



GuideStone®

Understanding GuideStone Insurance Invoices: A Breakdown of Who Pays What.

When managing insurance invoices with GuideStone, it's crucial to understand which expenses are covered by the church, clergy, or through pre-tax and post-tax contributions. Here's a detailed breakdown:

Plan	Church Paid	Clergy Paid Pre-Tax	Clergy Paid Post-Tax
Accidental Death & Dismemberment (AD&D)	YES	NOT APPLICABLE	NOT APPLICABLE
Clergy Term Life Ins.	YES	NOT APPLICABLE	NOT APPLICABLE
Spouse Term Life Ins.	YES	NOT APPLICABLE	NOT APPLICABLE
Child Term Life Ins.	YES	NOT APPLICABLE	NOT APPLICABLE
Premium Long-Term Disability Ins.	YES	NOT APPLICABLE	NOT APPLICABLE
Health Saver 4000 Clergy Insurance Plan	YES	NOT APPLICABLE	NOT APPLICABLE
All Other Health Insurance Plans – Clergy Premium Share	NO	YES	NO
Dental Insurance	NO	YES	NO
Vision Insurance	NO	YES	NO
Clergy Optional Supplemental Life Ins.	NO	NO	YES
Spouse Optional Supplemental Life Ins.	NO	NO	YES
Clergy Optional Supplemental Accidental Death & Dismemberment Insurance	NO	NO	YES
Spouse Optional Supplemental Accidental Death & Dismemberment Insurance	NO	NO	YES

GuideStone's Health Saver Plans and HSA Contributions

For those enrolled in GuideStone's Health Saver 2000 or 4000 health insurance plans, an annual HSA contribution is included: \$1,000 for single coverage or \$2,000 for coverage for two or more people. For the remaining six months of 2024, HSA contributions will be half of these amounts: \$500 or \$1,000.

The **church** contributes \$83.33 or \$166.67 per month to fund this HSA.

Churches must respond to the EBC DocuSign email! The only method to ensure these contributions are deposited into the pastor's HSA account is to respond to EBC's DocuSign email to register your church's banking information for automatic withdrawal. EBC administers FSA and HSA accounts.

Pastors wishing to make additional contributions to their HSA should do so through EBC's "Contributions Manager" on their platform. It is essential to monitor HSA contributions carefully to avoid exceeding the annual limit of \$4,150 for single coverage and \$8,300 for family coverage. Those aged 55 and older can contribute an additional \$1,000.

HealthFlex/Health Equity HSA balance transfers to GuideStone/EBC

Pastors who have existing HSA accounts with HealthFlex/Health Equity have already discovered that Health Equity is charging them a \$5.95/month maintenance fee. EBC is ready to start the program for the HSA transfer from Health Equity to EBC. Participants can expect to receive an email from EBC letting them know that they are able to transfer their prior HSA account(s) shortly. There is no maintenance fee charged. In addition, on their HSA portal, they will see a banner that will make it easier for them to transition their funds over to their new HSA. For any transfers that are initiated by 8/16, the participants will get a credit of \$25 to help offset their account closure fees with their prior custodian(s). EBC's Participant Services team will be prepared to help the Pastors with this process as well.

FSA and HRA Spend-Down Periods

Participants have 90 days after July 1 to claim reimbursements from FSA balances under HealthFlex/Health Equity, provided the expenses were incurred on or before June 30. For existing balances from a HealthFlex HRA, you have until June 30, 2026, to spend down these funds, according to a new rule recently established by Wespath.

Mandatory Participation in GMC Benefits

The schedule of clergy benefits is as follows:

APPOINTMENT PERCENTAGE	RETIREMENT (MANDATORY)	HEALTH INSURANCE (MANDATORY)	LONG-TERM DISABILITY LIFE/AD&D INSURANCE (MANDATORY)
Full-Time	X	X	X
3/4 Time	X		X
1/2 Time	X		
1/4 Time			

Our covenant expects all eligible clergy will participate in our group benefits. We believe that collective participation strengthens our group. The more clergy who are enrolled, the lower the costs for everyone. Our records indicate that there are many pastors who should be enrolled but have not yet taken the required steps.

Exemptions to the GMC/GuideStone health insurance plan include:

1. Bi-vocational or retired clergy with coverage through another employer (not the church) or a previous employer.
2. Enrollment as a dependent in a spouse's employer-provided coverage.
3. Enrollment in Champus/TRICARE.
4. Enrollment in Medicaid or Medicare.

Full-time pastor not enrolled in the GMC/GuideStone health insurance plan should request a waiver from Brenda at bharris@globalmethodist.org or enroll as soon as possible. If your waiver is accepted under HealthFlex, you do not need to submit another waiver.

Pastors may request a waiver from the retirement plan under limited circumstances by contacting Rick Van Giesen at rvangiesen@globalmethodist.org.

Note that Life, Disability, and AD&D insurance cannot be waived.

The Shepherd's Fund

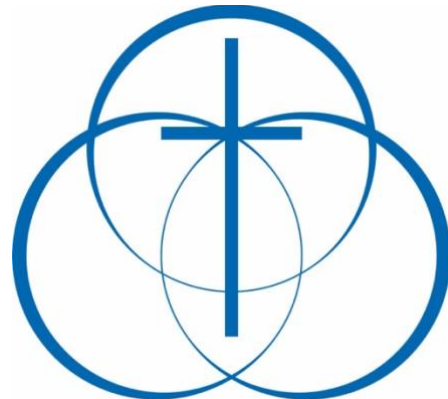
The Shepherd's Fund provides benevolence grants to retirees and surviving spouses facing financial difficulties. This program has now extended its support to GM Church retirees and surviving spouses. While grants cannot be used for insurance premiums, they can help with unreimbursed expenses associated with medical needs or other financial needs. For more information, visit www.theshepherdsfund.org. Please share this information with anyone you know who might benefit from this assistance.

For further inquiries or assistance, please reach out to a member of the Benefits team whose information you can find on our Benefits & Insurance page at <https://globalmethodist.org/benefits-insurance/>

[GM Church GuideStone Landing Page](#)

[Webinar Presentation \(PDF\)](#)

[Webinar Recording](#)



Have questions?

If you have any questions or need to speak to someone on our Benefits Team, please email us at benefits@globalmethodist.org.

The Global Methodist Benefit Bulletin

Published by: Communications Team
Benefits Officer: Rick Van Giesen.
Executive Director of Communications: Dianne Burnett
Reviewed and approved for distribution by the Transitional Commission on Finance, Administration, Pensions, and Benefits Committee.

