

Personal Plans

GuideStone Free Life Benefit for Seminary Students

Produced by GuideStone Financial Resources of the Southern Baptist Convention

Effective 8/1/2007



Do well. Do right.™

Intended For GuideStone Participant Use Only

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1. Your booklet

A. Certificate of Coverage

GuideStone Financial Resources of the Southern Baptist Convention (GuideStone) welcomes You as a Participant in the GuideStone Free Life Benefit for Seminary Students (the “Plan”).

This is your certificate of coverage as long as You apply for coverage and continue eligibility under the Plan. You will want to read the Plan carefully and keep it in a safe place.

GuideStone has written your certificate of coverage for the Plan in plain English. If You have any questions about any of the terms and provisions of your Plan, please contact GuideStone and we will assist You in any way to help You understand your benefits.

B. Important phone numbers

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

C. Important sites

GuideStone: *[wwwGuideStone.org](http://www.GuideStone.org)*

To apply for coverage: *[wwwGuideStone.org/MyLifeBenefit](http://www.GuideStone.org/MyLifeBenefit)*

2. Benefit summary

Your life benefit of \$10,000 provides financial protection for your beneficiary (ies) in the event of your death.

GuideStone can terminate the Plan at any time for any reason. Your Plan benefit 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.

3. Who is eligible

A. Coverage for Students

You are eligible for coverage under this Plan if You attend one of the following Seminaries on a full time basis as determined by the Seminary:

- Southeastern Baptist Theological Seminary;
- Southwestern Baptist Theological Seminary;
- Midwestern Baptist Theological Seminary;
- New Orleans Baptist Theological Seminary;
- Southern Baptist Theological Seminary;
- Golden Gate Baptist Theological Seminary

GuideStone decides if You are eligible for this Plan. 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.

You cannot have double coverage under this Plan. If You qualify for the Plan with two separate Seminaries, You must decide from which Seminary You wish to obtain the benefit.

4. When coverage begins

A. Enrolling Yourself

It is important for You to enroll for the life benefit. To enroll for this Plan, You must:

- Be eligible for coverage.
- Give GuideStone a completed and signed enrollment form.

Your benefit will begin once your enrollment process is complete and You are notified of coverage by GuideStone.

5. When coverage ends

A. End of coverage

Your Student life coverage will end if any one of these things happens:

- You graduate.
- You are no longer a full time Student.
- 24 months after leaving the Seminary due to a disabling condition.
- GuideStone stops offering the Plan.

6. Beneficiary information

A. Beneficiary designation

At the time You complete your enrollment form, You should name a beneficiary for your death benefit. It is important that You name a beneficiary and keep your designation current. If more than one beneficiary is named and You do not designate their order or share of the payment, the beneficiaries will share equally. The share of a beneficiary who dies before You, or the share of a beneficiary who is disqualified, will pass to any surviving beneficiaries in the order You designated.

If You do not name a beneficiary, or if all named beneficiaries do not survive You, or if your named beneficiary is disqualified, your death benefit will be paid to your estate.

Instead of making a death payment to your estate, GuideStone has the right to make payment to the first surviving family member (s) in the order listed below:

- Spouse;
- child or children;
- parents (mother or father)

If GuideStone makes payments to a beneficiary who lacks the legal capacity to provide a release GuideStone may pay the person or institution that appears to have assumed the custody and main support of the beneficiary.

GuideStone has the right to recover any overpayments due to:

- fraud
- any error GuideStone makes in processing a Claim

B. Change of beneficiary

You may change your beneficiary at any time by filing a change of beneficiary form with GuideStone. The new beneficiary designation will be effective the date the signed form is received at GuideStone. If GuideStone has taken any action or made any payment before the form is received, the change will not go into effect.

7. Claims information

A. How to file a Claim

We encourage your beneficiary to notify GuideStone as soon as possible of a Claim, so that proceeds can be made in a timely manner. Call GuideStone for notification of death and forms will be sent to the designated beneficiary for completion.

A death certificate and completed Proof of Death Claim Form must be provided to the Claim Department of GuideStone at the following address:

Claims
Insurance Operations Department
GuideStone Financial Resources
2401 Cedar Springs Rd.
Dallas, Texas 75201-1498

If your beneficiary does not receive the death Claim form within fifteen (15) days of notification, send the death certificate to the above address without waiting for the form.

8. 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.

Claim means a request for the payment of benefits for which GuideStone is liable under the terms of this Plan.

GuideStone means GuideStone Financial Resources of the Southern Baptist Convention.

Participant means an eligible Student with coverage as provided in this Plan.

Plan means coverage as described in this booklet.

Seminary means the following six Southern Baptist Seminaries: Southeastern Baptist Theological Seminary, Southwestern Baptist Theological Seminary, Midwestern Baptist Theological Seminary, New Orleans Baptist Theological Seminary, Southern Baptist Theological Seminary or Golden Gate Baptist Theological Seminary.

Spouse means 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.

Student means a full time Student as defined by the Seminary designated in this Plan.

You means a full time Student who is provided coverage under this Plan.

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