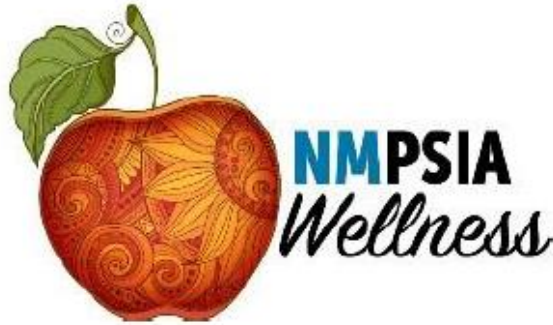




**New Mexico
Public Schools
Insurance
Authority**



1/1/2021

**Zero & Low-Cost
Benefit Plan Options
and
Medical Plan
Side-by-Side
Comparison Chart**

EMPLOYEE BENEFITS COST EFFECTIVE HEALTH RESOURCES

Cost Effective Benefits and Access to Care *(Find details in your Program Guide or benefit carrier websites.)*

No Cost Basic Life Insurance Coverage for the Employee

No Cost Services Provided by all the Medical Plans

- **24/7 Nurseline** a toll-free number for covered members to access a registered nurse (RN) answering health questions or concerns to help you decide whether to make an appointment with a doctor, visit Urgent Care or Emergency Room
- **Email access to your providers** by creating an account with your selected carrier to communicate with your care team, request medical advice, prescription renewals or schedule office or telephone visit.
- ***Telehealth** for non-emergency medical and behavioral health needs.
- **In-Network Provider Care for High Option, Low Option and EPO Option** for:
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings.

No Cost Services Provided by the Prescription Drug Benefit

Preventive Products under the Patient Protection & Affordable Care Act

- **Diabetic supplies**, Generic & preferred-brand insulin via retail or home delivery pharmacy
- **Immunizations** administered by certified pharmacists

No Cost Services Provided by the Dental Plans

In-Network Provider Care for High Option

Routine/Preventive Services Routine Oral Exams (twice every 12 months), Routine Cleanings (twice every 12 months), Periodontal Cleanings (twice every 12 months), X-rays -complete mouth (once every 5 years); bitewings (twice every 12 months through age 13, once every 12 months thereafter), Sealants (through age 15) permanent first and second molars only, Emergency Treatment for Relief of Pain, Fluoride Treatment (twice every 12 months through age 19)

Low Cost Services Provided by the Vision Plan

In-Network Provider Care

Eye Examination every 12 months, covered in full after a \$10 copayment, Spectacle Lenses every 12 months for standard single-vision, lined bifocal, or trifocal lenses after a \$15 copayment, Frames every 24 months with \$0 or low-cost options, Contact Lenses in lieu of eye glasses with \$0 or low-cost options.

Accessing Wellness Resources and Opportunities

No Cost Services Provided by all the Benefit Plans *(Learn more at nmpsia.com Wellness)*

- Behavioral Health Programs
- Carrier Customized Web Portals for access to health and wellness tools
- Chronic Condition Management for asthma, chronic obstructive pulmonary disease, congestive heart failure, coronary artery disease, depression, diabetes, low back pain
- Health Coaching and Consulting to create your own customized wellness plan
- Incentive and Reward Programs
- Lifestyle Management Programs for weight loss, tobacco cessation, lower risks of heart disease, stroke or diabetes
- Mindfulness Based Stress Reduction Programs
- Monthly Communication and Topics
- Self-Directed Courses and Self-Help Tools

**No Cost Telehealth virtual video visits available 24/7 via your medical carrier website link access.*



