CHRISTUS Health Plan

Schedule of Benefits

Plan Type: CHRISTUS Gold Essential Limited ($0 Rx Deductible, $5 PCP, $0 Virtual Urgent Care)

Coverage Period: 01/01/2025 – 12/31/2025

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		
Medical Deductible - Individual	$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; $3,750		
Medical Deductible - Family	$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; $7,500		
Pharmacy Deductible - Individual	$0		
Pharmacy Deductible - Family	$0		
Overall Out-of-Pocket Limit - Individual	$9,200, Medical and Pharmacy Combined		
Overall Out-of-Pocket Limit - Family	$18,400, 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	**IHCP In-Network Provider**	**Non-IHCP In-Network Provider**	**Non-IHCP Out-of-Network Provider**
Primary Care Office Visit	No charge	$5 copayment per visit, deductible does not apply	Not covered
Specialist Office Visit	No charge	$35 copayment per visit, deductible does not apply	Not covered
Other Practitioner Office Visit	No charge	$35 copayment per visit, deductible does not apply	Not covered
Chiropractic Services	No charge	$25 copayment per visit, deductible does not apply	Not covered
Autism Spectrum Disorder	No charge	$5 copayment per visit, deductible does not apply	Not covered
Preventive Care, Screenings, and Immunizations	No charge	No charge	Not covered

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Covered Services	IHCP In-Network Provider	Non-IHCP In-Network Provider	Non-IHCP Out-of-Network Provider
Diagnostic Test (Blood Work)	No charge	$30 copayment per visit, deductible does not apply	Not covered
Diagnostic Test (X-Ray)	No charge	$20 copayment per visit, deductible does not apply	Not covered
Imaging (CT, PET, MRI)	No charge	$200 copayment per visit after deductible	Not covered
Preferred Generic Drugs	No charge	No charge	Not covered
Non-Preferred Generic Drugs	No charge	$10 copayment per prescription for a standard 30-day supply, deductible does not apply (Cost sharing for a 90-day supply by mail order is triple the cost sharing for a standard 30-day supply)	Not covered
Preferred Brand Drugs	No charge	$50 copayment per prescription for a standard 30-day supply, deductible does not apply (Cost sharing for a 90-day supply by mail order is triple the cost sharing for a standard 30-day supply)	Not covered
Non-Preferred Brand Drugs	No charge	$60 copayment per prescription for a standard 30-day supply, deductible does not apply (Cost sharing for a 90-day supply by mail order is triple the cost sharing for a standard 30-day supply)	Not covered
Specialty Drugs	No charge	$150 copayment per prescription for a standard 30-day supply, deductible does not apply	Not covered
Outpatient Facility Fee	No charge	30% coinsurance after deductible	Not covered
Outpatient Physician Surgeon Fee	No charge	30% coinsurance after deductible	Not covered
Emergency Room Services	No charge	$950 copayment per visit after deductible	Same as Participating Providers
Emergency Transportation	No charge	30% coinsurance after deductible	Same as Participating Providers
Urgent Care	No charge	$35 copayment per visit, deductible does not apply	Not covered
Urgent Care (Virtual)	No charge	No charge at CHRISTUS Facilities Not covered at non-CHRISTUS Facilities	Not covered
Inpatient Facility Fee	No charge	$950 copayment per stay after deductible	Not covered
Inpatient Physician Surgeon Fee	No charge	No charge after deductible	Not covered

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Covered Services	IHCP In-Network Provider	Non-IHCP In-Network Provider	Non-IHCP Out-of-Network Provider
Mental Health, Behavioral Health and Substance Abuse Outpatient Services	No charge	Office visit: $25 copayment per visit, deductible does not apply Outpatient facility: 30% coinsurance after deductible	Not covered
Mental Health, Behavioral Health and Substance Abuse Inpatient Services	No charge	$950 copayment per stay after deductible	Not covered
Prenatal and Postnatal Care	No charge	$35 copayment per visit, deductible does not apply	Not covered
Delivery and Inpatient Services	No charge	$950 copayment per stay after deductible	Not covered
Home Health Care	No charge	30% coinsurance after deductible	Not covered
Rehabilitation Services	No charge	$25 copayment per visit, deductible does not apply	Not covered
Habilitation Services	No charge	$25 copayment per visit, deductible does not apply	Not covered
Skilled Nursing Facility	No charge	30% coinsurance after deductible	Not covered
Durable Medical Equipment	No charge	30% coinsurance after deductible	Not covered
Hospice Service	No charge	30% coinsurance after deductible	Not covered
Attention Deficit Disorder	No charge	$5 copayment per visit, deductible does not apply	Not covered
Cleft Lip/Cleft Palate	No charge	30% coinsurance after deductible	Not covered
Dental Anesthesia	No charge	30% coinsurance after deductible	Not covered
Oral Surgery Benefits	No charge	30% coinsurance after deductible	Not covered
Private-Duty Nursing	No charge	30% coinsurance after deductible	Not covered
Sleep Studies	No charge	30% coinsurance after deductible	Not covered
Pre-Admission Testing	No charge	30% coinsurance after deductible	Not covered
Routine Foot Care	No charge	$5 copayment per visit, deductible does not apply	Not covered
Children's Eye Exam	No charge (1 exam per year limit)	No charge (1 exam per year limit)	Not covered
Children's Glasses	No charge (1 pair per year limit)	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.