2026 Small Group Plans

St Luke's		BRONZE		BRONZE HDHP		SILVER 3500		SILVER 5700		SILVER HDHP		SILVER 5500/750RX		GOLD		GOLD 1200/RX400	
+ Health Plan		In-network	Out-of- network	In-network	Out-of- network	In-network	Out-of- network	In-network	Out-of- network	In-network	Out-of- network	In-network	Out-of- network	In-network	Out-of- network	In-network	Out-of- network
Deductible	Individual	\$7,000	\$14,000	\$7,500	\$15,000	\$3,500	\$7,000	\$5,700	\$11,400	\$4,000	\$8,000	\$5,500 Medical/ \$750 Rx	\$11,000	\$1,800	\$3,600	\$1,200 Medical/ \$400 Rx	\$2,400
	Family	\$14,000	\$28,000	\$15,000	\$30,000	\$7,000	\$14,000	\$11,400	\$22,800	\$8,000	\$16,000	\$11,000 Medical/ \$1,500 Rx	\$22,000	\$3,600	\$7,200	\$2,400 Medical/ \$800 Rx	\$4,800
Annual out- of-pocket maximum	Individual	\$10,150	\$20,300	\$8,000	\$16,000	\$9,800	\$19,600	\$9,200	\$18,400	\$6,500	\$13,000	\$9,500	\$19,000	\$7,200	\$14,400	\$9,500	\$19,000
	Family	\$20,300	\$40,600	\$16,000	\$32,000	\$19,600	\$39,200	\$18,400	\$36,800	\$13,000	\$26,000	\$19,000	\$38,000	\$14,400	\$28,800	\$19,000	\$38,000
Preventive care services		\$0	60% after deductible	\$0		\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible
Primary care provider office visit		\$0		\$0 after deductible	60% after deductible	\$0		\$0		\$0 after deductible		\$0		\$0		\$0	
Professional maternity services		\$0		\$0 after deductible		\$0		\$0		\$0 after deductible		\$0		\$0		\$0	
Professional mental health office visit		\$0		\$0 after deductible		\$0		\$0		\$0 after deductible		\$0		\$0		\$0	
Medical eye exams		\$0		\$0 after deductible		\$0		\$0		\$0 after deductible		\$0		\$0		\$0	
Professional oncology office visit		\$140		50% after deductible		\$0		\$0		\$0 after deductible		\$0		\$0		\$0	
St. Luke's On-Demand virtual care		\$0	Out-of- network services not available	\$0	Out-of- network services not available	\$0	Out-of- network services not available	\$0	Out-of- network services not available	\$0	Out-of- network services not available	\$0	Out-of- network services not available	\$0	Out-of- network services not available	\$0	Out-of- network services not available
Urgent care		\$75	60% after deductible	50% after deductible	60% after deductible	\$40	60% after deductible	\$40	60% after deductible	40% after deductible	60% after deductible	\$40	60% after deductible	\$30	60% after deductible	\$30	60% after deductible
Emergency rooms		50% after deductible		50% after deductible		40% after deductible		40% after deductible		40% after deductible		40% after deductible		10% after deductible		10% after deductible	
Ambulatory services		50% after deductible		50% after deductible		40% after deductible		40% after deductible		40% after deductible		40% after deductible		10% after deductible		10% after deductible	
Hospital services		50% after deductible			60% after deductible	40% after deductible		40% after deductible	60% after deductible			40% after deductible	60% after deductible	10% after deductible		10% after deductible	
Specialist office visit		\$140				\$40		\$40				\$40		\$30		\$30	
Diagnostic X-ray and lab services		50% after deductible	60% after deductible	50% after deductible		\$80	60% after deductible	40% after deductible \$30 \$40		40% after deductible	60% after deductible	\$80		\$40	60% after deductible	\$40	60% after deductible
Physical, speech and occupational therapy		\$40				\$30						\$30		\$25		\$25	
Chiropractic care		\$40				\$40						\$40		\$40		\$40	
Prescription drugs (30-day supply)	Affordable Care Act (ACA)preventive drugs	\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug		\$0 per drug	
	Tier 1 (preferred generic)	\$25 per drug		50% after deductible		\$20 per drug		\$15 per drug		\$20 after deductible		\$30 per drug		\$10 per drug		\$20 per drug	
	Tier 2 (non-preferred generic)	\$35 per drug		50% after deductible		\$30 per drug		\$25 per drug		\$30 after deductible		\$45 per drug		\$20 per drug		\$35 per drug	
	Tier 3 (preferred brand)	35% after deductible		50% after deductible		35% after deductible		35% after deductible		35% after deductible		35% after Rx deductible		35% after deductible		\$50 after Rx deductible	
	Tier 4 (non-preferred brand)	50% after deductible		50% after deductible		50% after deductible		50% after deductible		50% after deductible		50% after Rx deductible		50% after deductible		\$150 after Rx deductible	
	Tier 5 (preferred specialty)	40% after deductible		50% after deductible		40% after deductible		40% after deductible		40% after deductible		40% after Rx deductible		40% after deductible		\$100 after Rx deductible	