




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call us at 1-844-282-3025 or visit us on the web at <https://www.christushealthplan.org/>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <http://www.healthcare.gov/sbc-glossary> or call 1-844-282-3025 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$6,000/individual or \$12,000/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care and primary care services are covered before you meet your deductible . No cost sharing for the first two primary care physician visits.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at http://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$6,850/individual or \$13,700/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See https://www.christushealthplan.org/find-a-provider or call 1-844-282-3025 for a list of providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	40% coinsurance	Not Covered	No cost sharing for the first two primary care physician visits.
	Specialist visit	40% coinsurance	Not Covered	Including office services, other than those specifically shown below.
	Preventive care/screening/immunization	No charge. Deductible does not apply.	Not Covered	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	40% coinsurance	Not Covered	None.
	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
If you need drugs to treat your illness or condition More information about Prescription drug coverage is available at www.christushealthplan.org	Preferred generic drugs	40% coinsurance	Not Covered	Cost sharing for a 90-day supply by mail order is triple the cost sharing for a standard 30-day supply. Cost sharing for specialty drugs is limited to \$150 per prescription for a standard 30-day supply. Prescriptions for birth control are not subject to deductible , and do not have a copayment .
	Non-preferred generic drugs	40% coinsurance	Not Covered	
	Preferred brand drugs	40% coinsurance	Not Covered	
	Non-preferred brand drugs	40% coinsurance	Not Covered	
	Specialty drugs	40% coinsurance	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Physician/surgeon fees	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
If you need immediate medical attention	Emergency room care	40% coinsurance	40% coinsurance	None.
	Emergency medical transportation	40% coinsurance	40% coinsurance	
	Urgent care	40% coinsurance	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Physician/surgeon fees	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	40% coinsurance	Not Covered	MH/SUD office visits are subject to the listed cost sharing, while MH/SUD facility outpatient treatments are subject to the outpatient facility coinsurance. Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Inpatient services	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
If you are pregnant	Office visits	40% coinsurance	Not Covered	Cost sharing does not apply for preventive services . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	40% coinsurance	Not Covered	None.
	Childbirth/delivery facility services	40% coinsurance	Not Covered	Preauthorization is required for inpatient care, except for: (1) forty-eight (48) hours of Inpatient care following an uncomplicated vaginal delivery or ninety-six (96) hours of Inpatient care following an uncomplicated Cesarean section or (2) Post-Partum Care. If you don't get preauthorization , benefits will be denied.
If you need help recovering or have other special health needs	Home health care	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Rehabilitation services	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Habilitation services	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Skilled nursing care	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Durable medical equipment	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Hospice services	40% coinsurance	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
If your child needs dental or eye care	Children's eye exam	No charge. Deductible does not apply	Not Covered	Limited to one exam per year.
	Children's glasses	No charge. Deductible does not apply	Not Covered	Limited to one pair of glasses per year.
	Children's dental check-up	No charge. Deductible does not apply	Not Covered	Limited to one visit per 6 months.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> • Abortion • Acupuncture • Bariatric Surgery • Cosmetic Surgery • Dental Care – Basic and Major (Adults) • Dental Care – Basic and Major (Children) 	<ul style="list-style-type: none"> • Infertility Treatment • Long-term Care • Non-emergency care when traveling outside the United States • Orthodontia • Routine dental services (Adults) 	<ul style="list-style-type: none"> • Routine eye care for adults • Routine foot care for diabetic members • Treatment for temporomandibular joint disorders • Weight Loss Programs
Other Covered Services (limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Chiropractic care 	<ul style="list-style-type: none"> • Hearing aids (1 hearing aid in each ear every 3 years) 	<ul style="list-style-type: none"> • Private-duty nursing

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: CHRISTUS Health Plan Customer Service at 1-844-282-3025; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>; Louisiana Department of Insurance, Office of Consumer Services, P.O. Box 94214, Baton Rouge La 70804-9214 or call 1-800-259-5300. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$6,000
Copayments	\$0
Coinsurance	\$900
<i>What isn't covered</i>	
Limits or Exclusions	\$60
The total Peg would pay is	\$6,960

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$6,000
Copayments	\$0
Coinsurance	\$500
<i>What isn't covered</i>	
Limits or Exclusions	\$60
The total Joe would pay is	\$6,560

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or Exclusions	\$0
The total Mia would pay is	\$1,900