of MMR is routinely recommended at 4 to 6 years, but may be administered during any visit, provided at least one month has elapsed since receipt of the first dose and that both doses are administered at or after age 12 months.											
Chicken Pox ⁵			Dose 2 (4 to 6 years)		Children not receiving the vaccine prior to 18 months can receive the vaccine at any time. Children 13 years or older who haven't been vaccinated and haven't had chicken pox should receive two doses of the vaccine at least 4 weeks apart. Second dose, catchup recommended for those who previously received only 1 dose.								
Influenza ⁵	Annually for all children 6 months to 18 years												
Meningococcal										One dose per lifetime beginning at age 11			
Rotavirus													

- 1 This includes, at appropriate ages, height, weight and Body Mass Index (BMI) measurement, developmental and behavioral assessment, including autism screening and other care as determined by the doctor. Coverage is based on a calendar year.
- 2 As shown and when conditions indicate. If patient is uncooperative, rescreen within six months.
- 3 Optometric exams require an optional vision benefit.
- 4 Additional immunizations and expanded age ranges may be eligible based on the PA state mandate for childhood immunizations.
- 5 Children can get this vaccine at any age if not previously vaccinated.
- 6 Or other series/schedule as recommended by the doctor.
- 7 Previously unvaccinated older infants and children who are beyond the age of the routine infant schedule should follow the dosing guidelines recommended by their doctor.

Prevention of Obesity

Obesity places individuals at risk for a number of chronic and debilitating diseases. Highmark is working with physicians, policymakers, The Children’s Health Fund and representatives from the private sector to address the childhood obesity crisis and to create solutions to obesity-related problems. As part of Highmark’s “Prevention of Obesity” initiative, the following benefits are part of our Preventive Schedule. **For in-network services for the prevention of obesity, use your Highmark BCBS ID card.**

Schedule for children	Preventive schedule
Children with a body mass index (BMI) in the 95th percentile are eligible for:	<ul style="list-style-type: none"> • Four additional annual preventive office visits specifically for obesity • Four annual nutritional counseling visits specifically for obesity • One set of recommended laboratory studies
Children with a BMI in the 85th percentile are eligible for:	<ul style="list-style-type: none"> • One additional annual preventive office visit specifically for obesity and blood pressure measurement
Schedule for adults (age 19+)	Preventive schedule
Adults with a BMI over 30 are eligible for:	<ul style="list-style-type: none"> • Two additional annual preventive office visits specifically for obesity and blood pressure measurement • Two annual nutritional counseling visits specifically for obesity • One set of recommended laboratory studies

Preventive Medications

The plan pays for preventive care only when given by a network provider. To determine if a specific medication is covered under the wellness benefit, call Medco at 1-800-555-3432. For over-the-counter medications purchased with a prescription from an in-network pharmacy, use your Medco ID card.

Medication	Coverage
Aspirin	Coverage to persons ages 45 years through 79 years
Fluoride	Coverage to persons through the age of five years old
Folic acid	Coverage to females through the age of 50 years old
Iron	Coverage to persons less than one year of age
Smoking cessation	Coverage to persons age 18 years and older

This general summary is not a complete list of the preventive health schedule provided under your plan. To determine if a specific procedure is covered under the wellness benefit, call Highmark Blue Cross Blue Shield® at 1-866-472-0924.

Appendix B: Claim and Appeal Procedures

A. Internal Claims and Appeals

1. Eligibility

Eligibility and participation in the Plan is discussed in Sections 3 and 4. Who is Eligible. If You apply for coverage under the Plan or to change an election under the Plan and are denied, then You have the right to appeal this denial. All appeals involving eligibility must be submitted in writing to GuideStone, which is the Claims Administrator for appeals relating to eligibility. To be considered, the appeal must be filed with GuideStone within 180 days from the date You applied for coverage under the Plan or to change an election under the Plan. Your appeal should be sent to:

Senior Manager Customer Service
Insurance Operations Department
GuideStone Financial Resources
2401 Cedar Springs Rd.
Dallas, Texas 75201-1498

Two levels of appeal are allowed. GuideStone will decide the first level of appeal and provide You with written notice of its decision within 30 days of receipt of the written request for an appeal. If the request does not include sufficient information for GuideStone to make an intelligent decision, You will be notified of the need to provide additional information prior to the end of the 30-day period. You will have at least 45 days to respond to this request. If your first level appeal is denied, You will be given a reasonable period of time specified in the denial notice, not to exceed 180 days, to appeal such decision to the second level of appeal. Any second level of appeal will be decided within 30 days of its receipt. GuideStone's decision on the second level of appeal will be final and binding.

2. Medical Benefits or Prescription Drugs

a. How to File a Claim

How You file a Claim for benefits depends on whether the Claim involves a Claim for medical benefits or prescription drugs, as further described below. In addition, different claims procedures apply depending on whether the Claim is an Urgent Care Claim, Pre-Service Claim, Post-Service Claim or Concurrent Care Claim. See "Claim" in the "Definitions" section for additional information about each type of Claim.

Medical Benefits Claims

If You receive Services from a Network Provider, You will not have to file a Claim.

If You receive Services from an Out-of-Network Provider, You may be required to file the Claim yourself. To be considered, a Claim must be filed (by You or the Network or Out-of-Network Provider) within one year from the end of the year in which the date of Service occurs. All Claims involving medical benefits should be directed to Highmark Blue Cross Blue Shield, the Claims Administrator for the medical component of the Plan, at the following address:

Highmark Blue Cross Blue Shield
P. O. Box 1210
Pittsburgh, PA 15230-1210

Claim forms are available at: www.guidestone.org; Select Insurance, Forms & FAQs, Claims

Except for Urgent Care Claims, your Claim must be in writing on the required claim form. Urgent Care Claims may be oral or in writing on the required claim form. The required claim form is available from GuideStone, Highmark member services or the Highmark Web site. Make sure all information is completed properly, and then sign and date the form. Attach all itemized bills to the claim form and mail everything to the address on the form. Multiple Services for the same family member can be filed with one claim form. However, a separate Claim form must be completed for each person. Itemized bills must include the following information:

- The name and address of the Service Provider;
- The patient's full name;

- The date of Service;
- The amount charged;
- The diagnosis or nature of Sickness or Injury;
- For Durable Medical Equipment, the Physician's certification and date of rental or purchase;
- For Ambulance Service, the total mileage.

You must submit originals, so You will want to make copies for your records. Once your Claim is received by Highmark, itemized bills cannot be returned.

Once your Claim is processed, You will receive an explanation of benefits (EOB) statement. The statement lists: the Provider's charge, Allowable Charge, Copayment, Deductible and coinsurance You are required to pay; total benefits payable; and total amount You owe. You are responsible for paying the Out-of-Network Provider the charges You incurred, including any difference between what You were billed and what the Plan paid.

Prescription Drug Claims

All Claims involving prescription drugs should be directed to Medco Health Solutions, Inc., the Claims Administrator for the prescription drug component of the Plan. Claims for reimbursement of prescription drug costs must be filed within one year from the end of the year in which the expenses were incurred. You may submit a Post-Service Claim if You are asked to pay the full cost of the prescription drug when You fill it and You believe that the Plan should have paid for it or You believe that the Copayment amount was incorrect. In addition, if a pharmacy (retail or home delivery) fails to fill a prescription that You have presented and You believe that it is covered under the Plan, You may submit a Pre-Service Claim. All Claims involving prescription drugs must be made to Medco Health Solutions, Inc. at the following address:

Medco Health Solutions, Inc.
P. O. Box 650322
Dallas, TX 75265-0322

Claim forms are available at: www.medcohealth.com

b. Timing of Initial Claim Decision

Once a Claim is submitted, the appropriate Claims Administrator will review the Claim and make a decision. Claims will be decided within different time frames depending on the nature of the Claim, as described below. If You do not receive a notice of the decision of the Claim within the applicable time period provided below, You will be deemed to have exhausted the claim and appeal process available under the Plan and shall be entitled to an external review or to pursue any available remedies under applicable law, such as judicial review.

Urgent Care Claim: If your Claim involves urgent care, You or your authorized representative will be notified of the Plan's initial decision on the Claim, whether adverse or not, as soon as possible, taking into account the medical exigencies. For Claims filed prior to July 1, 2011, the Claims Administrator must notify You of the decision no more than 72 hours after receiving the Claim. For Claims filed on or after July 1, 2011, the Claims Administrator must notify You of the decision no more than 24 hours after receiving the Claim. If the Claim does not include sufficient information for the Claims Administrator to make an intelligent decision, You or your representative will be notified within 24 hours after receipt of the Claim of the need to provide additional information. You will have at least 48 hours to respond to this request. The Claims Administrator then must inform You of its decision within 48 hours of the earlier of receiving the additional information or the end of the end of the period You are given to provide the additional information.

Pre-Service Claim: If your Claim is for a pre-service authorization, the Claims Administrator will notify You of its initial determination, whether adverse or not, as soon as possible, but not more than 15 days from the date it receives the Claim. This 15-day period may be extended by the Claims Administrator for an additional 15 days if the extension is required due to matters beyond the Claims Administrator's control. You will have at least 45 days to provide any additional information requested of You by the Claims Administrator.

Post-Service Claim: If your Claim is a Post-Service Claim, You are entitled to receive a written notice from the Claims Administrator, within 30 days of filing your Claim, telling You whether your Claim is to be allowed in whole or in part, or denied. If special circumstances require a period of more than 30 days to decide your Claim, this time limit may be extended

by an additional 15 days, and You will be notified of the extension within 30 days after You have filed your Claim. You will also have at least 45 days to provide any additional information requested by the Claims Administrator.

Concurrent Care Claim: If You have been approved to receive an ongoing course of treatment over a period of time or number of treatments, any termination or reduction will be considered a Concurrent Care Claim denial. The Claims Administrator will notify You of a reduction or termination of concurrent care benefits as soon as possible, but in any event early enough to allow You to have an appeal decided before the applicable benefit is reduced or terminated. The Claims Administrator will decide any Concurrent Care Claim that involves urgent care to extend or continue a course of treatment beyond the initial period of time or number of treatments within 24 hours if the Claim is received at least 24 hours prior to the expiration of the approved treatment. No extensions are permitted. The Claims Administrator will decide any non-urgent Concurrent Care Claims to extend or continue a course of treatment beyond the initial period of time or number of treatments in accordance with the Pre-Service Claim or Post-Service Claim rules, as appropriate.

c. Claim Denial

If your Claim is denied, in whole or in part, You will receive a written notice of the Plan's decision. This notice will include:

- The specific reason(s) for the denial, which, effective July 1, 2011, must include the denial code, the meaning of this code, and the standard, if any, that was used in denying the claim;
- The specific Plan provision(s) on which the denial is based;
- Any additional information needed to make your application for benefits acceptable and the reason this information is necessary;
- The procedure for requesting a review and the time limits applicable to such procedures, including a statement of your right to an external review;
- If an internal rule, guideline, or protocol was relied upon to determine a Claim, either a copy of the actual rule, guideline, or protocol, or a statement that the rule, guideline, or protocol was relied upon to determine the Claim will be provided to You free of charge upon request;
- If the decision is based on medical necessity or experimental treatment or a similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination based on the terms of the Plan and your medical circumstances, or a statement that You can receive the explanation free of charge upon request;
- In the case of an Urgent Care Claim, an explanation of the expedited claim review procedure. The Claims Administrator may notify you of a decision involving urgent care orally within the required timeframe and follow-up with a written or electronic notice no later than three days after the notification; and
- Effective July 1, 2011, information sufficient to identify the Claim involved, including the date of service, the health care provider, the Claim amount (if applicable), the diagnosis code, the treatment code, and the corresponding meanings of these codes;
- Effective July 1, 2011, information about the availability of, and contact information for, any applicable office of health insurance consumer assistance or ombudsman who can assist You with internal claims and appeals and external review processes.

d. Internal Appeal Procedure

If You disagree with the initial claim decision, there is a review procedure. You, your beneficiary or authorized representative must follow. Under this procedure You can get a review of your benefit decision. You must also follow this procedure to appeal any rescission of coverage. A rescission is a retroactive termination of coverage for a reason other than your failure to timely pay required premiums for coverage. A rescission is permitted if You (or an individual seeking coverage on your behalf) performs an act, practice, or omission that constitutes fraud or make an intentional misrepresentation of material fact.

All appeals must be made to the Claims Administrator pursuant to the procedure described in the denial letter (see the "Claims Administrators" section below). The Plan generally requires two levels of internal appeal. If, after exhausting two levels of appeals, You are not satisfied with the final determination, You are entitled to request an external review of your Claim unless the Claim relates to your eligibility under the Plan. If your Claim involves urgent care or an ongoing course of treatment, You may be entitled to

an expedited external review at the same time as the internal appeals process. See the “External Review” section below for additional information. Any questions about the process for requesting review should be addressed to the Claims Administrator (see the “Claims Administrators” section below).

Here is some relevant information about the internal appeal procedure:

- You must submit a written request to the Claim Administrator for the review of the denial in accordance with the procedures set forth in the notice of denial;
- You will be given reasonable access to, and copies of, all documents relevant to the Claim, free of charge;
- You will be permitted to review the Claim file and to present evidence and testimony;
- If any new or additional evidence is considered, relied upon, or generated by the Plan (or at the direction of the Plan) or if the Plan’s decision is based on a new rationale, then You will be provided with such evidence or rationale, free of charge, as soon as possible and sufficiently in advance of the date by which the Plan is required to decide the final appeal (in order to provide You with a reasonable opportunity to respond prior to such date);
- You may submit documents, issues and comments in writing - these will be reviewed even if they were not considered in the initial claim determination;
- You may have your Claim reviewed by a health care professional retained by the Claims Administrator if the denial was based on a medical judgment (this individual will not have participated in the initial denial); and
- You may request and be provided with the identification of any medical or vocational experts whose advice was obtained on behalf of the Claims Administrator in connection with the Claim, even if this advice was not relied upon;
- If your appeal involves reducing or terminating an ongoing course of treatment, the Plan will provide continued coverage during the internal appeal process; and
- Effective July 1, 2011, if the Plan fails to strictly adhere to all the requirements of the internal claim and appeal procedures set forth above, You will be deemed to have exhausted the internal claim and appeal procedures and may initiate an external review (as described below) and pursue any remedies available under applicable law, such as a judicial review.

The review of a Claim denial during the internal appeal will be conducted by a Plan fiduciary who will not be the individual who made the initial adverse benefit determination, nor the subordinate of such individual. This fiduciary will not give deference to the initial Claim denial or initial appeal decision. A review decision on your appeal must be made according to the following timetable:

Urgent Care Appeals - If an Urgent Care Claim is denied, one level of appeal is allowed. You will be given 180 days to appeal. Urgent care appeals may be submitted orally or in writing. Any urgent care appeals received will be decided within 72 hours of receipt, and You will be provided written or electronic notification of the appeal determination. Extensions beyond this time period will not be permitted.

Pre-Service Appeals - If a Pre-Service Claim is denied, two levels of appeal are allowed.

- First Level: You will be given 180 days to file a first level appeal. The first level of appeal will be decided within 15 days of its receipt. Extensions beyond this time period will not be permitted.
- Second Level: If your Claim is denied on the first level of appeal, You will be given a reasonable period of time specified in the denial notice, not to exceed 180 days, to appeal such decision to the second level of appeal. Any final second level of appeal will be decided within 15 days of its receipt. Extensions beyond this time period will not be permitted.

Post-Service Appeals - If a Post-Service Claim is denied, two levels of appeal are allowed.

- First Level: You will be given 180 days to file a first level appeal. The first level of appeal will be decided within 30 days of its receipt. Extensions beyond this time period will not be permitted.
- Second Level: If your claim is denied on the first level of appeal, You will be given a reasonable period of time specified in the denial notice, not to exceed 180 days, to appeal such decision to the second appeal level. Any final

second level of appeal will be decided within 30 days of its receipt. Extensions beyond this time period will not be permitted.

Concurrent Care Appeals - Any concurrent care appeal to extend or continue a course of treatment beyond the initial period of time or number of treatments will be decided in accordance with the rules for appealing Urgent Care, Pre-Service or Post-Service Claims set forth above, as applicable. Urgent concurrent care appeals may be oral or in writing.

e. Internal Appeal Denials

If your Claim is denied during the first or second level of appeal, in whole or in part, the written notice of the Plan's decision will include:

- The specific reason(s) for the decision, which, effective July 1, 2011, must include the denial code, the meaning of this code, the standard, if any, that was used in denying the Claim, and a discussion of the decision;
- The specific Plan provision(s) on which the denial is based;
- A statement that you are entitled to have access to, and copies of, all documents relevant to your Claim free of charge;
- A description of your right to initiate a second level of internal appeal (if applicable) and your right to bring an external review;
- If an internal rule, guideline, or protocol was relied upon to determine a Claim, either a copy of the actual rule, guideline, or protocol, or a statement that the rule, guideline, or protocol was relied upon to determine the Claim and will be provided to You free of charge upon request;
- If the decision is based on medical necessity or experimental treatment or a similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination based on the terms of the Plan and your medical circumstances, or a statement that You can receive the explanation free of charge upon request;
- A statement informing You that other voluntary alternative dispute resolution options, such as mediation, may be available;
- Effective July 1, 2011, information sufficient to identify the Claim involved, including the date of service, the health care provider, the claim amount (if applicable), the diagnosis code, the treatment code, and the corresponding meanings of these codes.
- Effective July 1, 2011, information about the availability of, and contact information for, any applicable office of health insurance consumer assistance or ombudsman established under Section 2793 of the Public Health Service Act to assist You with internal claims and appeals and external review processes.

f. Conflicts of Interest

All claims and appeals will be decided fairly and impartially. That means that the Plan will not make any decisions affecting the person(s) involved in deciding your Claim (such as decisions relating to hiring, compensation, termination, or promotion) based on the likelihood that that person will deny your Claim.

B. External Review

1. Eligibility for an External Review

If, after exhausting all available internal appeals, You are not satisfied with the final determination, You may request an external review in accordance with the procedures set forth in the denial notice. You must satisfy the following requirements to be eligible for an external review:

- You must have been covered under the Plan at the time the health care item or service was requested or provided, as applicable;
- The adverse benefit determination must not relate to your failure to satisfy the requirements for eligibility under the terms of the Plan;

- You must exhaust the Plan's internal claim and appeal procedures (described above) unless You qualify for an expedited external review as described below or unless the Claim is incurred on or after July 1, 2011 and these procedures are deemed exhausted as a result of the Plan's failure to strictly adhere to the internal claim and appeal procedures described above; and
- You must provide all the information and forms required to process an external review.

2. Timing for Filing an External Review

If You are eligible for an external review, You must file a request for external review within four months after the date You receive a final denial notice. If there is no corresponding date four months after You receive notice, then the request must be filed by the first day of the fifth month following the date You receive notice. For example, if You receive a final denial notice on October 30, You must file your external review request by March 1 (because there is no February 30). If the last filing date would fall on a Saturday, Sunday, or Federal holiday, the last filing date is extended to the next business day.

3. Expedited External Reviews

You are entitled to request an expedited external review under the following circumstances:

- If the Claim involves a medical condition for which the timeframe for completion of an expedited internal appeal would seriously jeopardize your life, health, or ability to regain maximum function, You may request an expedited external review after the initial claim denial or after a denial on either level of appeal; or
- If the Claim concerns an admission, availability of care, continued stay, or health care item or service for which You received emergency services, but have not been discharged from a facility, You may request an expedited external review after the denial of the Claim after a denial on the final level of internal appeal.

4. External Review Procedure

Within five business days following the date of receipt of your external review request (or immediately after receiving your request for expedited external review), the Claims Administrator must complete a preliminary review to determine whether You are eligible for an external review. Within 1 business day after completing the preliminary review (or immediately upon completing the preliminary review of a request for an expedited external review), the Plan must provide You with a written notification with the following information:

- If the request is complete but the Claim is not eligible for external review, the notification will include the reasons for its ineligibility and contact information for the Employee Benefits Security Administration (toll-free number 866-444-EBSA (3272)).
- If the request is not complete, the notification will describe the information or materials needed to make the request complete and the Plan must allow You to submit this information or material within the four-month filing period or within the 48-hour period following the receipt of the notification, whichever is later.

All timely-filed requests that are eligible for an external review will be assigned to a properly accredited independent review organization ("IRO"). In order to remove any bias and ensure independence, the Claims Administrators for the medical and prescription drug components of the Plan will each contract with at least 3 IROs on behalf of the Plan and will incorporate an independent, unbiased method for assigning claims to the IROs. The IRO will not be eligible for any financial incentives based on the likelihood that it will support the denial of benefits.

After the Claim is assigned to the IRO, the IRO will send You a written notice stating that the Claim is eligible and has been accepted for external review and a statement permitting You to submit additional information in writing within 10 business days of the date You receive such notice. The IRO is not required to accept additional information after 10 business days.

The Plan must provide the IRO with the documents and information considered in the Claim or appeal denial within 5 business days after the date the IRO is assigned the Claim (or in the case of an expedited external review, the Plan must provide this information electronically, by telephone, by facsimile, or some other expeditious method). If the Plan fails to do so, the IRO may reverse the denial of your Claim. The Claims Administrators will provide the IRO with the documentation. GuideStone will also receive a copy of documentation sent to an IRO for medical benefits appeals.

If You submit any additional information to the IRO, the IRO must forward it to the Claims Administrator within 1 business day of receipt of the additional information. The Claims Administrator must then reconsider the denial of your Claim or appeal that is the

subject of the external review. The reconsideration will not delay the external review. If the Claims Administrator decides to reverse its decision based on the additional information, the Claims Administrator must notify You and the IRO within 1 business day of such decision and the external review may be terminated.

The IRO will review all of the information and documents timely received. In reaching a decision, the IRO will not be bound by any decisions or conclusions reached during the Plan's internal claim and appeal process. The IRO will utilize legal experts where appropriate to make coverage determinations under the Plan. In addition to the documents and information provided, the IRO may consider the following information in reaching a decision to the extent it is available and appropriate:

- Your medical records;
- The attending health care professional's recommendation;
- Reports from appropriate health care professionals and other documents submitted by the Plan, You or your treating provider;
- The terms of the Plan;
- Appropriate practice guidelines, which must, at a minimum, include applicable evidence-based standards;
- Any applicable clinical review criteria developed and used by the Plan, unless the criteria are inconsistent with the terms of the Plan or with applicable law; and
- The opinion of the IRO's clinical reviewer(s) after considering relevant information described above.

5. External Review Decisions

The IRO must provide You with written notice of its decision within 45 days after it receives your request for external review. In the case of an expedited external review, the IRO must provide notice of its decision as quickly as your medical condition or circumstances require, but in no event more than 72 hours after the IRO receives your request for expedited external review. If the notice is not in writing, the IRO must provide You with written notice within 48 hours after providing notice of its decision. The written notice for all decisions must include the following:

- A general description of the reason for the external review request, including information identifying the Claim (including the date(s) of the Service, the health care provider, the Claim amount (if applicable), the diagnosis code and its corresponding meaning, the treatment code and its corresponding meaning, and the reason for the previous denial);
- The date the IRO received the assignment to conduct the external review and the date of the IRO's decision;
- The evidence or documentation the IRO considered in reaching its decision;
- The principal reason or reasons for the IRO's decision, including its rationale and any evidence-based standards that were relied upon in making the decision;
- A statement that the determination is binding except to the extent that other remedies may be available under State or Federal law to either the group health plan or to You;
- A statement that judicial review may be available to You; and
- Current contact information, including a phone number, for any applicable office of health insurance consumer assistance or ombudsman.

The IRO must maintain records of all Claims and notices associated with the external review for 6 years following its decision. These records will be made available upon request for examination by You, the Plan, or State or Federal oversight agencies, except where such disclosure would violate State or Federal privacy laws.

If the IRO reverses the Claim or appeal denial, the Plan must immediately provide You coverage or payment for the Claim.

C. Exhaustion of Review Remedies

You must properly file a Claim for benefits, and complete all steps in the appeal process described in this section before seeking a review of your Claim for benefits in a court of law. The decision of the IRO shall be the final decision of the Plan. After the IRO makes its final decision, You may seek judicial remedies in accordance with your rights. No legal action may be started more than two years after a Claim is required to be filed under the terms of the Plan.

D. Effect of Decisions

GuideStone, the Claims Administrators, and the applicable IRO have the power, including, without limitation, discretionary power, to make all determinations that the Plan requires for its administration, and to construe and interpret the Plan whenever necessary to carry out its intent and purpose to and to facilitate its administration, including, but not by way of limitation, the discretion to grant or deny claims for benefits under the Plan. All such rules, regulations, determinations, constructions and interpretations made by GuideStone, the Claims Administrator, and the applicable IRO will be conclusive and binding.

E. Claims Administrators

Below is contact information for each of the Claims Administrators for the Plan:

Eligibility Appeals

Senior Manager Customer Service
Insurance Operations Department
GuideStone Financial Resources
2401 Cedar Springs Rd.
Dallas, Texas 75201-1498
888-984-9833

Medical Benefits Appeals

Highmark Blue Cross Blue Shield
P. O. Box 1210
Pittsburgh, PA 15230-1210
866-472-0924

Prescription Drug Appeals

Medco Health Solutions, Inc.
P. O. Box 631850
Dallas, TX 75063-0030
Attn: Appeals
800-555-3432

F. Facility of Payment

The Plan will normally pay all benefits to You. However, if the claimed benefits result from a Dependent's Sickness or Injury, the Plan may make payment to the dependent. Also, in the special instances listed below, payment will be as indicated. All payments so made will discharge the Plan to the full extent of those payments.

- If payment amounts remain due upon your death, those amounts may, at the Plan's option, be paid to your estate, Spouse, Child, parent, or Provider of medical and dental Services.
- If the Plan believes a person is not legally able to give a valid receipt for a benefit payment, and no guardian has been appointed, the Plan may pay whoever has assumed the care and support of the person.
- Benefits payable to a Network Provider will be paid directly to the Network Provider on behalf of You or a dependent.
- Benefits payable to a Transplant Network Provider will be paid directly to the Provider.

G. Medical Examinations

The Plan may have the person whose expense is the basis for the Claim examined by a Physician. The Plan will pay for these examinations and will choose the Physician to perform them.

H. Plan's Right to Recover Overpayments

If the Plan pays You or someone else more than it should have paid for any reason, it has the right to be repaid for these overpayments.

The Plan may recover the overpayments from:

- The person to or for whom the Plan paid the excess amount.
- Insurance companies.
- Other organizations.

The Plan also has the right to be repaid the reasonable cash value of any benefits it provides in the form of Service.

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