

Individual Gold (LCS)

2025 Benefits Outline of Coverage



Important: This is an Outline of Coverage only – please consult your Master Policy for additional details on Medical Benefit descriptions, Benefit Limits and Choosing a Provider.

| Annual Medical Deductible | In-Network | Out-of-Network |
|--|---|---|
| The total deductible you pay per plan year. | \$1,800 Individual \$3,600 Family | \$18,400 Individual \$36,800 Family |
| Annual Out-of-Pocket Maximum | In-Network | Out-of-Network |
| The combined total for your deductible(s), coinsurance, and copays per plan year. | \$7,750 Individual \$15,500 Family | \$92,000 Individual \$184,000 Family |
| When family coverage is elected, each individual will meet no more than the Individual Medical/Pharmacy Maximum Deductible amount, but the family will meet no more than the specified Family Medical/Pharmacy Maximum Deductible amount, regardless of family size. | | |

| Professional Services | | | |
|---|------------------------------------|---------------------------------------|--|
| Professional medical services including in-person, face-to-face office visits, and Telehealth office visits. For imaging, lab and diagnostic services see applicable section. | | | |
| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
| Office Visits | | | |
| Primary Care Provider (PCP) | \$0 | \$0 | 60% after Deductible |
| Obstetrics/Gynecology Provider (OBGYN) | \$0 | \$0 | 60% after Deductible |
| Oncology Provider | \$0 | \$0 | 60% after Deductible |
| Specialist Provider | \$0 | \$30 | 60% after Deductible |
| Chiropractic Care | \$0 | \$40 | 60% after Deductible |
| Other Visit Related Services | \$0 | 10% after Deductible | 60% after Deductible |
| Telehealth | | | |
| St. Luke's On-Demand Virtual Care | \$0 | \$0 | Out-of-Network Services Not Available |
| Telehealth Office Visit (other than St. Luke's On-Demand Care) | Aligns with Visit Type | Aligns with Visit Type | Aligns with Visit Type |
| Other Telehealth Services (Telephone Visits, E- visits, Remote Patient Monitoring, E-consults, Collaborative Care Services) | \$0 | \$0 | 60% after Deductible |
| St. Luke's Lifestyle Medicine | | | |
| Lifestyle Medicine Shared Medical Appointment (Specialist) | \$0 | \$30 | Out-of-Network Services Not Available |
| Intensive Lifestyle Medicine Program | \$0 | \$0 | Out-of-Network Services Not Available |
| Pivio – the Complete Health Improvement Program | \$0 | \$0 | Out-of-Network Services Not Available |

Preventive Care

Preventive care is provided by or under the supervision of your provider, and includes all services required by the Affordable Care Act, including but not limited to periodic exams and preventive screenings, immunizations, mammograms, colonoscopies, preventive medication, pap test and other preventive care. Preventive care does not include diagnostic treatment, lab, x-ray, follow-up care, or maintenance care of existing or chronic disease.

| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
|-----------------|------------------------------------|---------------------------------------|--|
| Preventive Care | \$0 | \$0 | 60% after Deductible |

Urgent and Emergent Care

Emergency Department visits (including pre-stabilization, post-stabilization, certain ancillary services) and Urgent Care visits to evaluate an urgent medical condition are covered at In-Network and Out-of-Network facilities. For imaging, lab and diagnostic services performed in the Emergency Room see applicable section.

| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
|-------------------|------------------------------------|---------------------------------------|--|
| Urgent Care Visit | \$0 | \$30 | 60% after Deductible |
| Emergency Room | \$0 | 10% after Deductible | 10% after Deductible |
| Ambulance | \$0 | 10% after Deductible | 10% after Deductible |

Inpatient and Outpatient Hospital Services

Covered inpatient care includes room and board, operating room and anesthesia, radiology, lab, and pharmacy services furnished by and used while in the hospital. Covered outpatient care includes outpatient surgery, procedures and services, operating room and anesthesia, radiology, lab, and pharmacy services furnished by and used while at a hospital or ambulatory surgical center. Prior authorization required for inpatient and certain outpatient services.

| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
|--|------------------------------------|---------------------------------------|--|
| Outpatient Hospital and Ambulatory Surgical Centers | \$0 | 10% after Deductible | 60% after Deductible |
| Inpatient Hospital | \$0 | 10% after Deductible | 60% after Deductible |
| Medical/Surgical Professional (Physician, Surgeon Assistant, Hospitalist, Anesthesiologist, Radiologist) | \$0 | 10% after Deductible | 60% after Deductible |

Maternity and Newborn Care Services

Services related to pregnancy, childbirth and complications of pregnancy are covered.

| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
|--|------------------------------------|---------------------------------------|--|
| Inpatient/Outpatient Facility Services | \$0 | 10% after Deductible | 60% after Deductible |
| Physician/Provider Services (Global) | \$0 | \$0 | 60% after Deductible |

Mental Health Care

Mental health care supports emotional, psychological, and social wellbeing. Prior authorization required for inpatient, residential and partial hospitalization.

| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
|--|------------------------------------|---------------------------------------|--|
| Mental Health Office Visit | \$0 | \$0 | 60% after Deductible |
| Inpatient Care (Chemical Dependency Rehabilitation, Inpatient Psychiatric, Residential Treatment Programs) | \$0 | 10% after Deductible | 60% after Deductible |
| Outpatient Facility (Intensive Outpatient Programs, Partial Hospitalization Programs) | \$0 | 10% after Deductible | 60% after Deductible |

| Diagnostic Services | | | |
|---|---|--|---|
| Laboratory and radiology services are covered for diagnostic purposes when medically necessary and ordered by a qualified health care provider. | | | |
| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
| Advanced Diagnostic Imaging (MRIs, CTs, PET) | \$0 | \$150 after Deductible | 60% after Deductible |
| Diagnostic Laboratory | \$0 | \$40 | 60% after Deductible |
| Diagnostic Procedures (X-rays, EKGs, Ultrasounds) | \$0 | \$40 | 60% after Deductible |
| Infertility Diagnostic | \$0 | 10% after Deductible | 60% after Deductible |

| Rehabilitation Therapy | | | |
|--|---|--|---|
| Coverage for disabling conditions is provided through inpatient and outpatient rehabilitation therapy. The services are rendered to restore and significantly improve function that was previously present but lost due to acute injury or illness. Prior authorization required for inpatient services. | | | |
| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
| Inpatient Rehabilitation | \$0 | 10% after Deductible | 60% after Deductible |
| Skilled Nursing Facility | \$0 | 10% after Deductible | 60% after Deductible |
| Occupational, Physical and Speech Therapy | \$0 | \$25 | 60% after Deductible |
| Other Outpatient Rehabilitation Therapy (including Cardiac, Pulmonary, Respiratory, PAD) | \$0 | \$25 | 60% after Deductible |

| Durable Medical Equipment (DME) | | | |
|--|---|--|---|
| DME is medical equipment that can withstand repeated use, is not disposable, is used for a medically therapeutic purpose, is generally not useful in the absence of sickness or injury and is appropriate for use in the home. Prior authorization is required for certain DME | | | |
| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
| Breast Pumps | \$0 | \$0 | 60% after Deductible |
| Wigs | \$0 | \$0 | 60% after Deductible |
| Other Medical Equipment and Supplies | \$0 | 10% after Deductible | 60% after Deductible |

| Vision Care | | | |
|--|---|--|---|
| Vision care is the care and treatment of eyes, eyesight conditions, and vision. | | | |
| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
| Preventive Eye Exam for Pediatric (ages 18 and younger); one per year | \$0 | \$0 | 60% after Deductible |
| Preventive Eye Exam for Adults (ages 19 and older) eye exams | Not Covered | Not Covered | Not Covered |
| Medically Necessary Eye Exams (all ages) | \$0 | \$0 | 60% after Deductible |
| Vision Hardware (limit one pair of lenses and frames or one pair of contacts per calendar year) | | | |
| Pediatric (ages 18 and younger) | \$0 | 10% after Deductible | 60% after Deductible |

| Other Services | | | |
|--|---|--|---|
| | Indian Health Care Provider (IHCP) | What you pay for in-network services* | What you pay for out-of-network services |
| Allergy Testing and Injections | \$0 | 10% after Deductible | 60% after Deductible |
| Diabetes Education | \$0 | \$0 | 60% after Deductible |
| Hearing Aids <i>(Hearing aids are covered for dependent children aged 25 and younger only.)</i> | \$0 | 10% after Deductible | 60% after Deductible |
| Home Health | \$0 | 10% after Deductible | 60% after Deductible |
| Hospice Care | \$0 | \$0 | 60% after Deductible |
| Nutritional Counseling | \$0 | \$0 | 60% after Deductible |
| Pediatric Dental Care**** | Not Covered | Not Covered | Not Covered |
| All Other Covered Services | \$0 | 10% after Deductible | 60% after Deductible |

| Pharmacy Benefit Services | | |
|--|---|--|
| | Indian Health Care Provider (IHCP) | What you pay for in-network services* |
| Retail (1 to 30 Day Supply) | | |
| Affordable Care Act (ACA) Preventive Drugs | \$0 | \$0 |
| Tier 1 (Preferred Generics) | \$0 | \$0 |
| Tier 2 (Non-preferred Generics) | \$0 | \$10 |
| Tier 3 (Preferred Brand) | \$0 | 35% after Deductible |
| Tier 4 (Non-preferred Brand) | \$0 | 50% after Deductible |
| Tier 5 (Specialty) | \$0 | 40% after Deductible |
| Mail Order (31 to 100 Day Supply) | | |
| Affordable Care Act (ACA) Preventive Drugs | \$0 | \$0 |
| Tier 1 (Preferred Generics) | \$0 | \$0 |
| Tier 2 (Non-preferred Generics) | \$0 | \$20 |
| Tier 3 (Preferred Brand) | \$0 | 30% after Deductible |
| Tier 4 (Non-preferred Brand) | \$0 | 45% after Deductible |

Footnotes

1. In-network benefits apply for services rendered through St. Luke's Health Partners in the defined service area, when traveling or using care outside of the service area utilize the applicable First Choice Health or First Health networks. To determine if your provider is in network go to stlukeshealthplan.org/find-a-doctor.
2. Under the Smart Co-pay program, the manufacturer will pay all or a portion of a member's Copayment or Coinsurance through the manufacturer's assistance program. When manufacturer assistance is available on select medications, a Member's Copayment or Coinsurance amount may reflect up to the maximum value of any manufacturer assistance. The amount paid by the manufacturer does not apply towards the Member's outstanding Deductible or Out-of-Pocket Maximum. St. Luke's Health Plan will help coordinate these assistance programs for you.
3. All out-of-network services are subject to deductible unless otherwise noted.
4. This Individual Policy does not include coverage for pediatric dental care, which is considered an essential health benefit under the Affordable Care Act. Pediatric dental care is available in the market and can be purchased as a stand-alone product. Please contact your insurance agent, a stand-alone dental insurance provider or Your Health Idaho if you wish to purchase a stand-alone dental care product.