CHRISTUS Health Plan

Schedule of Benefits

Plan Type: CHRISTUS Silver

Coverage Period: 01/01/2024 – 12/31/2024

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.christushealthplan.org or by calling 1-844-282-3025.

Medical and Prescription Drug Deductibles and Out-of-Pocket Limits	**Member Cost Share**	
Overall Deductible - Individual	$2,400, Medical and Pharmacy Combined	
Overall Deductible - Family	$4,800, Medical and Pharmacy Combined	
Overall Out-of-Pocket Limit - Individual	$8,500, Medical and Pharmacy Combined	
Overall Out-of-Pocket Limit - Family	$17,000, Medical and Pharmacy Combined	
Out-of-Pocket Exclusions	No	
Annual Plan Limit	No	
Provider Network Required	Yes	
Specialist Referral Needed	No	
Services Not Covered, refer to *Evidence of Coverage*	Yes	
Covered Services	**Participating Providers**	**Non-Participating Providers**
Primary Care Office Visit	50% coinsurance after deductible after first two free visits	Not covered
Specialist Office Visit	50% coinsurance after deductible	Not covered
Other Practitioner Office Visit	50% coinsurance after deductible	Not covered
Chiropractic Services	50% coinsurance after deductible	Not covered
Autism Spectrum Disorder	50% coinsurance after deductible	Not covered
Preventive Care, Screenings, and Immunizations	No charge	Not covered
Diagnostic Test (Blood Work)	50% coinsurance after deductible	Not covered
Diagnostic Test (X-Ray)	50% coinsurance after deductible	Not covered
Imaging (CT, PET, MRI)	50% coinsurance after deductible	Not covered

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Covered Services	Participating Providers	Non-Participating Providers
Preferred Generics	50% coinsurance after deductible	Not covered
Non-Preferred Generics	50% coinsurance after deductible	Not covered
Preferred Brand Drugs	50% coinsurance after deductible	Not covered
Non-Preferred Drugs	50% coinsurance after deductible	Not covered
Specialty Drugs	50% coinsurance after deductible (Not to exceed $150 per prescription for a standard 30-day supply)	Not covered
Outpatient Facility Fee	50% coinsurance after deductible	Not covered
Outpatient Physician Surgeon Fee	50% coinsurance after deductible	Not covered
Emergency Room Services	50% coinsurance after deductible	Same as Participating Providers
Emergency Transportation	50% coinsurance after deductible	Same as Participating Providers
Urgent Care	50% coinsurance after deductible	Not covered
Urgent Care (Virtual)	No charge at CHRISTUS Facilities Not covered at non-CHRISTUS Facilities	Not covered
Inpatient Facility Fee	50% coinsurance after deductible	Not covered
Inpatient Physician Surgeon	50% coinsurance after deductible	Not covered
Mental Health, Behavioral Health and Substance Abuse Outpatient Services	Office visit: 50% coinsurance after deductible Outpatient facility: 50% coinsurance after deductible	Not covered
Mental Health, Behavioral Health and Substance Abuse Inpatient Services	50% coinsurance after deductible	Not covered
Prenatal and Postnatal Care	50% coinsurance after deductible	Not covered
Delivery and Inpatient Services	50% coinsurance after deductible	Not covered
Home Health Care	50% coinsurance after deductible	Not covered
Rehabilitation Services	50% coinsurance after deductible	Not covered
Habilitation Services	50% coinsurance after deductible	Not covered
Skilled Nursing Facility	50% coinsurance after deductible	Not covered
Durable Medical Equipment	50% coinsurance after deductible	Not covered
Hospice Service	50% coinsurance after deductible	Not covered
Attention Deficit Disorder	50% coinsurance after deductible	Not covered
Cleft Lip/Cleft Palate	50% coinsurance after deductible	Not covered
Dental Anesthesia	50% coinsurance after deductible	Not covered
Oral Surgery Benefits	50% coinsurance after deductible	Not covered
Private-Duty Nursing	50% coinsurance after deductible	Not covered

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Covered Services	Participating Providers	Non-Participating Providers
Sleep Studies	50% coinsurance after deductible	Not covered
Pre-Admission Testing	50% coinsurance after deductible	Not covered
Routine Foot Care	50% coinsurance after deductible	Not covered
Children's Eye Exam	No charge (1 exam per year limit)	Not covered
Children's Glasses	No charge (1 pair per year limit)	Not covered
Children's Dental – Basic (Class A)	No charge (1 cleaning and exam per six months limit)	
Children's Dental – Intermediate (Class B)	20% coinsurance	
Children's Dental – Major (Class C)	50% coinsurance	
Children's Dental – Orthodontia (Class D)	50% coinsurance (Medically necessary services only; prior authorization required)	

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- With the exception of emergency services, coverage at Non-Participating Providers is not covered under this plan unless (1) a participating provider is not available in the service area and CHRISTUS grants approval for the member to use a Non-Participating Provider or (2) a member is at a participating facility and receives services from a Non-Participating Provider without knowledge or consent. In either of these two provided situations, the member would be billed as if they received care at a participating provider.
- The **Allowable Charge** is the amount that the plan has determined to be the maximum amount payable for a Covered Service. For Covered Services provided by Non-Participating Providers, the amount payable will be either a rate agreed upon by the plan and the Non-Participating Provider or based upon the plan's out-of-network fee schedule. The plan's out-of-network fee schedule is based on generally accepted industry standards and practices for determining the customary billed charge for a service, and fairly and accurately reflects market rates, including geographic differences in costs, and is consistent with nationally recognized and generally accepted bundling edits and logic. These Non-Participating Providers generally may not balance bill you for amounts not paid by the plan. If you receive a balance bill from a Non-Participating Provider, contact the plan.