

# 2025 Small Group Plans



		BRONZE		SILVER 3300		SILVER 5700		SILVER HDHP		SILVER 5000/500RX		GOLD		GOLD 1000/200RX	
		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
<b>Deductible</b>	Individual	\$7,000	\$14,000	\$3,300	\$6,600	\$5,700	\$11,400	\$4,000	\$8,000	\$5,000 Medical/ \$500 Rx	\$10,000	\$1,800	\$3,600	\$1,000 Medical/ \$200 Rx	\$2,000
	Family	\$14,000	\$28,000	\$6,600	\$13,200	\$11,400	\$22,800	\$8,000	\$16,000	\$10,000 Medical/ \$1,000 Rx	\$20,000	\$3,600	\$7,200	\$2,000 Medical/ \$400 Rx	\$4,000
<b>Annual out-of-pocket maximum</b>	Individual	\$9,200	\$18,400	\$9,200	\$18,400	\$9,200	\$18,400	\$6,500	\$13,000	\$9,200	\$18,400	\$7,750	\$15,500	\$8,500	\$17,000
	Family	\$18,400	\$36,800	\$18,400	\$36,800	\$18,400	\$36,800	\$13,000	\$26,000	\$18,400	\$36,800	\$15,500	\$31,000	\$17,000	\$34,000
<b>Preventive care services</b>		\$0		\$0		\$0		\$0		\$0		\$0		\$0	
<b>Primary care physicians</b>		\$0		\$0		\$0		\$0 after deductible		\$0		\$0		\$0	
<b>Professional maternity services</b>		\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0 after deductible	60% after deductible	\$0	60% after deductible	\$0	60% after deductible	\$0	60% after deductible
<b>Outpatient professional mental health</b>		\$0													
<b>Medical eye exams</b>		\$0													
<b>Professional oncology</b>		\$140													
<b>St. Luke's On-Demand virtual care and other telehealth services</b>		\$0		Out-of-network services not available		\$0		Out-of-network services not available		\$0		Out-of-network services not available		\$0 after deductible	
<b>Urgent care</b>		\$140	60% after deductible	\$40	60% after deductible	\$40	60% after deductible	\$0 after deductible	60% after deductible	\$40	60% after deductible	\$30	60% after deductible	\$30	60% after deductible
<b>Emergency rooms</b>		50% after deductible		40% after deductible		40% after deductible		40% after deductible		40% after deductible		10% after deductible		10% after deductible	
<b>Ambulatory services</b>		50% after deductible		40% after deductible		40% after deductible		40% after deductible		40% after deductible		10% after deductible		10% after deductible	
<b>Hospital services</b>		50% after deductible	60% after deductible	40% after deductible	60% after deductible	40% after deductible	60% after deductible	40% after deductible	60% after deductible	40% after deductible	60% after deductible	10% after deductible	60% after deductible	10% after deductible	60% after deductible
<b>Specialist office visit</b>		\$140													
<b>Diagnostic X-ray and lab services</b>		\$150													
<b>Physical, speech and occupational therapy</b>		\$40													
<b>Chiropractic care</b>		\$40													
<b>Prescription drugs (30-day supply)</b>	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	
	Tier 1 (preferred generic)	\$30 per drug		\$20 per drug		\$0 per drug		\$0 after deductible		\$30 per drug		\$0 per drug		\$20 per drug	
	Tier 2 (non-preferred generic)	\$40 per drug		\$30 per drug		\$10 per drug		\$10 after deductible		\$45 per drug		\$10 per drug		\$35 per drug	
	Tier 3 (preferred brand)	35% 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 Rx deductible		50% after deductible		\$150 after Rx deductible	
	Tier 5 (preferred specialty)	40% after deductible		40% after deductible		40% after deductible		40% after deductible		40% after Rx deductible		40% after deductible		\$100 after Rx deductible	

All plans are subject to exclusions and limitations. A complete list of exclusions are included in plan policy documents and available at [stlukeshealthplan.org/documents](http://stlukeshealthplan.org/documents).