

## **Statement from the Benefits Board regarding Personal Insurance Plans in 2014**

In the midst of the current uncertainties related to the implementations of the Affordable Care Act and the effect the Act is already having on millions of Americans, and in an effort to preserve the Personal Insurance Plans for the long term, GuideStone has made the difficult decision to TEMPORARILY limit participation in the Personal Insurance Plans to those who currently have insurance coverage with GuideStone as of the end of 2013. This simply means that the Personal Insurance Plans will continue to cover those who are enrolled as of December 31, 2013, but GuideStone will not accept NEW ENROLLEES into the insurance program, except as required by law due to marriage, birth, adoption, or similar qualifying events.

The Personal Insurance Plans, which are health plans for individuals and small employers, are unique in structure and design, and also have been afforded special treatment under federal law prior to the Affordable Care Act. This special treatment has been subjected to uncertainty because of the Affordable Care Act, so this TEMPORARY freezing measure is being implemented by GuideStone to best position the Personal Insurance Plans for the long term. The Personal Insurance Plans have different dynamics than the Group Plans and thus the TEMPORARY freeze relates only to the Personal Insurance Plans. GuideStone believes it is important to maintain the stability of the plans — which continue to be strong and sound — for the 70,000 pastors and their families currently enrolled in the plans.

We fully anticipate the continued enrollment of NEW PARTICIPANTS in GuideStone's Personal Insurance Plans once the final results of the ongoing legislative, administrative and judicial initiatives are known. As soon as these matters are addressed, the Benefits Board and GuideStone will communicate with you as to when this temporary suspension of NEW PARTICIPANTS will end.

While the Personal Insurance Plans are temporarily suspended, GuideStone is still able to offer Group Insurance Plans to those who have ten (10) or more employees. To get a group plan quote, please call GuideStone toll free at 888-984-8433.

Sincerely,

Arthur D. Rhodes  
President and Chief Executive Officer  
Church of God Benefits Board, Inc.