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 1-800-678-7347.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0**	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**. **Copays do not count towards the deductible.**
Are there other deductibles for specific services?	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.
Is there an out–of–pocket limit on my expenses?	No.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	This plan has no out-of-pocket limit.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.christushealthplan.org or call 1-800-678-7347** for a list of participating providers. **For all services, you pay no out of pocket costs for services if provided by an Indian Healthcare Provider, or by another provider if referred by an Indian Healthcare Provider.**	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services**.

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- **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**.
- 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**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Native American Provider	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	No Charge	Not Covered	Not subject to deductible
	Specialist visit	No Charge	No Charge	Not Covered	Not subject to deductible
	Other practitioner office visit	No Charge	No Charge	Not Covered	Visit Limitation (does not apply if for rehabilitative or habilitative purposes): Chiropractor: 20 visit limitation Acupuncture: 20 visit limitation
	Preventive care/screening/immunization	No Charge	No Charge	Not Covered	Not subject to deductible
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	No Charge	Not Covered	Not subject to deductible
	Imaging (CT/PET scans, MRIs)	No Charge	No Charge	Not Covered	Not subject to deductible

Common Medical Event	Services You May Need	Your Cost if You Use a Native American Provider	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.christushealthplan.org.	Generic drugs	No Charge	No Charge	Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Not subject to deductible, including prescriptions for birth control.
	Preferred brand drugs	No Charge	No Charge	Not Covered	Not subject to deductible, including prescriptions for birth control.
	Non-preferred brand drugs	No Charge	No Charge	Not Covered	Not subject to deductible, including prescriptions for birth control.
	Specialty drugs	No Charge	No Charge	Not Covered	Not subject to deductible
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge	Not Covered	Preauthorization required for the plan to pay for this service.
	Physician/surgeon fees	No Charge	No Charge	Not Covered	Preauthorization required for the plan to pay for this service.
If you need immediate medical attention	Emergency room services	No Charge	No Charge	No Charge	——————none——————
	Emergency medical transportation	No Charge	No Charge	No Charge	——————none——————
	Urgent care	No Charge	No Charge	No Charge	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	No Charge	Not Covered	Preauthorization required for the plan to pay for this service.
	Physician/surgeon fee	No Charge	No Charge	Not Covered	Preauthorization required for the plan to pay for this service.

Common Medical Event	Services You May Need	Your Cost if You Use a Native American Provider	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No Charge	No Charge	Not Covered	Not subject to deductible
	Mental/Behavioral health inpatient services	No Charge	No Charge	Not Covered	————————none————————
	Substance use disorder outpatient services	No Charge	No Charge	Not Covered	Not subject to deductible
	Substance use disorder inpatient services	No Charge	No Charge	Not Covered	————————none————————
If you are pregnant	Prenatal and postnatal care	No Charge	No Charge	Not Covered	————————none————————
	Delivery and all inpatient services	No Charge	No Charge	Not Covered	See www.christushealthplan.org for more details
If you need help recovering or have other special health needs	Home health care	No Charge	No Charge	Not Covered	————————none————————
	Rehabilitation services	No Charge	No Charge	Not Covered	————————none————————
	Habilitation services	No Charge	No Charge	Not Covered	————————none————————
	Skilled nursing care	No Charge	No Charge	Not Covered	————————none————————
	Durable medical equipment	No Charge	No Charge	Not Covered	————————none————————
	Hospice service	No Charge	No Charge	Not Covered	————————none————————
If your child needs dental or eye care	Eye exam	No Charge	No Charge	Not Covered	Not subject to deductible
	Glasses	No Charge	No Charge	Not Covered	Not subject to deductible
	Dental check-up	No Charge	No Charge	Not Covered	Limited services covered. Refer to www.christushealthplan.org or the member handbook for more details. Additional coverage can be purchased as a stand-alone product from another health plan since CHRISTUS Health Plan does not provide any stand-alone dental products.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Abortion
- Cosmetic surgery
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care (Covered for members with Diabetes)

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids (Children Only)
- Some weight loss programs
- Infertility treatments

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-800-678-7347. You may also contact your state insurance department at 855-427-5674.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Anita Leal at 469-282-2585 or The Office of Superintendent of Insurance at 1-855-427-5674 or mhcb.grievance@state.nm.us.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,540
- **Patient pays** $0

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$0
Coinsurance	$0
Limits or exclusions	$0
Total	**$0**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $5,400
- **Patient pays** $0

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$0
Coinsurance	$0
Limits or exclusions	$0
Total	**$0**

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1-800-678-7347.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.