




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/member-resources/forms-documents/individual-and-family-plans/>. 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 ?	\$2,100/individual or \$4,200/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 .	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. Prescription drugs -- \$250/individual or \$500/family. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan ?	\$2,650/individual or \$5,300/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 network 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	No charge; deductible does not apply	Not covered	None.
	Specialist visit	No charge; deductible does not apply	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)	\$35 copayment /visit; deductible does not apply	Not covered	None.
	Imaging (CT/PET scans, MRIs)	\$400 copayment /visit	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 https://chppayment.christushealth.org/document/s/hix/formulary/TXHIXFormulary2025.pdf	Preferred generic drugs	No charge; deductible does not apply	Not covered	Cost sharing for a 90-day supply by mail order is triple the cost sharing 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	\$10 copayment /prescription; deductible does not apply	Not covered	
	Preferred brand drugs	\$20 copayment /prescription	Not covered	
	Non-preferred brand drugs	\$60 copayment /prescription	Not covered	
	Specialty drugs	\$500 copayment /prescription	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

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				preauthorization , benefits will be denied.
If you need immediate medical attention	Emergency room care	\$950 copayment /visit	\$950 copayment /visit	No charge for virtual urgent care through CHRISTUS Health System.
	Emergency medical transportation	40% coinsurance	40% coinsurance	
	Urgent care	No charge; deductible does not apply	Not covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$950 copayment /stay	Not covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Physician/surgeon fees	No charge	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	Office visit: No charge; deductible does not apply Outpatient facility: 40% coinsurance	Not covered	Office visits are subject to the listed cost sharing , while facility outpatient treatments are subject to the outpatient facility coinsurance .
	Inpatient services	\$950 copayment /stay	Not covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
If you are pregnant	Office visits	No charge; deductible does not apply	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	No charge	Not covered	None.
	Childbirth/delivery facility services	\$950 copayment /stay	Not covered	Preauthorization is required for inpatient care, except for: (1) forty-eight (48) hours of Inpatient care following an uncomplicated vaginal delivery or

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		Network Provider (You will pay the least)	Out-of- Network Provider (You will pay the most)	
				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. Limited to 60 visits/calendar year.
	Rehabilitation services	No charge; deductible does not apply	Not covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied. Limited to 35 visits/calendar year, combined with chiropractic care.
	Habilitation services	No charge; deductible does not apply	Not covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied.
	Skilled nursing care	40% coinsurance	Not covered	Preauthorization is required. If you don't get preauthorization , benefits will be denied. Limited to 25 days/calendar year.
	Durable medical equipment	40% coinsurance	Not covered	Preauthorization is required for some durable medical equipment . 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 cleaning and exam per six 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](#).)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (Except medically necessary or authorized by the PCP)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Chiropractic care (35 visits per year, combined with [rehabilitation services](#))
- Dental care (Adult – item and visit limits apply. \$1,000 annual benefit maximum)
- Dental care – basic and major (Children)
- Hearing aids (1 hearing aid in each ear every 3 years limited to \$2,000 benefit maximum per device)
- Routine eye care (Adult – 1 item and 1 visit per year. Up to \$130 per person for glasses or contacts.)

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>; Texas Health and Human Services Commission at 1-800-252-8263 or <https://hhs.texas.gov/services/health/medicaid-chip>. 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 complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Texas Department of Insurance at 1-800-578-4677 or <http://www.tdi.texas.gov/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Not Applicable.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

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](#) \$2,100
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$950
- 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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,100
Copayments	\$300
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,660

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$2,100
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$950
- 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	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$500
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,520

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$2,100
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$950
- 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	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$80
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,080

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.