Health insurance you can afford

Individual and family ACA plans

CHRISTUS® Health Plan

MC8479

CHRISTUS Health Plan
Consumer choice plan disclosure statement

This health plan does not include the same level of benefits required in other plans.

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

To see all benefits offered by this plan, go to the plan's "Summary of Benefits and Coverage."

Benefit/coverage:	This plan:	A health plan with required benefits (state-mandated plan):
Deductible The amount you pay for care before the plan begins to share the cost.	Has a deductible.	Has no deductibles for in-network care.
Out-of-pocket costs The amount you pay when you receive care, up to an annual limit.	Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.	A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.
Habilitative and Rehabilitative care Care that helps you keep or improve skills for daily living.	Includes a limit on the number of visits per year for speech therapy, occupational therapy, physical therapy and chiropractic care. Limits do not apply for the treatment of acquired brain injury and autism spectrum disorder.	Has no limit on the amount of care if it is needed for medical reasons.
Home Health	Includes a limit for home health services.	Has no limits on home health services.
Skilled Nursing Facility	Does not cover therapies for treatment of developmental delay in children.	Covers certain development delay therapies for children with developmental delay, up to age three.

If you want a plan with all state required benefits:

We also offer a state-mandated plan that includes all required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs. To learn more about this plan, call 1-844-282-3025 or visit christushealthplan.org.

By signing your application to enroll in this plan, you acknowledge the following:

- I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
- I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period.
- I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, www.tdi.texas.gov/consumer/consumerchoice.html, or by calling the Consumer Help Line at 1-800-252-3439.

Good health starts with the right insurance

You need personal and reliable health insurance. **CHRISTUS Health Plan** makes that easy with access to our large network of doctors, clinics and hospitals in your community. With multiple health insurance plans, we have options that fit your needs.

CHRISTUS Health Plan offers Bronze, Silver and Gold level plans.

Plan Categories	CHRISTUS Health Plan pays*	You pay*
Bronze	60%	40%
Silver	70%	30%
Silver with extra savings	73-96†%	6-27†%
Gold	80%	20%
Platinum	90%	10%

†Depending on how much savings you qualify for

Plan deductible is generally:

High	Moderate	Low
Low	Low	

*cost estimates

CHRISTUS Health Plans include:

- Low-cost primary care provider (PCP)
- Low generic Rx copays
- Vision and dental care for children
- Easy access to CHRISTUS providers
- Free virtual urgent care visits with On Demand Care
- New, enhanced member portal to review claims and benefit information
- 24-hour nurse hotline

CHRISTUS Health Plus Plans include all of the above and:

- Vision and dental care for adults

Lower premiums and out-of-pocket costs

To see if you qualify for lower premiums and out-of-pocket costs please contact us. Call 844.635.0952, TTY 711 or visit **CHRISTUShealthplan.org** to learn more.

Enrollment dates

Nov. 1 – Jan. 15

1. **Call us toll free**
   844.635.0952/TTY 711
   8 a.m. – 5 p.m. (CST)
   Mon. – Fri

2. **Visit us online**
   CHRISTUShealthplan.org

OUR MISSION

Why we exist

To extend the healing ministry of Jesus Christ.

Review the Consumer Choice plan disclosure statement from the Texas Department of Insurance on our website.

CONTACT US

844.635.0952/TTY 711

CHRISTUShealthplan.org

CHRISTUS® Health Plan

25-1060350