

CHRISTUS Silver Essential 94 (\$0 Deductible, \$0 PCP, \$0 Generic Rx, \$0 Virtual Urgent Care) - HMO

Because you qualify for a Cost Sharing Reduction (CSR), [Silver plans](#) like this one are an especially good value.

- 
- ✓ Cheaper doctor visits
 - ✓ Cheaper hospital visits
 - ✓ Cheaper prescriptions
 - ✓ Lower deductibles
 - ✓ Lower out-of-pocket max



Plan costs

Click the down arrow to learn more about each of these.

| | | |
|--------------------------|--|-----------------------------------|
| Monthly premium | \$0.00 per month <small>was \$1,010.99</small> | ▼ |
| Deductible (Health + Rx) | \$0 per person | \$0 per family \$0 |
| Out-of-pocket max | \$1,300 per person | \$2,600 per family \$2,600 |

| | | |
|--------------|-----|---|
| Network type | HMO | ▼ |
|--------------|-----|---|

| | | |
|------------|--------|---|
| Metal tier | Silver | ▼ |
|------------|--------|---|

| | | |
|----------------|---|---|
| Overall rating | 3 | ▼ |
|----------------|---|---|

| | | |
|--------------------|---|---|
| Official documents | Summary of benefits and coverages (PDF) Drug formulary Provider list Plan brochure | ▼ |
|--------------------|---|---|



Doctor visits

This applies to doctor visits when you have a condition or symptom. For preventive care visits, such as annual checkups, visits are free.

Tier Selector

In network



| | Before deductible is met | After deductible is met |
|------------------------------|---------------------------------|--------------------------------|
| Primary care visit | No charge | No charge |
| Specialist visit | No charge | No charge |
| Preventive care visit | No charge | No charge |

Prescription drugs

Prescription coverage is based on which category a drug falls into. To see how this plan categorizes prescriptions, browse its [drug formulary](#). Note that prior authorization may be required for some prescriptions. Some plans may have a separate Rx deductible. Please confirm details in the [Summary of Benefits and Coverages](#).

Tier Selector

In network ▼

| | Before deductible is met | After deductible is met |
|----------------------------|---------------------------------|--------------------------------|
| Generic | No charge | No charge |
| Brand | \$20 | \$20 |
| Non-preferred Brand | \$80 | \$80 |
| Specialty | \$350 | \$350 |

Labs & imaging

These are tests your doctor may run when diagnosing a condition.

Tier Selector

In network ▼

| | Before deductible is met | After deductible is met |
|-----------------------------|---------------------------------|--------------------------------|
| X-rays | \$35 | \$35 |
| Imaging (CT/PET/MRI) | \$400 | \$400 |

Blood work

\$35

\$35



Hospital & emergency

To see which hospitals, ERs, and Urgent Care centers are part of this plan's network, browse the [provider list](#).

Tier Selector

In network



Before deductible is met

After deductible is met

Urgent care

No charge

No
charge

Emergency room

\$950

\$950

Ambulance

25%

25%

Hospital stay (facility)

\$950 per stay

\$950
per
stay

Hospital stay (physician)

No charge

No
charge

Outpatient procedure (facility)

25%

25%

Outpatient procedure (physician)

25%

25%

Physical rehabilitation

No charge

No
charge



Mental health & substance abuse

All plans cover behavioral health treatment (such as psychotherapy or counseling), mental and behavioral health inpatient services, and substance use treatment.

Tier Selector

In network



Before deductible is met

After deductible is met

Outpatient services

No charge

No

| | | |
|----------------------------------|----------------|----------------------|
| Psychiatric hospital stay | \$950 per stay | \$950 per stay |
|----------------------------------|----------------|----------------------|



Pregnancy & birth

Every plan covers services provided before and after your child is born.

Tier Selector

In network



Before deductible is met

After deductible is met

| | | |
|-----------------------|-----------|--------------|
| Well baby care | No charge | No charge |
|-----------------------|-----------|--------------|

| | | |
|---------------------------------------|-------|-------|
| Labor, delivery, hospital stay | \$950 | \$950 |
|---------------------------------------|-------|-------|



Free preventive care

Every plan includes over 74 preventive care services that are completely free on day one. These services keep you healthy before you become sick, including routine check-ups, counseling, screenings, and immunizations.

Adults

Women

Children

Abdominal aortic aneurysm one-time screening



Alcohol misuse screening and counseling



Aspirin use



Blood pressure screening



Cholesterol screening



Colorectal cancer screening



Depression screening



Diabetes screening



Diet counseling



Falls prevention



Hepatitis B screening



Hepatitis C screening



HIV screening



Immunization vaccines

Lung cancer screening

Obesity screening and counseling

Sexually transmitted infection (STI) prevention counseling

Statin preventive medication

Syphilis screening

Tobacco Use counseling

Tuberculosis screening



Estimated all-in costs

We estimate that your **total** annual out-of-pocket costs will be \$55, based on:

- This **plan's** monthly premium costs x 12 months
- Your healthcare usage estimate of **Medium** applied to this plan's deductible and copayments.



This plan has the **lowest** annual out-of-pocket estimate of all 64 plans available to you.

Estimate breakdown

This **does not limit** what you can use — it's just an estimate of what you might use.

| | | |
|-------------------------------|------------------|---------------|
| 12 | Monthly premiums | \$0 |
| 4 | Doctor visits | \$0 |
| 1 | Labs or tests | \$35 |
| 9 | Prescriptions | \$20 |
| Annual estimate | | \$55 |
| Monthly estimate (on average) | | \$5 per month |