



**CHRISTUS**  
Health Plan



# 2025 Summary of benefits

## CHRISTUS Health Medicare Guardian (HMO) Plan H1189-007

### New Mexico

**Service Area:** Bernalillo, Los Alamos, Otero, Rio Arriba, Sandoval, San Miguel, Santa Fe, Taos

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This is a summary of health services covered by CHRISTUS Health Medicare Guardian (HMO) from January 1, 2025 through December 31, 2025. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please visit our website at [CHRISTUShealthplan.org/member-resources/forms-and-documents](http://CHRISTUShealthplan.org/member-resources/forms-and-documents) to access the Evidence of Coverage (EOC). You may also call our Member Services department to request a copy.

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800 MEDICARE (1-800-633-4227; TTY 1-877-486-2048), 24 hours a day, seven days a week.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

If you have questions or need more information, please call us toll-free 1-844-282-3026, (TTY users should call 711) or visit our website at [www.CHRISTUShealthplan.org](http://www.CHRISTUShealthplan.org). Our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday. From October 1 - March 31, the hours are 8:00 a.m. to 8:00 p.m. local time, 7 days a week.

CHRISTUS Health Medicare Guardian (HMO) is a Medicare Advantage HMO Plan with a Medicare contract. Enrollment in this Plan depends on contract renewal.

## 2025 Summary of benefits

Premiums and benefits	Your costs in our plan
<b>Monthly plan premium</b>	\$0 You must continue to pay your Medicare Part B premium.
<b>Part B premium rebate</b>	\$125
<b>Plan deductible</b>	\$0
<b>Maximum out-of-pocket (MOOP) annual responsibility</b>	\$4,900 Once you reach the maximum out-of-pocket, the plan pays 100% of covered medical services. Your premium and prescription drug costs don't count toward your MOOP.
<b>Inpatient and outpatient hospital services</b>	
<b>Inpatient hospital</b> (unlimited number of days)	\$150 per day for days 1-5; \$0 per day for additional days
<b>Outpatient hospital observation coverage</b>	\$325 per stay
<b>Outpatient hospital surgery</b>	\$0-\$325
<b>Ambulatory surgical center (ASC)</b>	\$0-\$225
<b>Doctor Visits</b>	
<b>Primary care physician visits</b>	\$0 office and/or telehealth visit
<b>Specialist visits</b>	\$25 per office visit \$0 per telehealth visit
<b>Preventive, emergency and urgent care</b>	
<b>Preventive care</b>	\$0 For a full list of preventive services, please see the EOC. Some covered services may have an associated cost.
<b>Emergency and urgent care, including ambulance</b> (inside the U.S.)	\$125 for emergency care \$30 for urgent care \$0 for telehealth urgent care \$300 for ambulance
<b>Emergency and urgent care</b> (outside the U.S.)	\$125 for emergency care \$125 for urgent care

## 2025 Summary of benefits

Premiums and benefits	Your costs in our plan
<b>Diagnostic tests and procedures</b>	\$25
<b>Lab services</b>	\$0
<b>Diagnostic radiology services</b> (MRI, CT, etc.)	\$150
<b>Outpatient x-rays</b>	\$10
<b>Therapeutic radiology</b> (i.e. radiation treatment of cancer)	20% of total cost
<b>Hearing services</b>	
<b>Medicare-covered exam</b>	\$25
<b>Routine hearing exam</b>	\$0, 1 exam per year
<b>Fitting/hearing evaluation</b> <b>for hearing aid</b>	\$0, unlimited sessions
<b>Prescription hearing aids</b>	\$395-\$1,595 Cost per ear is determined by technology level of hearing aids, through Amplifon. Prescription and OTC hearing aids have a combined limit of 2 per year.
<b>Over-the-counter (OTC) hearing aids</b>	\$95-\$295 Cost per ear is determined by technology level of hearing aids, through Amplifon. Prescription and OTC hearing aids have a combined limit of 2 per year.
<b>Dental services</b>	
<b>Medicare-covered dental exams</b>	\$25
<b>Preventive and diagnostic services</b>	\$0 for preventive and diagnostic services, including oral exams twice a year, up to three cleanings per year, and dental x-rays once a year.
<b>Comprehensive services</b>	\$20 for comprehensive services, including fillings, extractions, crowns, root canals, dentures, and oral surgery.



## 2025 Summary of benefits

Premiums and benefits	Your costs in our plan
<b>Annual benefit amount</b>	<p>\$2,000</p> <p>This is the total amount that will be paid for covered preventive and comprehensive services in the plan year. You are responsible for the cost of any comprehensive services over this amount.</p> <p>The services covered by this benefit may be provided by a Delta Dental Medicare Advantage participating provider or a non-participating provider. To locate a participating provider please visit <a href="http://www.deltadentalins.com/CHPMedicareAdvantage">www.deltadentalins.com/CHPMedicareAdvantage</a> to search by location or specialty or call toll-free (888) 818-7929 to speak with a Delta Dental Customer Service representative.</p>
<b>Vision services</b>	
<b>Medicare-covered medical eye exams</b> (including diabetic eye exams)	\$25
<b>Routine eye exam</b>	<p>\$0</p> <p>One exam per year when obtained from a Superior Vision in-network provider. If you choose a provider outside of the Superior Vision network, services will not be covered. To find a provider, visit <a href="http://superiorvision.com/locator">superiorvision.com/locator</a>.</p>
<b>Contacts and eyeglasses</b> (lenses/frames)	You get a vision eyewear benefit allowance up to \$100 per year for 1 pair of eyeglasses (lenses/frames) or contacts.
<b>Mental health services</b>	
<b>Inpatient psychiatric hospital stay</b>	\$275 per day for days 1-5; \$0 per day for days 6-90
<b>Outpatient mental health therapy</b>	<p>\$10 for individual/group visit</p> <p>\$0 for telehealth visit</p>
<b>Skilled nursing facility and therapy</b>	
<b>Skilled nursing facility (SNF)</b>	<p>\$0 per day for days 1-20; \$214 per day for days 21-100</p> <p>This plan covers up to 100 days per benefit period.</p>
<b>Physical, occupational, and speech language therapy</b>	\$20
<b>Transportation</b>	
<b>Ambulance</b> (ground or air, one-way trip)	\$300
<b>Routine, non-emergency transportation</b>	\$0 for 48 one-way trips, up to 100 miles per trip.

## 2025 Summary of benefits

### Medicare Part B drugs

Medicare Part B only covers certain medications for certain conditions. These medicines are often given to you in your doctor's office. They can include things like vaccines, injections, and nebulizers, among others. They can also include medicines you take at home using special medical equipment.

**Part B drugs, including chemotherapy drugs**

0% - 20%

Minimum cost share ensures member cost sharing does not exceed the adjusted Medicare coinsurance for Part B rebatable drugs.

### Additional benefits

### Your costs in our plan

#### Complementary and alternative medicine

**Acupuncture (Medicare-covered)**

\$0-\$25, up to 12 treatments in 90 days. Maximum 20 treatments in a 12-month period.

Medicare coverage is limited to services to treat chronic low back pain.

**Routine acupuncture**

\$0, up to 4 treatments per year at CHRISTUS St. Vincent Holistic Health & Wellness Center only.

\$45, up to 4 treatments per year at other facilities.

**Chiropractic care (Medicare-covered)**

\$20

Medicare coverage is limited to fixing a subluxation. This is when one or more of the bones in your spine move out of place.

**Routine chiropractic services**

\$20, up to 24 visits per year.

#### Durable Medical Equipment (DME)

**Continuous glucose monitors (CGM)**

0% of the total cost

**Medicare-covered DME (including, but not limited to wheelchairs, crutches, powered mattress systems, diabetic supplies, oxygen equipment, nebulizers, and walkers)**

20% of the total cost

#### Nurse line

**24-Hour Nurse line**

\$0

#### Fitness benefit

**Physical fitness**

\$0

Silver&Fit® Healthy Aging and Exercise program offers the flexibility of a fitness center membership, digital fitness tools, and one home fitness kit from a variety of kit options, including a wearable fitness tracker. You can also take advantage of digital workout plans available on the program's website, get one-on-one Health Aging Coaching by phone, video, or chat, and enjoy many other digital resources through the Well-Being Club.



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Additional benefits	Your costs in our plan
<b>Home delivered meals</b>	
<b>Meal delivery</b>	\$0 You are eligible to receive up to 14 home-delivered meals from GA Foods for up to 7 days once discharged from inpatient hospital care.
<b>Home health agency care</b>	
<b>Part-time or intermittent skilled nursing and home health aide services, certified by your doctor (fewer than 8 hours per day and 35 hours per week)</b>	\$0
<b>Kidney disease services</b>	
<b>Medicare-covered renal dialysis</b>	20% of the total cost
<b>Medicare-covered kidney disease education services, including nutrition therapy for End-Stage Renal Disease (ESRD)</b>	\$0
<b>Outpatient substance use disorder services</b>	
<b>Intensive outpatient services (all day care for several days), traditional counseling (one or a few hours per day, usually weekly or bi-weekly), without the use of pharmacotherapies.</b>	\$10
<b>Over-the-counter (OTC) benefit</b>	
<p>You will receive a benefit allowance each quarter to purchase approved over-the-counter (OTC) health and wellness items like first aid supplies, cold and allergy medicine, pain relievers, COVID-19 tests, and more. Your benefit amount is available the first day of each calendar quarter. Calendar quarters begin in January, April, July, and October. Be sure to use the full benefit amount each calendar quarter, because any unused amount will not roll over into the next calendar quarter.</p>	
<p>This benefit is offered through Convey. You will use your CHRISTUS Health Plan member ID number to confirm benefit eligibility, confirm available benefit amount, and make purchases. You can purchase approved products online, by phone, or by app. For details, including a catalog, visit <a href="https://CHRISTUShealthplan.org">CHRISTUShealthplan.org</a>.</p>	
<b>Over-the-counter</b>	\$75 quarterly