

Connected care. Better health.

PLAN YEAR 2027



StLuke's
HEALTH PLAN

Medicare
Advantage



**Doctors and
insurance
working on the
same team.
Yours.**



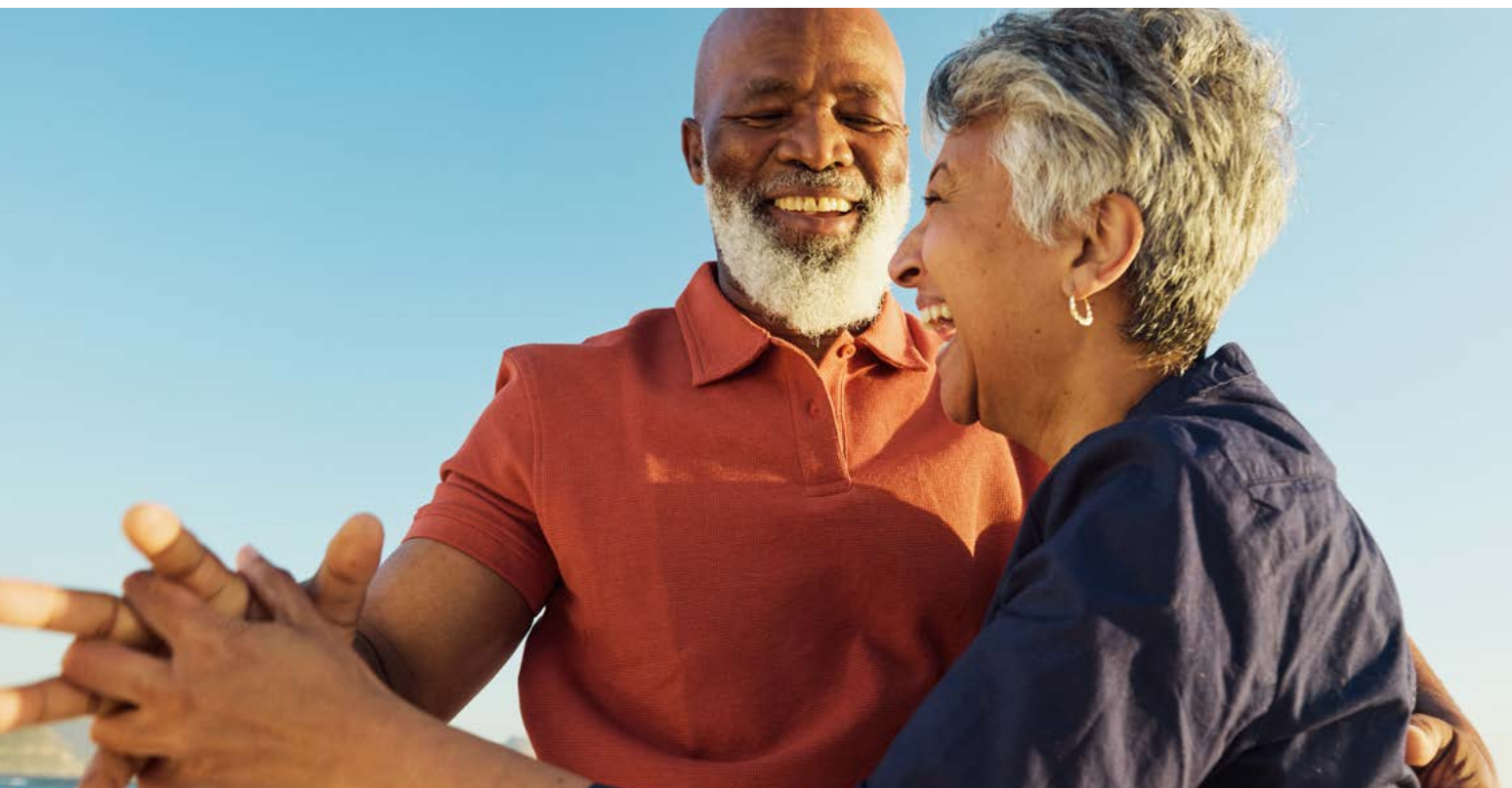
Healthcare should feel connected, **not complicated.**

That's the idea behind St. Luke's Health Plan—to bring care and coverage together, all from a name that Idahoans have trusted for 125 years.

And now we're proud to introduce St. Luke's Advantage Rx (HMO), Medicare Advantage plans for residents of Ada, Blaine, Canyon, Elmore, Jerome, Twin Falls and Valley counties.

Having health coverage is important. Having support when you need it matters just as much.

With St. Luke's Health Plan, your doctors and insurance are already on the same page, working together to help you get the right care at the right time.



The power of one.

When care and coverage work together, it feels simpler and more seamless. That's the advantage of choosing St. Luke's.

Let's break it down:

One simple plan. Get medical and prescription drug coverage in one plan.

One connected network. Get access to a broad local network that includes St. Luke's providers, specialists and independent physicians and clinics throughout southwest Idaho.

One health record. Your medical and insurance information in one central place, MyChart.

One member ID card. Use a single card for your medical, pharmacy, dental, vision and hearing benefits.

One plan. Many benefits. Support every step of the way.

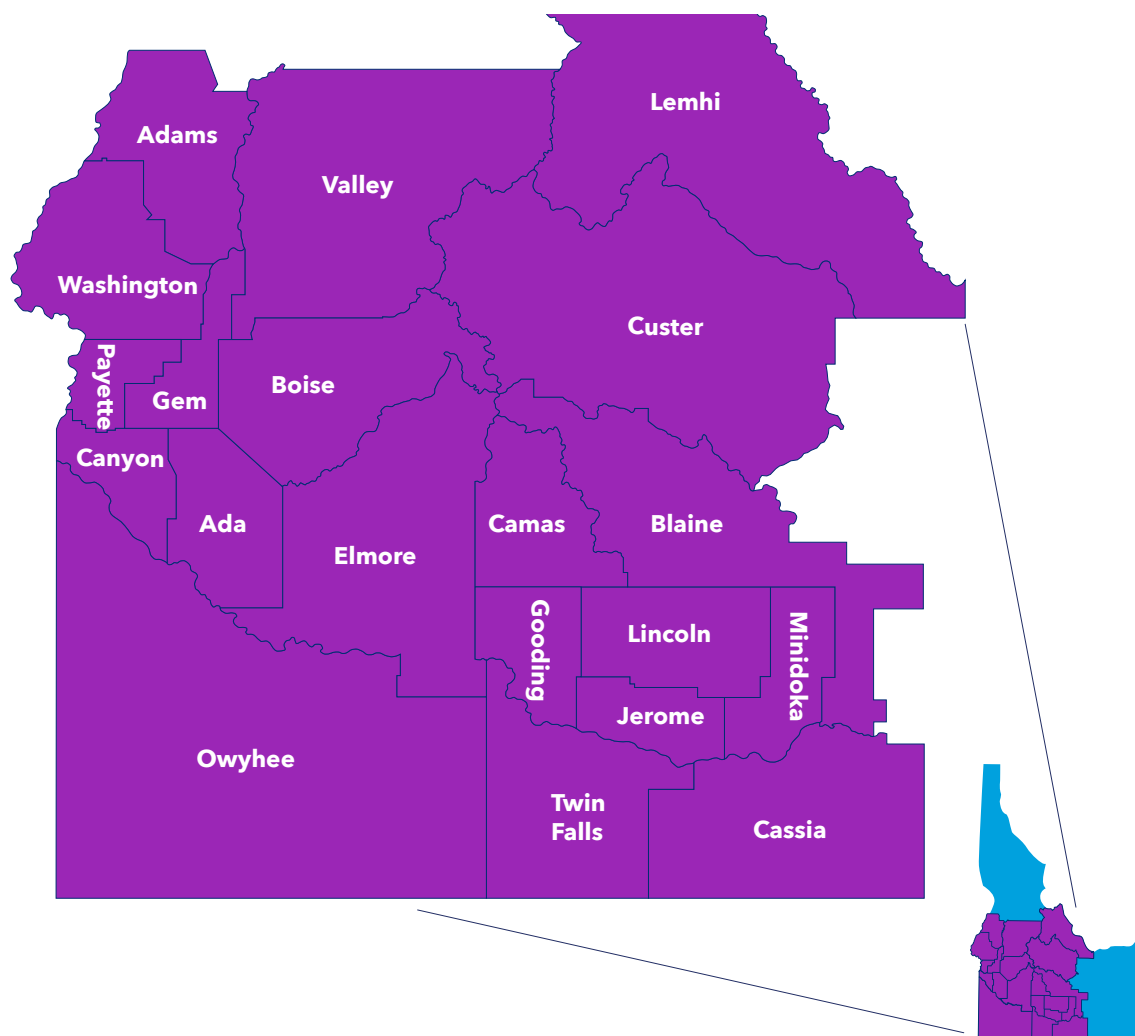
Idaho is amazing. So is our network.

Find care close to home. Our Medicare Advantage plan includes care at any in-network provider within our 20-county footprint. Our network includes St. Luke's practitioners and clinics, as well as many independent health professionals and facilities.

That means more opportunities to keep the doctors you trust and find the perfect specialists when you need them, all while staying within your network.

Emergency and urgent care is covered worldwide.

To see if your doctors or specialists are in our network, visit medicare.stlukeshealthplan.org/find-a-doctor.



Coverage that supports your best life.

Knowing what your plan covers shouldn't be complicated. We're here to keep things simple so you can focus on taking care of your health instead of worrying about the cost. We provide many benefits at a **\$0 copay**.

Stay well.

- Annual wellness visit
- Preventive care office visits
- Primary care office visits
- Behavioral and mental health
- Recommended immunizations
- Recommended screenings

Stay motivated.

St. Luke's Lifestyle Medicine supports healthy behavior changes in your nutrition, physical activity, sleep, stress management and more.

Stay connected.

Can't make it to a clinic? Get care from the comfort of home with virtual visits, including mental health services.

Stay independent.

The right support can make all the difference. Home health, skilled nursing, rehabilitation and specialized care help you recover with confidence and continue living life on your terms.

More benefits for your whole health.

St. Luke's Advantage Rx includes routine **dental, vision and hearing benefits at \$0** because staying connected to the people and activities you love starts with taking care of yourself.

Dental care.

Routine exams, cleanings, periodontal maintenance and bitewing x-rays help catch potential problems early. Your dental benefits are provided through Delta Dental of Idaho and include access to the nationwide Delta Dental® network.

Eye care.

Whether you're reading, driving or enjoying the outdoors, clear vision matters. Our plan includes routine vision exams and a \$150 allowance for glasses or contact lenses.

Hearing.

From family conversations to favorite stories, hearing helps you stay connected. Our plan includes routine hearing exams and a \$1,000 allowance for hearing aids.





Prescription for success.

Managing your medications shouldn't feel like a full-time job. We make it easier to understand your benefits, fill covered prescriptions and stay on track with treatment.

Know what to expect.

Your prescription drug coverage is designed to help make medication costs more predictable, so you can focus on your health instead of unexpected expenses.

Find your medications with confidence.

The medications you rely on are an important part of your healthcare. To see whether your current medications are covered, visit medicare.stlukeshealthplan.org/druglist or call our pharmacy support team.

Close to home.

From local pharmacies to national retail chains, you have convenient access to your medications, including insulin and specialty drugs.

Skip the trip.

Getting the medications you need has never been easier. With St. Luke's Pharmacy - Home Delivery, prescriptions can be delivered directly to your doorstep. Home delivery is available to residents of Idaho, Oregon, Nevada and Arizona. If you are outside of those states, mail order delivery is available in all 50 states.

Help when you need it.

Have a question for the pharmacy? Call the support team at **833-840-2573 (TTY users call 711)**, available 24 hours a day seven days a week. Pharmacy services are administered by Judi Rx.





Your health. Your coverage. One place.

MyChart: Connected care at your fingertips.

MyChart stores all of your medical and health insurance details together in one secure place. It's your one-stop-shop for nearly all of your medical information and needs.

Here you can easily schedule appointments, check your claims, refill prescriptions, access ID cards, review benefits and check test results.

Plus, the messaging feature allows you to contact your care team or health plan customer service directly.

If needed, you can also designate someone you trust as a proxy to help them actively participate in your care.

Don't have a MyChart account yet?

Enter stlukeshhealthplan.org/app in your browser, click Sign Up, and follow the prompts. Click on Need Help for frequently asked questions or registration assistance.

St. Luke's Advantage Rx 01

Ada, Canyon, Elmore Counties

HMO

\$77 PREMIUM

MEDICAL BENEFITS	YOU PAY
Monthly premium	\$77
Medical deductible	\$250
Annual maximum out of pocket	\$5,950
Annual wellness exam	\$0
Primary care visits	\$0
Preventive care screenings	\$0
Preventive care immunizations	\$0
St. Luke's On-Demand Virtual Care	\$0
Specialist office visits	\$30
Mental health office visits	\$0
Outpatient procedures, tests and lab services	\$0
OBGYN office visits	\$0
St. Luke's Lifestyle Medicine	\$0
Oncology office visits	\$0
Outpatient diagnostic radiology services (CT, MRI, PET, nuclear, diagnostic mammogram)	\$0 - \$300
Skilled nursing facility	\$0 (1-20 days) / \$221 (21-100 days)
Medicare-covered chiropractic visits	\$15
Occupational, physical or speech therapy	\$20
Acupuncture visits	\$30
Foot care office visits	\$30
Urgent care	\$30
Ambulance (ground or air)	\$295
Worldwide emergency care	\$130

SUPPLEMENTAL BENEFITS	YOU PAY
Preventive dental care (including routine cleanings and periodontal maintenance)	\$0
Routine vision care	\$0
Routine hearing care	\$0

PART D PRESCRIPTION DRUGS	YOU PAY
Many immunizations and vaccines	\$0
Tier 1 Preferred Generic (1-30 day)	\$0
Tier 2 Generic (1-30 day)	\$5
Tier 3 Preferred Brand (1-30 day)	25% coinsurance
Tier 4 Nonpreferred Brand (1-30 day)	35% coinsurance
Tier 5 Specialty (1-30 day)	30% coinsurance
Insulin (Tier 3 & 4)	100-day fill for 60-day cost

This is a high level description of common services. For a complete description of what your plan covers, see the Summary of Benefits (SB) or Evidence of Coverage (EOC) on our website.

St. Luke's Advantage Rx 02

Blaine, Valley Counties

HMO

\$142 PREMIUM

MEDICAL BENEFITS	YOU PAY
Monthly premium	\$142
Medical deductible	\$500
Annual maximum out of pocket	\$6,950
Annual wellness exam	\$0
Primary care visits	\$0
Preventive care screenings	\$0
Preventive care immunizations	\$0
St. Luke's On-Demand Virtual Care	\$0
Specialist office visits	\$30
Mental health office visits	\$0
Outpatient procedures, tests and lab services	\$0
OBGYN office visits	\$0
St. Luke's Lifestyle Medicine	\$0
Oncology office visits	\$0
Outpatient diagnostic radiology services (CT, MRI, PET, nuclear, diagnostic mammogram)	\$0 - \$300
Skilled nursing facility	\$0 (1-20 days) / \$221 (21-100 days)
Medicare-covered chiropractic visits	\$15
Occupational, physical or speech therapy	\$20
Acupuncture visits	\$30
Foot care office visits	\$30
Urgent care	\$30
Ambulance (ground or air)	\$295
Worldwide emergency care	\$130

SUPPLEMENTAL BENEFITS	YOU PAY
Preventive dental care (including routine cleanings and periodontal maintenance)	\$0
Routine vision care	\$0
Routine hearing care	\$0

PART D PRESCRIPTION DRUGS	YOU PAY
Many immunizations and vaccines	\$0
Tier 1 Preferred Generic (1-30 day)	\$0
Tier 2 Generic (1-30 day)	\$5
Tier 3 Preferred Brand (1-30 day)	25% coinsurance
Tier 4 Nonpreferred Brand (1-30 day)	35% coinsurance
Tier 5 Specialty (1-30 day)	30% coinsurance
Insulin (Tier 3 & 4)	100-day fill for 60-day cost

This is a high level description of common services. For a complete description of what your plan covers, see the Summary of Benefits (SB) or Evidence of Coverage (EOC) on our website.

St. Luke's Advantage Rx 03

Jerome, Twin Falls Counties

HMO

\$107 PREMIUM

MEDICAL BENEFITS	YOU PAY
Monthly premium	\$107
Medical deductible	\$250
Annual maximum out of pocket	\$5,950
Annual wellness exam	\$0
Primary care visits	\$0
Preventive care screenings	\$0
Preventive care immunizations	\$0
St. Luke's On-Demand Virtual Care	\$0
Specialist office visits	\$30
Mental health office visits	\$0
Outpatient procedures, tests and lab services	\$0
OBGYN office visits	\$0
St. Luke's Lifestyle Medicine	\$0
Oncology office visits	\$0
Outpatient diagnostic radiology services (CT, MRI, PET, nuclear, diagnostic mammogram)	\$0 - \$300
Skilled nursing facility	\$0 (1-20 days) / \$221 (21-100 days)
Medicare-covered chiropractic visits	\$15
Occupational, physical or speech therapy	\$20
Acupuncture visits	\$30
Foot care office visits	\$30
Urgent care	\$30
Ambulance (ground or air)	\$295
Worldwide emergency care	\$130

SUPPLEMENTAL BENEFITS	YOU PAY
Preventive dental care (including routine cleanings and periodontal maintenance)	\$0
Routine vision care	\$0
Routine hearing care	\$0

PART D PRESCRIPTION DRUGS	YOU PAY
Many immunizations and vaccines	\$0
Tier 1 Preferred Generic (1-30 day)	\$0
Tier 2 Generic (1-30 day)	\$5
Tier 3 Preferred Brand (1-30 day)	25% coinsurance
Tier 4 Nonpreferred Brand (1-30 day)	35% coinsurance
Tier 5 Specialty (1-30 day)	30% coinsurance
Insulin (Tier 3 & 4)	100-day fill for 60-day cost

This is a high level description of common services. For a complete description of what your plan covers, see the Summary of Benefits (SB) or Evidence of Coverage (EOC) on our website.

Ready to enroll?

Throughout the year, there are a handful of times when **you can enroll or make changes** to your Medicare coverage. Here's a simple guide to help you understand your options.

ENROLLMENT WINDOW	WHAT YOU NEED TO DO
Initial Enrollment Period Usually around your 65 th birthday. This includes: • Three months before your birthday • Your birthday month • Three months after your birthday	This is when you enroll in Original Medicare and, if you want it, choose drug coverage or a Medicare Advantage plan. Signing up on time here is the simplest way to avoid late enrollment penalties. In some cases, such as if you have a disability, you can enroll earlier.
Annual Enrollment Period October 15 to December 7	This is the yearly window when anyone with Medicare can make changes: join a Medicare Advantage plan, switch plans, move between Original Medicare and Medicare Advantage or add or change drug coverage. Any change you make takes effect January 1.
Medicare Advantage Open Enrollment Period January 1 to March 31	If you are already in a Medicare Advantage plan, you can switch to a different Medicare Advantage plan once or move back to Original Medicare. This window is only for people already in a Medicare Advantage plan – it is not a chance for everyone to make changes.
Special Enrollment Period Must have a qualifying life change.	Certain life events, such as moving, losing other coverage or other qualifying changes, can open a window outside the usual dates. Timing and rules depend on the situation.

For more information about enrollment options, visit [medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (except for some federal holidays). TTY users call 1-877-486-2048.

Have questions? We've got answers!

Website

medicare.stlukeshealthplan.org

Customer service

833-840-1214 (TTY users call 711)

For extra assistance, all language services and auxiliary aids are available at no cost.

Hours of operation:

October 1 to March 31: seven days a week from 8 a.m. to 8 p.m. (MT)

April 1 to September 30: Monday to Friday, 8 a.m. to 8 p.m. (MT)

Your local broker

Get help from an independent insurance broker who can walk you through your options and help you enroll.

For a complete description of what your plan covers, see the plan's Summary of Benefits (SB) or Evidence of Coverage (EOC) on our website: **medicare.stlukeshealthplan.org**. Limitations, copays, prior authorizations and restrictions may apply.

Except in emergency or urgent situations, the plan does not cover services by out-of-network providers. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Refer to your EOC for more information, including the cost-sharing that applies to out-of-network services.

St. Luke's Advantage Rx (HMO) is a Medicare Advantage plan with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in St. Luke's Advantage Rx (HMO) depends on contract renewal. Benefits, premiums and cost sharing may vary by plan and county. By reviewing this brochure, you are not required to enroll.

St Luke's

HEALTH PLAN