

Health Limited Plan

Personal Plans

Rates and benefits effective: January 1, 2011

The Health Limited Plan provides low-cost access to coverage for those who are not approved for underwritten health plans. Benefits include office visit copays, prescription drug coverage and limited co-insurance for medical services. The annual maximum benefit of \$2,000 applies to each individual with Health Limited Plan coverage. The Health Limited Plan costs \$120 per month per covered individual. The maximum premium for a family is \$480. A benefit summary can be found on the back of this page. For detailed information about the Health Limited plan benefits, visit the Forms & FAQs page at www.GuideStoneInsurance.org.

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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Please see reverse side for important information >>

Health Limited Plan *(cont.)*

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| PLAN FEATURES | | |
|--------------------------------|--|--|
| | In-network | Out-of-network |
| Physician office visit copay | \$20 | Not applicable |
| Wellness/Preventive care copay | 100% no copay | Not covered |
| Annual deductible | \$100 | \$100 |
| Maximum annual medical benefit | \$2,000 | \$2,000 |
| Hospital inpatient | 80% | 50% |
| Hospital outpatient | 80% | 50% |
| Maternity | 80% | 50% |
| Diagnostic x-ray/lab | 50% | 50% |
| Emergency room | 80% | 50% |
| Skilled nursing | 80% | 50% |
| Supplemental accident | \$1,000 per calendar year at 80% after deductible | \$1,000 per calendar year at 50% after deductible |

| PRESCRIPTION DRUG PROGRAM | |
|----------------------------|------------|
| Retail (30-day supply) | |
| | You pay |
| Generic | \$10 copay |
| Brand name | 100% |
| Mail order (90-day supply) | |
| | You pay |
| Generic | \$25 copay |
| Brand name | 100% |

PPO networks are offered through Blue Cross Blue Shield. Using PPO network doctors and hospitals is one of the best ways to save money on medical care. For more information on PPO networks, call a Customer Relations specialist at **1-888-98-GUIDE** (1-888-984-8433). Individuals enrolled in the Health Limited Plan must pass underwriting before transferring to another GuideStone medical plan.

This information only highlights the coverage and benefits you can receive when you protect yourself with GuideStone. There are limitations and exclusions that apply. This is a general summary of plans that are offered. The official plan documents and insurance contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan.



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1-888-98-GUIDE • www.GuideStone.org