



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage including your plan's Plan document, visit www.bcbsnm.com or call toll-free 1-888-966-7742. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call BCBS of NM toll-free at 1-888-966-7742 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	In-network Preferred Providers per calendar year: \$750/individual; \$1,500/family. Non-Preferred Providers per calendar year: \$1,500/individual; \$3,000/family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u>?	Yes. Preventive care, outpatient <u>prescription drugs</u> , emergency room, ambulance transport, dental and the following services performed by <u>in-network preferred providers</u> : office visits, outpatient x-ray or lab tests, imaging, vision, telehealth, allergy shots, insulin pump supplies, acupuncture, spinal manipulation, cardiac rehab, pulmonary rehab, <u>urgent care</u> facility, chemotherapy, radiation therapy, hospice, and tobacco counseling are covered before you meet your <u>deductible</u>.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this plan covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$50/individual, \$150/family per year for either the High Option or Low Option Dental <u>plans</u> . There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	In-network Preferred Provider per calendar year: \$4,100/person; \$8,200/family. Non-Preferred Provider per calendar year: \$9,500/person; \$19,000/family. The <u>out-of-pocket limit</u> on outpatient drugs is the most you pay for covered generic, preferred brand, non-preferred brand & essential health benefit <u>specialty drugs</u> from <u>in-network</u> retail & mail order locations per calendar year and is \$3,000/person; \$6,000/family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	For the Medical Plan: <u>Premiums</u> , <u>balance billing</u> charges, health care this <u>plan</u> doesn't cover, a penalty for failure to obtain <u>preauthorization</u> , outpatient retail/mail order drug expenses (which have a separate <u>out-of-pocket limit</u>), certain non-essential specialty pharmacy drugs, and <u>out-of-network deductibles</u> , <u>copayments</u> and <u>coinsurance</u> except an ER visit in cases of an emergency. Outpatient retail/mail order <u>prescription (Rx) drug</u> expenses accumulate to a separate Rx <u>out-of-pocket limit</u> .	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. For a list of in-network Preferred <u>providers</u> within the state of New Mexico through New Mexico Blue Cross and Blue Shield, see www.bcbsnm.com or call toll free at 1-888-966-7742. For a list of BlueCard Access <u>providers</u> outside of the state of New Mexico, call toll-free 1-800-810-2583.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Preferred Provider</u> (You will pay the least)	<u>Out-of-Network Non-Preferred Provider</u> (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copayment/visit. <u>Deductible</u> does not apply.	40% coinsurance.	<u>In-network</u> telehealth video visits: No charge. <u>Deductible</u> does not apply. 20% coinsurance after <u>deductible</u> for <u>in-network</u> office surgery including casts, splints and dressings.
	<u>Specialist</u> visit	\$50 copayment/visit. <u>Deductible</u> does not apply.	40% coinsurance.	20% coinsurance after <u>deductible</u> for <u>in-network</u> office surgery including casts, splints and dressings.
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	40% coinsurance. <u>Deductible</u> does not apply.	<u>Plan</u> covers <u>preventive services</u> and supplies required by the Health Reform law. Details at: https://www.healthcare.gov/what-are-my-preventive-care-benefits/ . Age and frequency guidelines apply to covered <u>preventive care</u> . You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Preferred Provider</u> (You will pay the least)	<u>Out-of-Network Non-Preferred Provider</u> (You will pay the most)	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	<u>Deductible</u> does not apply. Office/freestanding test: You pay the lesser of \$30 copayment per day or the Plan's <u>allowed amount</u> and no charge for the test interpretation fee. Outpatient hospital test: You pay the lesser of \$60 copayment per day or the Plan's <u>allowed amount</u> and no charge for the test interpretation fee.	40% coinsurance.	Coumadin lab (Prothrombin time test): \$10 copayment/test in-network.
	Imaging (CT/PET scans, MRIs)	You pay the lesser of \$600 copayment per day or 20% of the Plan's <u>allowed amount</u> and no charge for the test interpretation fee. <u>Deductible</u> does not apply.	40% coinsurance.	<u>Preauthorization</u> of imaging tests is required to avoid a financial penalty.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at Express Scripts at www.express-scripts.com or call 1-800-498-4904.	Generic drugs	Retail Pharmacy for 30-day supply: \$10 copayment/prescription. Mail Order for 90-day supply: \$22 copayment/prescription. <u>Deductible</u> does not apply. No charge for FDA-approved generic contraceptives.	You pay 100%. <u>Plan</u> reimburses no more than it would have paid had you used an <u>In-Network Retail pharmacy.</u> <u>Deductible</u> does not apply.	More information about <u>prescription drug coverage</u> is available at Express Scripts at www.express-scripts.com or call 1-800-498-4904. <ul style="list-style-type: none"> No coverage for prescription medication that has an over-the-counter (OTC) equivalent (unless mandated by law to be covered). If you purchase a brand drug when generic drug is available, you pay the brand drug <u>cost-sharing</u> plus the difference in cost between the brand drug and the generic drug. If the cost of the drug is less than the <u>copayment</u>, you pay just the drug cost. Some prescriptions are subject to <u>preauthorization</u>, quantity limits or step therapy requirements. Retail and Mail order drugs accumulate to the Outpatient Drug <u>Out-of-Pocket Limit</u> noted on page 1.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Preferred Provider</u> (You will pay the least)	<u>Out-of-Network Non-Preferred Provider</u> (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.express-scripts.com or call 1-800-498-4904.</p>	Preferred brand drugs	<p>Retail Pharmacy for 30-day supply: 30% coinsurance with minimum \$30 & maximum \$60 per prescription; Mail Order for 90-day supply: \$60 copayment/prescription. <u>Deductible</u> does not apply. No charge for FDA-approved brand name contraceptives if a generic is medically inappropriate.</p>	<p>You pay 100%. <u>Plan</u> reimburses no more than it would have paid had you used an <u>In-Network Retail pharmacy</u>. <u>Deductible</u> does not apply.</p>	<ul style="list-style-type: none"> No coverage for prescription medication that has an over-the-counter (OTC) equivalent (unless mandated by law to be covered). If you purchase a brand drug when generic drug is available, you pay the brand drug <u>cost-sharing</u> plus the difference in cost between the brand drug and the generic drug. If the cost of the drug is less than the <u>copayment</u>, you pay just the drug cost. Some prescriptions are subject to <u>preauthorization</u>, quantity limits or step therapy requirements. Retail and Mail order drugs accumulate to the Outpatient Drug <u>Out-of-Pocket Limit</u> noted on page 1.
	Non-preferred brand drugs	<p>Retail Pharmacy for 30-day supply: 70% coinsurance; Mail Order for 90-day supply: 70% coinsurance. <u>Deductible</u> does not apply.</p>	<p>You pay 100%. <u>Plan</u> reimburses no more than it would have paid had you used an <u>In-Network Retail pharmacy</u>. <u>Deductible</u> does not apply.</p>	
	<u>Specialty drugs</u>	<p>For up to a 30-day supply, you pay a \$55 copayment/prescription (for generic), \$80 copayment/prescription (for preferred) and \$130 copayment/prescription (for non-preferred). <u>Deductible</u> does not apply. If enrolled in the SaveOnSP <u>copayment</u> assistance program for certain <u>Specialty drugs</u>: No charge. To enroll, contact SaveOnSP at 1-800-683-1074.</p>	<p>You pay 100%. <u>Plan</u> reimburses no more than it would have paid had you used an <u>In-Network Retail pharmacy</u>. <u>Deductible</u> does not apply.</p>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance.	40% coinsurance.	<u>Preauthorization</u> of outpatient surgery is required to avoid a financial penalty.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Preferred Provider</u> (You will pay the least)	<u>Out-of-Network Non-Preferred Provider</u> (You will pay the most)	
	Physician/surgeon fees	20% coinsurance.	40% coinsurance.	<u>Preauthorization</u> of outpatient surgery is required to avoid a financial penalty.
If you need immediate medical attention	<u>Emergency room care</u>	\$450 copayment/visit. <u>Deductible</u> does not apply.	\$450 copayment/visit. <u>Deductible</u> does not apply.	Physician/ <u>provider's</u> professional fees may be billed separately.
	<u>Emergency medical transportation</u>	\$50 copayment per trip. <u>Deductible</u> does not apply.	\$50 copayment per trip. <u>Deductible</u> does not apply.	<u>Preauthorization</u> required for inter-facility ambulance transport to avoid a financial penalty. If approved, there is no charge.
	<u>Urgent care</u>	\$50 copayment/visit. <u>Deductible</u> does not apply.	40% coinsurance.	The <u>copayment</u> includes all services and supplies such as x-ray, lab and physician fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance.	40% coinsurance.	Elective hospital admission requires <u>preauthorization</u> to avoid a financial penalty. <u>Copayment</u> waived if re-admitted for same condition within 15 days of discharge.
	Physician/surgeon fees	20% coinsurance.	40% coinsurance.	Elective hospital admission requires <u>preauthorization</u> to avoid a financial penalty.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: No charge. Other Outpatient: No charge.	40% coinsurance.	This <u>Plan</u> opted out of compliance with Mental Health Parity Addictions Equity Act. Elective partial <u>hospitalization</u> , day treatment, hospital admission and residential treatment center admission requires <u>preauthorization</u> to avoid non-payment. <ul style="list-style-type: none"> <u>Plan</u> covers services related to the diagnosis and treatment of Autism Spectrum Disorder (ASD) regardless of age.
	Inpatient services	No charge.	40% coinsurance.	
If you are pregnant	Office visits	No charge for <u>preventive services</u> required by the Health Reform law related to prenatal care for all females. <u>Deductible</u> does not apply. For initial office visit, \$25 copayment/visit , <u>deductible</u> does not apply; thereafter, no charge.	40% coinsurance.	<u>Cost-sharing</u> does not apply for <u>preventive services</u> . There is no charge for services or treatment after initial office visit, including no charge for ultrasound, lab and diagnostic testing for <u>in-network</u> services.
	Childbirth delivery professional services	20% coinsurance.	40% coinsurance.	Ultrasound payable as a <u>diagnostic test</u> . <u>Preauthorization</u> required to avoid a financial penalty, if hospital stay is longer than 48 hours for vaginal delivery or 96 hours for C-section.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Preferred Provider</u> (You will pay the least)	<u>Out-of-Network Non-Preferred Provider</u> (You will pay the most)	
	Childbirth delivery facility services	20% coinsurance.	40% coinsurance.	<u>Preauthorization</u> required to avoid a financial penalty, if hospital stay is longer than 48 hours for vaginal delivery or 96 hours for C-section.
If you need help recovering or have other special health needs	<u>Home health care</u>	20% coinsurance.	40% coinsurance.	<u>Non-preferred provider</u> max benefit 120 visits/calendar year. <u>Preauthorization of home health care</u> is required to avoid a financial penalty.
	<u>Rehabilitation services</u>	Outpatient visits: \$25 copayment/visit up to \$250/year , thereafter no charge for the remaining calendar year. <u>Deductible</u> does not apply. Inpatient rehab. admit: 20% coinsurance.	40% coinsurance.	<u>Preauthorization of rehabilitation services</u> is required to avoid a financial penalty. After you pay \$250 in <u>copayments</u> for <u>in-network</u> outpatient visits per injury per year, there is no charge for the remaining calendar year. <u>Plan</u> covers services related to the diagnosis and treatment of Autism Spectrum Disorder (ASD) regardless of age.
	<u>Habilitation services</u>	Not covered.	Not covered.	You must pay 100% of these expenses, even <u>in-network</u> .
	<u>Skilled nursing care</u>	20% coinsurance.	40% coinsurance.	<u>Preauthorization</u> of an admission is required to avoid a financial penalty. Maximum benefit 60 days/calendar yr.
	<u>Durable medical equipment</u>	20% coinsurance. No charge for breastfeeding pump & supplies and supplies for insulin pump.	40% coinsurance.	<u>Durable medical equipment</u> over \$1,000 requires <u>preauthorization</u> to avoid a financial penalty.
	<u>Hospice services</u>	No charge. <u>Deductible</u> does not apply.	40% coinsurance.	Respite care max benefit is 10 days for each 6-month benefit period; 2 periods per lifetime. <u>Preauthorization</u> required to avoid a financial penalty.
If your child needs dental or eye care	Children's eye exam	\$10 copayment/visit. <u>Deductible</u> does not apply.	Not covered.	These vision expenses are available if you elect a separate <u>Vision plan</u> .
	Children's glasses	\$15 copayment/eyeglasses. <u>Deductible</u> does not apply.	Not covered.	These vision expenses are available if you elect a separate <u>Vision plan</u> . Some types of lenses may be eligible for higher <u>out-of-network provider</u> reimbursement.
	Children's dental check-up	No charge. Dental <u>deductible</u> does not apply.	Your <u>coinsurance</u> varies on the dental <u>plan</u> option you elect. <u>Deductible</u> does not apply.	Medical <u>deductible</u> does not apply. These dental expenses are available if you elect a separate Dental <u>plan</u> .

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- Cosmetic surgery
- Habilitation services
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (acupuncture, spinal manipulation/chiropractic, massage therapy and rolfing combined maximum benefit is 30 visits/calendar year.)
- Chiropractic care (combined with acupuncture above).
- Dental care (Adult) (Child) when you elect a separate Dental plan
- Hearing aids: Under 21 years: No charge up to \$2,200/ear thereafter you pay 90% coinsurance in any 36-month period; Age 21 and older: No charge up to \$500 thereafter you pay 90% coinsurance in any 36-month period.
- Infertility treatment (limited treatment covered plus testing to determine the cause of infertility and certain surgical treatment procedures).
- Routine eye care (Adult) (Child) when you elect a separate Vision plan
- Weight loss programs (when provided by a Physician, licensed nutritionist or registered dietitian).

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the: **Medical Plan Claims Administrator (Blue Cross Blue Shield of New Mexico) toll-free at 1-888-966-7742 or Blue Cross and Blue Shield of New Mexico Appeals Unit toll-free at 1-800-205-9926** or visit www.bcbsnm.com. Additionally, a consumer assistance program can help you file your appeal. You may also contact the NM Office of the Superintendent of Insurance Managed Health Care Bureau at 1-855-427-5674 or by email at mhcb.grievance@state.nm.us. This website lists states with a Consumer Assistance Program: <https://www.cms.gov/cciio/resources/consumer-assistance-grants/>.

Does this plan provide Minimum Essential Coverage? Yes. Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes. If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services: Spanish (Español): Para obtener asistencia en Español, llame al 1-888-966-7742. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-966-7742.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$750
<u>Copayments</u>	\$140
<u>Coinsurance</u>	\$1,860
<u>What isn't covered</u>	
Limits or exclusions	\$20
The total Peg would pay is	\$2,770

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$770
<u>Coinsurance</u>	\$780
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,550

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$630
<u>Copayments</u>	\$870
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,500