St Luke's Health Plan

Individual: Gold (LCS)

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 01/01/2026-12/31/2026
Coverage for: Single/Family| Plan Type: POS

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, stlukeshealthplan.org or call 833-840-3600. 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 www.healthcare.gov/glossary or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Indian Health Care Provider (IHCP) or at non IHCP with referral from IHCP: $0 For In-Network Providers: $1,800 Individual/ $3,600 Family For Out-of-Network Providers: $20,300 Individual/ $40,600 Family	Generally, you must pay all of the costs from provider 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; office visits; diagnostic tests; chiropractic; medically necessary eye exams; Tier 1 and Tier 2 prescription drugs are covered before you meet your deductible. Deductible does not apply unless otherwise stated for outlined benefits.	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 care without cost sharing and before you meet your deductible.
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For In-Network Providers: $7,200 Individual/ $14,400 Family For Out-of-Network Providers: $101,500 Individual/ $203,000 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 limit until the overall family out-of-pocket limit has been met.

* For more information about limitations and exceptions, see the plan or policy document at stlukeshealthplan.org

Important Questions	Answers	Why This Matters:
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 stlukeshealthplan.org or call 1-833-840-3600 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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non ICHP In-Network Provider (You will pay more)	Non IHCP 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	$0 copay	$0 copay	60% coinsurance after deductible	Covers office visit only. All other services performed during the visit are paid at the applicable benefits level, including but not limited to diagnostic imaging and labs.
	Specialist visit	$0 copay	$30 copay	60% coinsurance after deductible	OB/GYN visits receive primary care benefits.
	Preventive care/screening/ immunization	$0 copay	$0 copay	60% coinsurance after deductible	Visit healthcare.gov for a full list of preventive services.
If you have a test	Diagnostic test (x-ray, blood work)	$0 copay	$40 copay	60% coinsurance after deductible	None
	Imaging (CT/PET scans, MRIs)	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non ICHP In-Network Provider (You will pay more)	Non IHCP Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at stlukeshealthplan.org	Generic drugs	$0 copay	Preferred generic: $10 copay Non-preferred generic: $20 copay	60% coinsurance after deductible	Pre-Authorization required for certain medications.
	Preferred brand drugs	$0 copay	35% coinsurance after deductible		
	Non-preferred brand drugs	$0 copay	50% coinsurance after deductible		
	Specialty drugs	$0 copay	40% coinsurance after deductible		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	None
	Physician/surgeon fees	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	None
If you need immediate medical attention	Emergency room care	$0 copay	10% coinsurance after deductible	10% coinsurance after deductible	Covers ER visit only. All other services performed during the visit are paid at the applicable benefits level, including but not limited to diagnostic imaging and labs.
	Emergency medical transportation	$0 copay	10% coinsurance after deductible	10% coinsurance after deductible	None
	Urgent care	$0 copay	$30 copay	60% coinsurance after deductible	Covers office visit only. All other services performed during the visit are paid at the applicable benefits level, including but not limited to diagnostic imaging and labs.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non ICHP In-Network Provider (You will pay more)	Non IHCP Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	Pre-Authorization required
	Physician/surgeon fees	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	Pre-Authorization required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$0 copay	Office Visit: $0 copay Outpatient Facility: 10% coinsurance after deductible	60% coinsurance after deductible	For mental health office visits, coverage applies to office visit only. All other services performed during the visit are paid at the applicable benefits level, including but not limited to diagnostic imaging and labs.
	Inpatient services	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	Pre-Authorization required
If you are pregnant	Office visits	$0 copay	$0 copay	60% coinsurance after deductible	Covers office visit only. All other services performed during the visit are paid at the applicable benefits level, including but not limited to diagnostic imaging and labs.
	Childbirth/delivery professional services	$0 copay	$0 copay	60% coinsurance after deductible	Pre-Authorization may be required.
	Childbirth/delivery facility services	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	Pre-Authorization may be required.
If you need help recovering or have other special health needs	Home health care	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	Pre-Authorization required after 10 visits per calendar year.
	Rehabilitation services	$0 copay	$25 copay	60% coinsurance after deductible	20 combined visits per calendar year for physical, speech and occupational

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non ICHP In-Network Provider (You will pay more)	Non IHCP Out-of-Network Provider (You will pay the most)	
					therapy. After 20 visits, Pre-Authorization is required. Pre-Authorization required for inpatient services.
	Habilitation services	$0 copay	$25 copay	60% coinsurance after deductible	20 combined visits per calendar year for physical, speech and occupational therapy. After 20 visits, Pre-Authorization is required. Pre-Authorization required for inpatient services.
	Skilled nursing care	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	30 days per calendar year. Pre-Authorization required.
	Durable medical equipment	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	Pre-Authorization may be required for certain DME.
	Hospice services	$0 copay	$0 copay	60% coinsurance after deductible	Pre-Authorization required.
If your child needs dental or eye care	Children's eye exam	$0 copay	$0 copay	60% coinsurance after deductible	1 exam per calendar year.
	Children's glasses	$0 copay	10% coinsurance after deductible	60% coinsurance after deductible	1 pair lenses/frames per calendar year.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Not covered

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.)

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care
- Hearing Aids (Adults)
- Infertility Treatment
- Long-term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine Eye Care (Adult)
- Routine Foot Care
- Temporomandibular Joint Disorder (TMJ)

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

- Chiropractic Care
- Cochlear Implants
- Hearing Aids (Pediatric)
- Weight loss programs as part of St. Luke's Lifestyle Medicine

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: stlukeshealthplan.org or call 1-833-840-3600 or contact the Idaho Department of Insurance at doi.idaho.gov or call 1-800-721-3272. 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: stlukeshealthplan.org or call 833-840-3600 or contact the Idaho Department of Insurance at doi.idaho.gov or call 1-800-721-3272.

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? Yes
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.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-833-840-3600.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-840-3600.

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-833-840-3600.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-840-3600.

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

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	**$1,800**
Specialist *[cost sharing]*	**$30**
Hospital (facility) *[cost sharing]*	**10%**
Other *[cost sharing]*	**10%**

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**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$1,800
Copayments	$600
Coinsurance	$700
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,160**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	**$1,800**
Specialist *[cost sharing]*	**$30**
Hospital (facility) *[cost sharing]*	**10%**
Other *[cost sharing]*	**10%**

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**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$1,800
Copayments	$300
Coinsurance	$6,000
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,720**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	**$1,800**
Specialist *[cost sharing]*	**$30**
Hospital (facility) *[cost sharing]*	**10%**
Other *[cost sharing]*	**10%**

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**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$1,800
Copayments	$300
Coinsurance	$20
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,120**

The plan would be responsible for the other costs of these EXAMPLE covered services.