

Notice to GuideStone Medical Plan Participants

Important Notice About Your Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. This notice has information about the prescription drug coverage available for people with Medicare and about your current prescription drug coverage with GuideStone Financial Resources. It explains the options you have and tells you where to find more information to help you make decisions.

Your current GuideStone coverage

GuideStone has determined that the prescription drug coverage offered by the **Group Plans** of GuideStone Financial Resources of the Southern Baptist Convention is expected to pay out as much as the standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage.

Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

If you do decide to enroll in a Medicare prescription drug plan and drop your GuideStone health plan, be aware that you and your dependents may not be able to get GuideStone coverage back.

The GuideStone coverage with Medicare coverage

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

✳ **Remember, your current GuideStone coverage pays for other health care expenses in addition to prescription drugs, and you will not be eligible to continue your current health plan and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan.**

Please keep this notice for your records

GuideStone is required by law to send this notice to inform you that the prescription drug benefit of your current GuideStone medical plan meets or exceeds the minimum requirements set by Medicare.

If you continue your medical plan through GuideStone, you do not need to do anything with this notice at this time.

If in the future you decide to discontinue your GuideStone plan and enroll in a Medicare Part D prescription drug plan, you will need to submit this notice to your new plan so that you don't have to pay a higher monthly premium for your coverage.

Medicare Part D enrollment period

People with Medicare can enroll in a Medicare prescription drug plan:

1. When they first become eligible for Medicare.
2. Each year from November 15 through December 31.
3. When they choose to leave an employer-sponsored prescription drug plan that is at least as good as Medicare prescription drug coverage.

If at a later date you decide to leave your GuideStone coverage, you may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with GuideStone and don't enroll in Medicare prescription drug coverage

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after your current coverage ends, you may pay a higher premium (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 continuous days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage; your monthly premium for Medicare prescription drug coverage may go up by at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until next November to enroll.

For more information

- For more information about this notice or your current prescription drug coverage, call GuideStone toll-free at **1-888-98-GUIDE** (1-888-984-8433).
- More detailed information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. You'll get a copy of the handbook

in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from these places:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see your copy of the *Medicare & You* handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call 1-800-772-1213 (TTY 1-800-325-0778).

Name: GuideStone Financial Resources, SBC
Address: 2401 Cedar Springs Road, Dallas, TX 75201
Phone number: **1-888-98-GUIDE** (1-888-984-8433)



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