

# Alluvion Health Plan Summary

Year	Health Insurance	Prepared By
2024-2025	Lucent Health (First Choice Health Network)	Alluvion Health

Alluvion Health is excited to continue partnering with Great Falls Public Schools and Lucent Health to offer GFPS health plan members a comprehensive health benefit plan for the 2024-2025 school year. To help you better understand the benefit available to you, we have outlined services that are waived through Alluvion Health.

Alluvion Health Services available at no out-of-pocket expense to GFPS plan members:

MEDICAL SERVICE	MEMBER CO-PAY/COINSURANCE
Adult and children's primary, acute, comprehensive and preventative care	Waived, Plan pays 100%
Annual physicals, screenings, immunizations and exams	Waived, Plan pays 100%
Management of chronic illnesses such as diabetes, depression & high blood pressure	Waived, Plan pays 100%
Examples of in-house labs, not sent to outside organizations include RSV, flu, strep, blood hemoglobin, hemoglobin A1c, finger stick glucose and urine dip	Waived, Plan pays 100%
Referral(s) to specialists (cost sharing may apply to specialist services)	Waived, Plan pays 100%
Cardiology services	Waived, Plan pays 100%
Pediatric exams	Waived, Plan pays 100%
BEHAVIORAL HEALTH SERVICES	MEMBER CO-PAY COINSURANCE
Individual counselling, crisis management and brief therapy	Waived, Plan pays 100%
Substance use disorder therapy	Waived, Plan pays 100%
Referral(s) to community resources	Waived, Plan pays 100%

**ALL MEDICAL AND BEHAVIORAL HEALTH SERVICES PROVIDED BY ALLUVION HEALTH TO GFPS HEALTH PLAN MEMBERS WILL HAVE ZERO CO-PAY/COINSURANCE AND WILL NOT BE APPLIED TO PARTICIPANT'S DEDUCTIBLE.**

This means the participant will have no out of pocket cost for services provided by Alluvion Health. The member will receive an Explanation of Benefits (EOB) from Lucent Health; it is important to note that this is not a bill.

**SERVICES PROVIDED FROM OUTSIDE ORGANIZATIONS MAY INCUR CO-PAYS OR MAY BE APPLIED TO DEDUCTIBLES.**

Examples would include labs that are sent to an outside organization such as lab panels, PAP specimens, biopsies, urine drug screens, urine cultures, confirmatory cultures for rapid testing, stool testing, advanced imaging, etc.

Participants should check with their provider on whether their labs will be sent to an outside organization.

If you are referred to a provider outside of Alluvion Health, then your health plan's cost sharing provisions apply to those non-Alluvion services.

Alluvion Health Services are available at no out-of-pocket expense to GFPS plan members for COVERED SERVICES outlined in the Plan Document only.