

All GuideStone Plans Qualify as Group Plans

Both the Group Plans and the Personal Plans are deemed group health plans and may be provided by the employer as a nontaxable benefit. That means that GuideStone does not issue individual medical insurance policies; rather, it provides group health coverage through the plans it makes available. This is made possible because of GuideStone's unique structure as a church benefits board.

How to Get Started

Contact GuideStone according to the group plan type below and request a proposal by identifying the church's EFCA/FCMM connection. (EFCA churches in the Texas-Oklahoma District are covered by a prior association plan and should contact the district office for information.) Visit www.guidestone.org for general health plan information.

Small Group: Use the GuideStone web-based system at www.guidestoneinsurance.org/microgroup to obtain coverage quotes for a small group of 2-4 eligible staff members. Via this link the church can run an illustrative rate and follow steps to obtain a firm rate and proposal. If the church wants to obtain the firm rate, a representative follows up promptly with the church. Assistance is still available by calling (214) 720-1190 but initiating contact through the website allows more prompt response.

Larger Group: A church or ministry with 5 or more eligible employees may request a quote and more information by calling (214) 720-1195.

Personal Plan: Another option, in limited cases, may allow a single employee plan to be obtained. Employees at an eligible employer may apply for medical coverage (for themselves and eligible family members) only within 60 days of new employment or a special enrollment event such as birth, adoption, marriage or a qualifying loss of coverage. For more information regarding eligibility, plan options, or enrollment, see the Personal Plans Health Coverage page at <http://www.guidestone.org/inseligibility>. Click "Get a Quote" on the Personal Health Plans page to begin an application, or call (888) 984-8433.

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FCMM ("Free Church Ministers and Missionaries") serves as the church benefits organization of the Evangelical Free Church of America

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Group Health Insurance
in partnership with GuideStone

Group Health Insurance

EFCA churches, as well as other churches and ministries who are clients of FCMM, now have access to the group health insurance programs of GuideStone Financial Resources (the church benefits board that serves Southern Baptist and select evangelical ministries). The GuideStone health plans are self-insured but are administered by Highmark (the Blue Cross medical network) and Express Scripts pharmacy network.

In conjunction with the denomination partnership, GuideStone has developed insurance solutions that provide group health plans to any size group, starting with two eligible employees. As a group health plan, there are qualifications and procedures for underwriting, including completion of health questionnaires by all eligible employees.

The health plans include both standard Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP). HDHPs are eligible for use with a Health Savings Account (HSA).

Small Group of 2-4 Participants

An employer obtaining group health insurance for 2 to 4 participants will choose one health plan from the 11 offered by GuideStone. All eligible employees must be covered unless having a waiver for other group coverage such as through a spouse.

Mid-Size Group of 5+ Participants

A mid-size group requires participation of 75% of eligible employees with a minimum of 5. The employer may choose to offer two plans for employees to elect.

Group of 10+ Participants

A group of 10 or more allows additional choices of offered plans for employees to elect.

A document including the group guidelines and plan options may be downloaded from FCMM's website.

Limited Access to Personal Plans

While GuideStone has also offered Personal Plans for church staff members, access to those plans is currently frozen with limited exceptions. Eligibility is limited to those applying within 60 days of new employment or with a qualifying event (as defined by the Health Insurance Portability and Accountability Act, or HIPAA), such as marriage, addition of a family member, or loss of other coverage. The application process is simple since there is no medical underwriting required.



GuideStone Medical Group Underwriting Guidelines			
	Personal Plans	Group 2 - 4 Participants	Group 5+ Participants
Underwriting	None	Yes - Individual Medical Questionnaire	Yes - Individual Medical Questionnaire
Enrollment Guidelines	New employees within 60 days of hire; Within 60 days of HIPAA qualifying event; Increase in hours worked, from <20 to 20+	Minimum of 2 employees must enroll 100% participation of all eligible employees	Minimum of 5 employees must enroll 75% participation of all eligible employees
Employer Contribution	No requirement	100% employer contribution to employee premium	At least 50% employer contribution to employee premium
Plan Offering	Employee chooses one plan	Employer chooses one plan	Employer chooses no more than two plans
Employee Classification	One classification	One classification	One or more classifications
Effective Date of Coverage	First day worked or date of HIPAA event	First of the month	First of the month
Plan Eligibility	Paid FT employee working ≥ 20 hours, receiving a salary	Paid FT employee working ≥ 20 hours, receiving a salary	Paid FT employee working ≥ 20 hours, receiving a salary