

**NMPSIA HIGH OPTION PLAN – BOTH BCBS AND PRESBYTERIAN  
IN-NETWORK BENEFITS**

Pregnancy Related Service	Member Pays	Comments
Home pregnancy tests	Entire cost	This is an over the counter item
Initial visit to OB/GYN	\$30	This is the only OB/GYN copay paid for the entire pregnancy.
Pre-natal vitamins	Prescription drug copay	If a prescription is written, Medco will cover it.
Pregnancy test (urine & blood test)	\$0	
Ultrasounds	\$0	There are two bills one for the Professional Fee and one for the Technical fee.
All Lab tests during pregnancy	\$0	CBC, Hep B, Rh typing, etc.
Visits to Perinatal Specialist or Neonatal Specialist	\$0	Perinatologist is an obstetrical subspecialty dealing with high risk mothers. Neonatologist is an obstetrical subspecialty dealing with high risk newborns.
Subsequent visits to OB/GYN	\$0	Limit of one \$20 copay for OBGYN Services
Amniocentesis	\$0	Usually done on advanced maternal age patients (over age 35) or other high risk pregnancy
Mom's OB/GYN delivery charges	\$0	Normal delivery or C-section delivery is included in global OB/GYN fee and billed upon delivery
Mom's hospital charges per pregnancy	\$750 deductible plus \$500 admission copay plus 20% of the excess	One \$300 deductible applies to mom – where it is taken depends on which bill is received first by insurance
Mom's Anesthesia	\$0	The anesthesia medicine is billed as part of facility charge
Mon's Anesthesiologist	\$0	The anesthesiologist (physician fee) is billed separately.
Mom's Assistant Surgeon	\$0	Usually only with a C-section
Baby's Nursery Charges – routine nursery care	\$0	No separate admission copay because it is part of mom's bill. This applies when baby discharged from hospital with mom.. Includes tests for Apgar scores, hearing screening, blood screening for PKU and other inherited diseases and circumcision.
Baby's Nursery Charges – if mom is discharged and baby stays in hospital	\$750 deductible plus \$500 admission copay plus 20% of the excess	
Doctor's services for baby	\$750 deductible and 20%	Doctors include pediatrician, urologist, etc.
Professional charges for circumcision	\$750 deductible and 20%	Circumcision may be done by a urologist.
Baby's well-child care check ups	\$0	Considered wellness.
Mom's six-week follow up visit	\$0	Included in Global OB/GYN fee

IF YOU ARE ENROLLED WITH BLUE CROSS BLUE SHIELD OF NEW MEXICO (BCBSNM), PLEASE ENROLL IN THE PRENATAL PROGRAM OFFERED TO NMPSIA MEMBERS!

Blue Cross Blue Shield of New Mexico - Special Beginnings Program 1.888.421.7781 (7:00 a.m. - 5:30 p.m.) or log in to Blue Access for Members at [bcbsnm.com](http://bcbsnm.com) and select *Special Beginnings* under *My Health*.

Disclaimer: This is a general summary intended to give members an idea of their out of pocket responsibilities. If there is a conflict between this summary and the Summary Plan Description, the Summary Plan Description will apply. For additional questions, contact Presbyterian at 888.375.7337 or Blue Cross Blue Shield (BCBS) at 888.666.7742 or call NMPSIA at 800.548.3734.