CHRISTUS Health Plan

Schedule of Benefits

Plan Type: CHRISTUS Silver Essential 94 ($0 Deductible, $0 PCP, $0 Generic Rx, $0 Virtual Urgent Care)

Coverage Period: 01/01/2027 – 12/31/2027

If you have any questions about your coverage and costs, please visit 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	$0, Medical and Pharmacy Combined	
Overall Deductible - Family	$0, Medical and Pharmacy Combined	
Overall Out-of-Pocket Limit - Individual	$2,225, Medical and Pharmacy Combined	
Overall Out-of-Pocket Limit - Family	$4,450, 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	No charge (Telemedicine and telehealth services have the same cost sharing)	Not covered
Specialist Office Visit	No charge (Telemedicine and telehealth services have the same cost sharing)	Not covered
Other Practitioner Office Visit	No charge (Telemedicine and telehealth services have the same cost sharing)	Not covered
Chiropractic Services	No charge (35 visit limit per calendar year, combined with rehabilitation services)	Not covered
Autism Spectrum Disorder	No charge	Not covered
Preventive Care, Screenings, and Immunizations	No charge	Not covered
Diagnostic Test (Blood Work)	$35 copayment per visit	Not covered
Diagnostic Test (X-Ray)	$35 copayment per visit	Not covered
Imaging (CT, PET, MRI)	$400 copayment per visit	Not covered

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Covered Services	Participating Providers	Non-Participating Providers
Preferred Generic Drugs	No charge	Not covered
Non-Preferred Generic Drugs	No charge	Not covered
Preferred Brand Drugs	$20 copayment per prescription for a standard 30-day supply (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	$80 copayment per prescription for a standard 30-day supply (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	$350 copayment per prescription for a standard 30-day supply (Cost sharing for a 90-day supply by mail order is triple the cost sharing for a standard 30-day supply)	Not covered
Outpatient Facility Fee	25% co-pay percentage	Not covered
Outpatient Physician Surgeon Fee	25% co-pay percentage	Not covered
Emergency Room Services	$950 copayment per visit	Same as Participating Providers
Emergency Transportation	25% co-pay percentage	Same as Participating Providers
Urgent Care	No charge	Not covered
Urgent Care (Virtual)	No charge at CHRISTUS Facilities Not covered at non-CHRISTUS Facilities	Not covered
Inpatient Facility Fee	$950 copayment per stay	Not covered
Inpatient Physician Surgeon Fee	No charge	Not covered
Mental Health, Behavioral Health and Substance Abuse Outpatient Services	Office visit: No charge Outpatient facility: 25% co-pay percentage	Not covered
Mental Health, Behavioral Health and Substance Abuse Inpatient Services	$950 copayment per stay	Not covered
Prenatal and Postnatal Care	No charge	Not covered
Delivery and Inpatient Services	$950 copayment per stay	Not covered
Home Health Care	25% co-pay percentage (60 visit limit per calendar year)	Not covered
Rehabilitation Services	No charge (35 visit limit per calendar year, combined with chiropractic care)	Not covered
Habilitation Services	No charge	Not covered
Skilled Nursing Facility	25% co-pay percentage (25 day limit per calendar year)	Not covered
Durable Medical Equipment	25% co-pay percentage	Not covered

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Covered Services	Participating Providers	Non-Participating Providers
Hospice Service	25% co-pay percentage	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
Covered Services	**Delta Dental DPO Provider**	**Delta Dental Premier or Non-Delta Dental Provider**
Dental Diagnostic and Preventive Services for Children	No charge (1 cleaning and exam per six months limit)	
Basic Dental Care – Child	20% co-pay percentage	
Major Dental Care – Child	50% co-pay percentage	
Orthodontia – Child	50% co-pay percentage (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.
- **Co-pay percentage** 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 **co-pay percentage** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, please contact us.
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **co-pay percentage** amounts.