



**BlueCross BlueShield
of New Mexico**

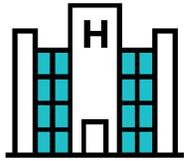


Welcome to the State of New Mexico's Open Enrollment



**Group Benefits Health Plan
January – December Plan Year 2024**

Why Blue Cross and Blue Shield of New Mexico?



**More Doctors
and Hospitals**



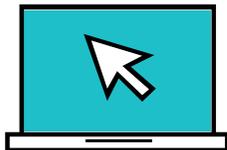
**Coverage
Everywhere You Go**



**Personalized
Customer Service**



**Health and
Wellness Programs**

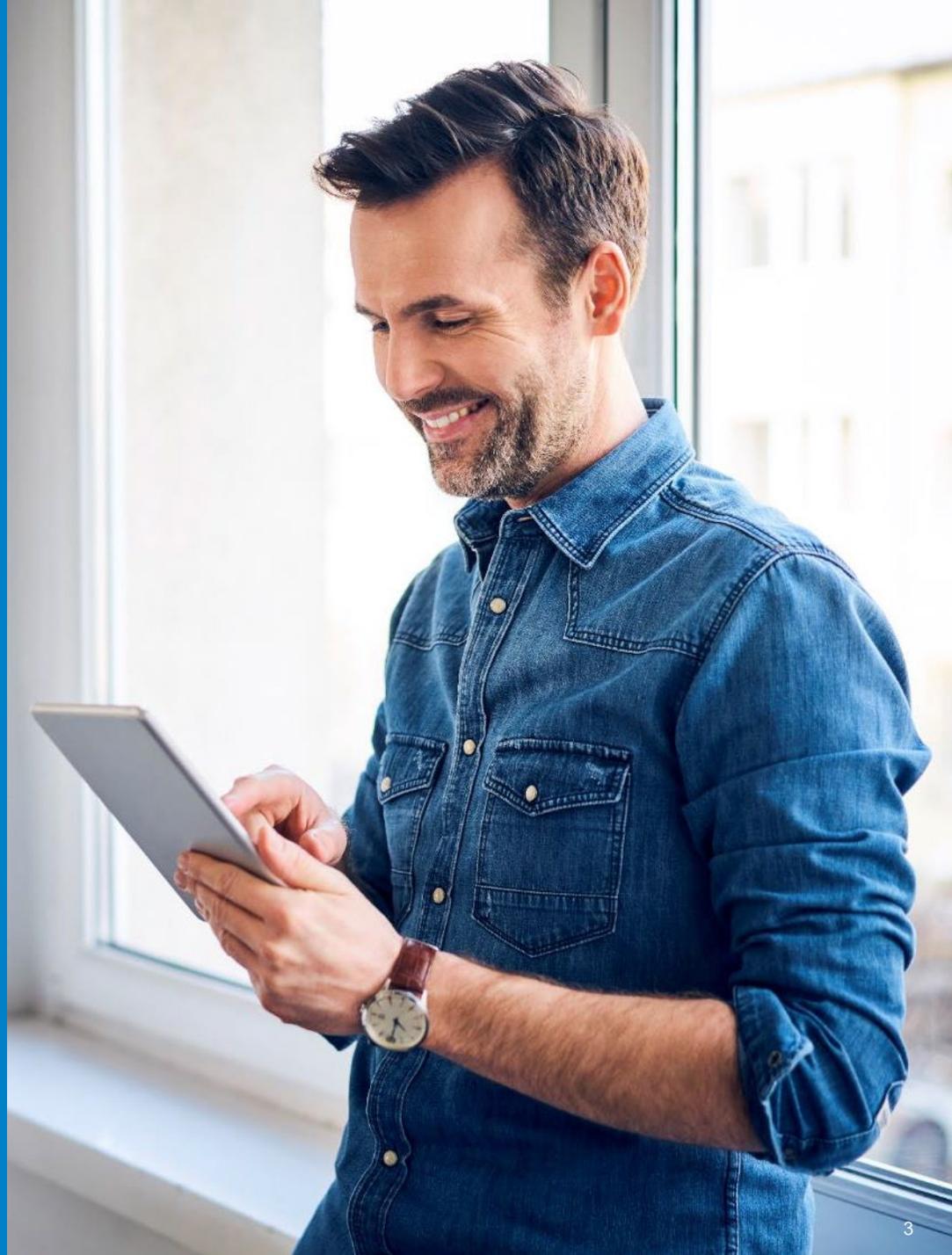


**Tools and
Resources**



**Digital
Capabilities**

Plan Options



Benefits Comparison

Benefit	HMO	Blue Preferred Plus PPO		
	IN-NETWORK	Tier 1 IN-NETWORK Blue Preferred Plus (NBP)	Tier 2 IN-NETWORK Preferred (PPO)	Tier 3 OUT-OF-NETWORK Nonpreferred Provider (OON)
Individual/Two-Person/Family Deductible	\$425 / \$850 / \$1,275	\$500 / \$1,000 / \$1,500	\$700 / \$1,400 / \$2,100	\$3,000 / \$6,000 / \$9,000
Individual/Two-Person/Family Out-of-Pocket Max **	\$4,000 / \$8,000 / \$12,000	\$4,000 / \$8,000 / \$12,000	\$5,600 / \$11,200 / \$16,800	\$9,000 / \$18,000 / \$27,000
Primary Care/Specialist Visit	\$35 / \$50	\$40 / \$60	\$50 / \$70	50%*
Mental Health Services	\$0	\$0	\$0	50%*
Preventive Care/Telehealth Services	\$0	\$0	\$0	Preventive Care: 50% (deductible waived) Telehealth: 50% after deductible
Inpatient Admission	\$700*	\$1,250*	\$1,750*	50%*
Emergency Room	\$300*	\$325*	\$325*	\$325* (after in-network deductible)
Urgent Care	\$60*	\$65*	\$75*	\$75* (after in-network deductible)
Lab, X-Ray, EKGs and Other Diagnostic Tests	25%*	30%*	40%*	50%*
PET Scans, CT Scans and MRIs	25%* (up to a max. member share of \$250 per test)	25%* (up to a max. member share of \$300 per test)	35%* (up to a max. member share of \$300 per test)	50%*

*After deductible

**Medical and Rx combined

HMO – How It Works

In-Network Providers

- Access to contracted HMO, in-network providers in New Mexico
- No need to obtain referrals for specialist care
- Provider files claims
- Predictable copayments
- [Away from Home Care® Program](#) available in certain states

Out-of-Network Providers

No coverage except for *emergency room and urgent care services*

HMO Plan



Over 47,200 HMO-contracted providers in New Mexico including:



When traveling outside of New Mexico, you have access to emergency room and urgent care services.

When you or your covered dependents are away from home for more than 90 consecutive days, you will be able to enroll as a Guest Member of an HMO-participating state. Please call to verify participating states.



Away From Home Care Program – HMO

Before enrolling in the BCBSNM HMO Plan

Contact BCBSNM [Customer Service](#) and confirm if that particular state participates in the [Away From Home Care program](#). Please note that not all states participate in this program.

After enrolling

Once you have enrolled in the HMO Plan, a Customer Service Advocate will work with you to complete a [Guest Membership application](#), which is required for the [Host HMO](#) to provide you with a membership ID card.

Blue Preferred Plus PPO

– How It Works

In-Network Providers

ADVANTAGES

- Receive the highest level of benefits and potentially pay less for care
- Protection from billing over the allowed amounts (balance billing)
- No claim forms (provider files claim)
- No referrals required
- No requirement to select a PCP
- Access to a national PPO network

Out-of-Network Providers

DRAWBACKS

You do have coverage, but

- You pay a greater share of the costs
- You may need to file your own claims
- You may be billed for charges over the allowed amount (balance billing)

Blue Preferred Plus – 3-Tiered Provider Options

Tier 1 – Blue Preferred PlusSM Providers:

You receive the [highest level of benefits](#) when you see a provider in the Blue Cross and Blue Shield of New Mexico (BCBSNM) Blue Preferred Plus Network (Blue Preferred providers are only in the state of New Mexico).

Tier 2 – Preferred PPO Providers:

You receive a [higher level of benefits](#) when you see a contracted PPO provider with Blue Cross and Blue Shield anywhere in the U.S.

- ✓ No balance billing and Provider files claim for you

Tier 3 – Nonpreferred Out-of-Network (OON) Providers:

You receive a [lower level of benefits](#) when you see an out-of-network provider.

- ✓ You will be responsible for paying the provider
- ✓ You could be balance billed
- ✓ You are responsible for getting prior authorization, when required

Blue Cross and Blue Shield of New Mexico Blue Preferred Plus Network

The Blue Preferred network (tier 1) includes a variety of doctors, hospitals and other health care providers throughout New Mexico that can meet your health care needs.

With the Blue Preferred Plus plan, you will get the highest level of benefits when you visit the providers in the Blue Preferred network. You will still have the option of choosing a provider from the larger, statewide PPO network (tier 2), but you will pay higher out-of-pocket costs than with the Blue Preferred network.

Over **36,100** contracted providers in New Mexico including:



Differences Between HMO and PPO

HMO	PPO
<ul style="list-style-type: none">• Care is PCP-driven — you must select a medical group and PCP• Referrals required for specialists• Fixed predictable copays on covered services• Smaller, more limited provider network• National coverage is more limited• You must stay in the HMO network: no out-of-network coverage, except in emergencies• 90-day prescriptions at pharmacy	<ul style="list-style-type: none">• No referrals required: care is always your choice — each time• Full PPO network with coverage across the U.S. and around the world• Most services subject to deductible and coinsurance (you pay a percentage)• Coverage both in- and out-of-network — at different levels• Highest employee contributions

The strength of BlueSM



NUMBER 1
brand in health care



OVER 115 MILLION
members



OVER 1.8 MILLION
unique, in-network providers



97%
of claims paid at in-network rates

Deciding Where to Go for Care with Virtual Visits and Nurseline

Confused About Where to Go for Care?

If you aren't having an emergency, deciding where to go for medical care may save you time and money.

You have choices for where you get non-emergency care — what we call SmartER Care. Use this chart to help you figure out when to use each type of care.

When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at bcbsnm.com or by calling the Customer Service number on your member ID card.

If you need emergency care, call **911** or seek help from any doctor or hospital immediately.



24/7 Nurseline

- Available 24 hours a day, seven days a week
- 24/7 Nurseline* can help you identify options when you or a family member have a health problem or concern
- Call **800-973-6329** to speak with a nurse
- At no additional cost as part of your health plan



Virtual Visits

- Available 24 hours a day, seven days a week
- Access to care for non-emergency medical issues whether you're at home or traveling from almost anywhere
- Average wait time is less than 20 minutes



Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 18 minutes¹



Urgent Care Center

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and you don't consider it an emergency
- Average wait time is 16-24 minutes²
- Many have online and/or telephone check-in



Hospital ER

- Open 24 hours, seven days a week
- Average wait time is 35-49 minutes (variable)³
- If you receive emergency room (ER) care from an out-of-network provider, you may have to pay more
- Multiple bills for services such as doctors and facility



*24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

¹Internet/Wi-Fi connection is needed for computer access. Data charges may apply.

²Vitalis Annual Wait Time Report, 2017.

³Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.

⁴National Center for Health Statistics, Centers for Disease Control and Prevention, 2019.

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

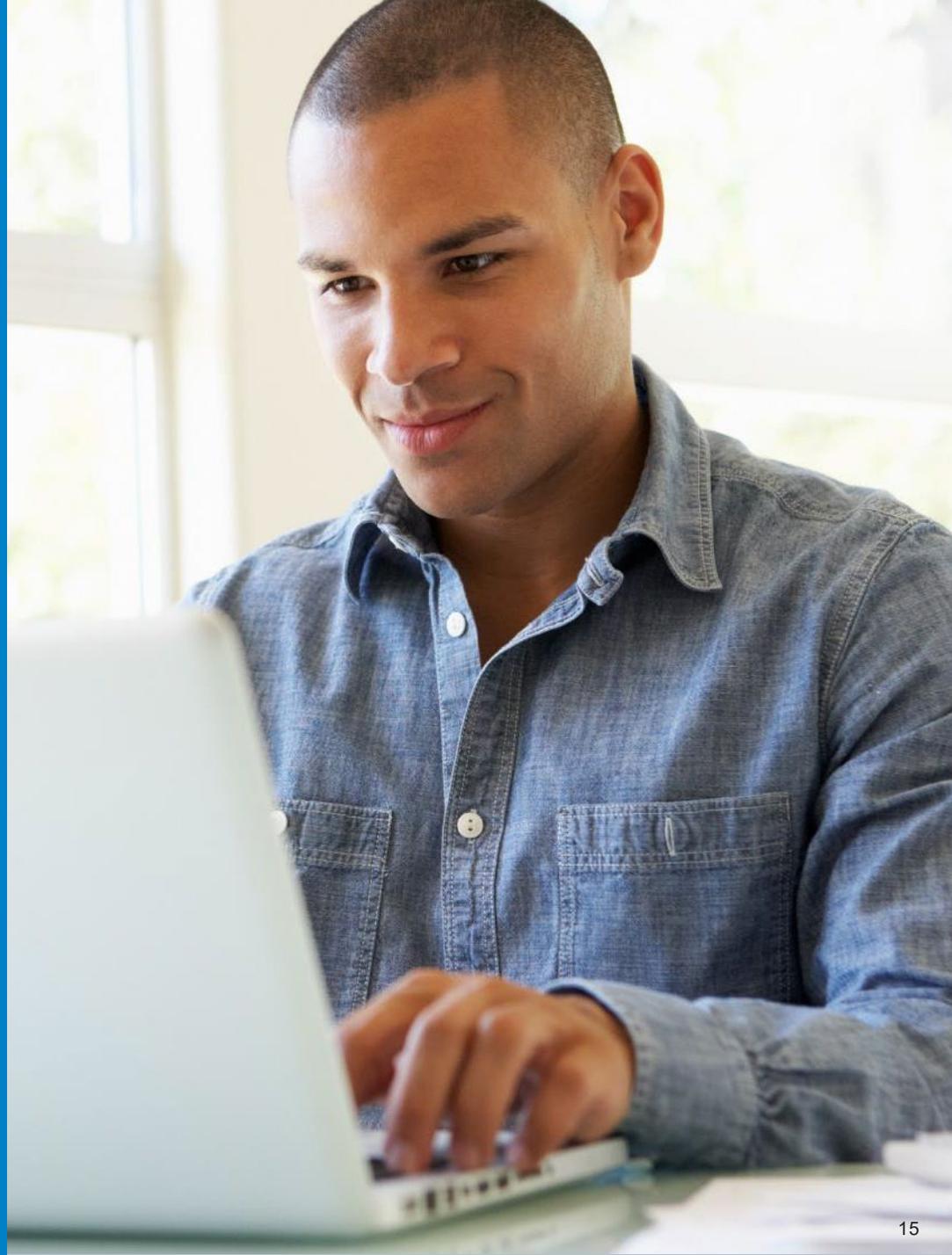
The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.

Prior Authorization

- Prior authorization is a process used to determine whether a medical service meets the requirements for health plan coverage.
- You need to have prior authorization for some types of medical care such as:
 - Hospital stays
 - High-cost specialty drugs
 - Some services you get outside a hospital
- Your network provider will usually take care of prior authorization. To be sure, call Customer Service before your service.
- Check your benefits booklet to learn more. You can find it on Blue Access for MembersSM under Coverage > Coverage and Benefits > All My Benefits



Online Tools



Sign Up for Blue Access for MembersSM

The screenshot shows the BlueCross BlueShield of New Mexico website. The top navigation bar includes the logo, a search bar, and buttons for 'Make a Payment' and 'Log In or Sign Up'. Below the navigation bar, there are menu items for 'Find Care', 'Shop Plans', 'Prescription Drugs', 'Insurance Basics', and 'Member Services'. The main content area features a large blue banner with the text 'We have you covered.' and two columns of links: 'Shop Plans' (Individual & Family, Medicare, Medicaid, Dental & Vision, Group, Ancillary) and 'Get Things Done' (Find a Doctor, Find a Pharmacy, Make a Payment, Contact Us, Access Your Account, Continue Shopping). A large image of a family in a motorhome is visible in the background. A registration form is overlaid on the bottom right, with a red circle '2' highlighting the 'Enter Identification Number' field. The form includes fields for First Name, Last Name, Date of Birth, and Identification Number, along with a 'Continue' button.

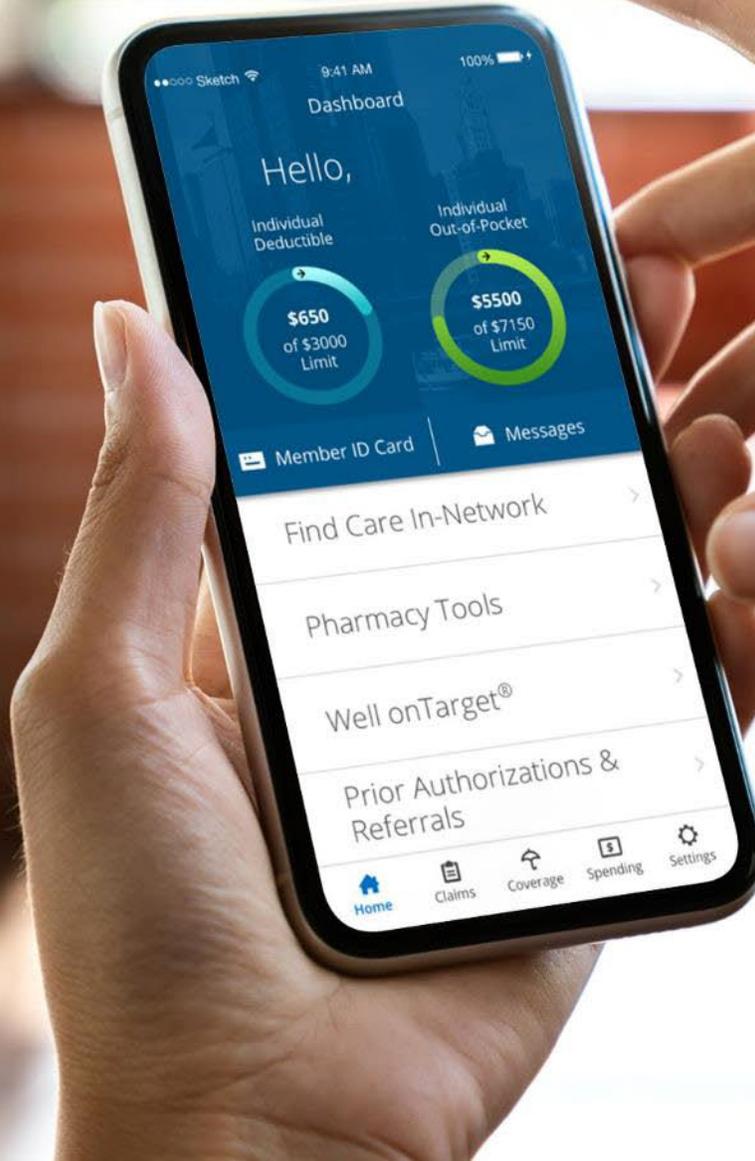
Go to bcbsnm.com and log in to Blue Access for Members via web or mobile

If you are a new user, click **Register Now** to sign up

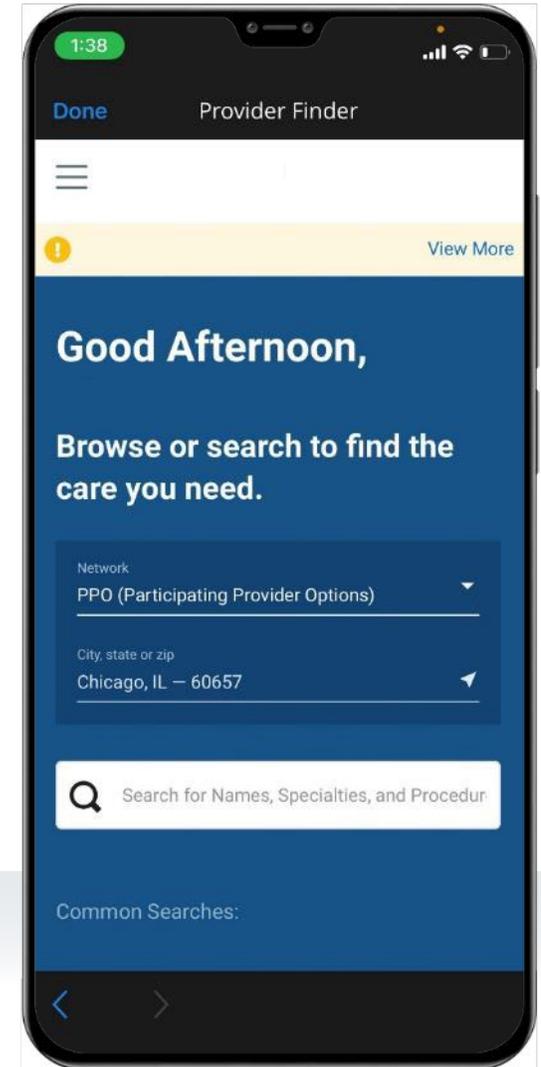
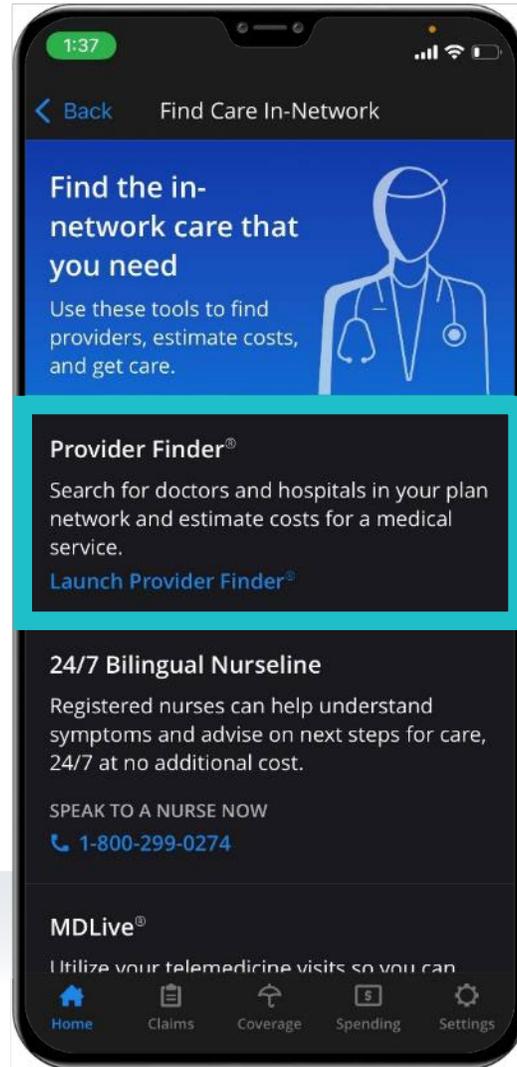
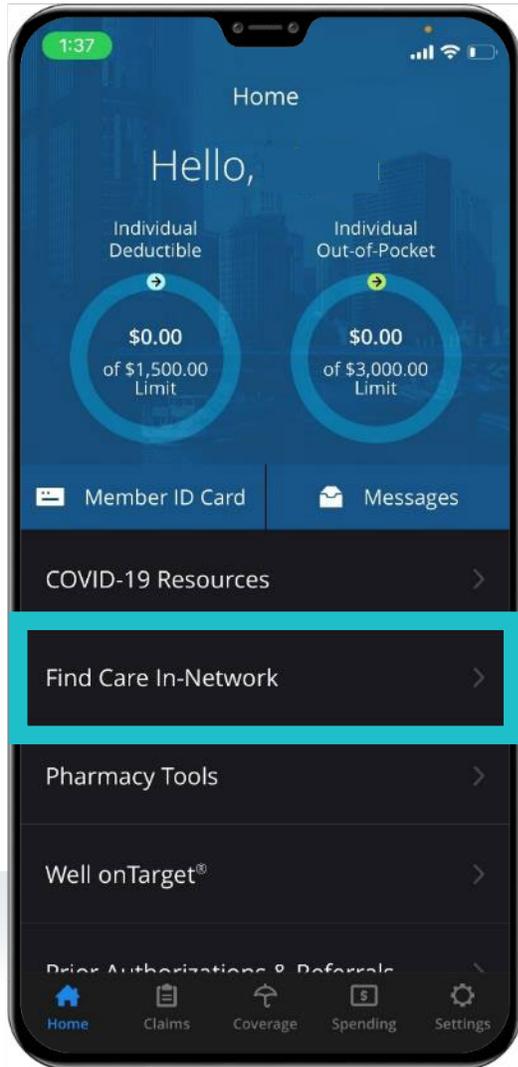
To register you will need your identification number on the front of your ID card **OR** you can call the Customer Service number on the back of the card.

MOBILE APP

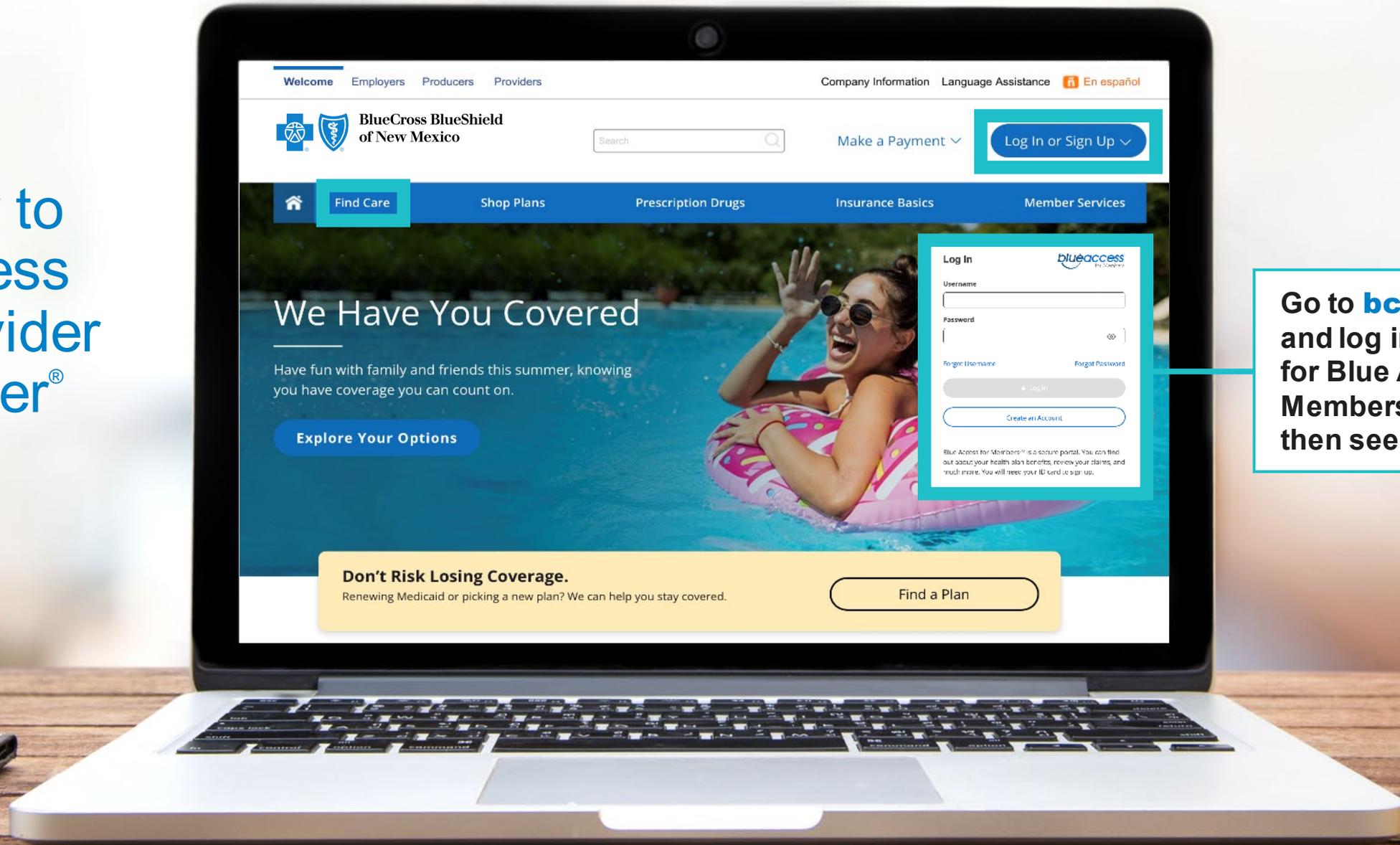
With the BCBSNM App, you can manage your health care information whenever, wherever



To download, text
BCBSNMAPP
to **33633**

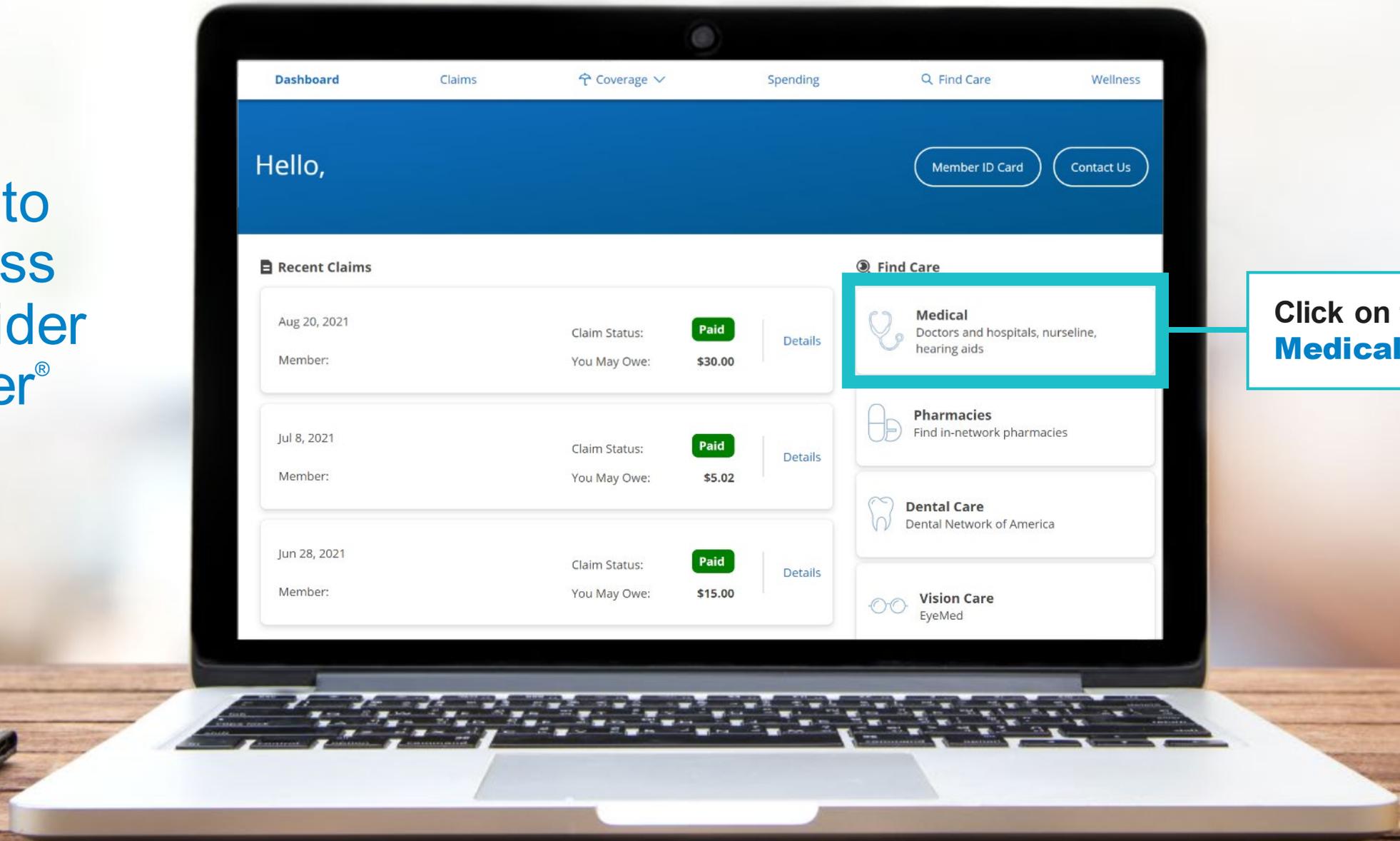


How to Access Provider Finder[®]



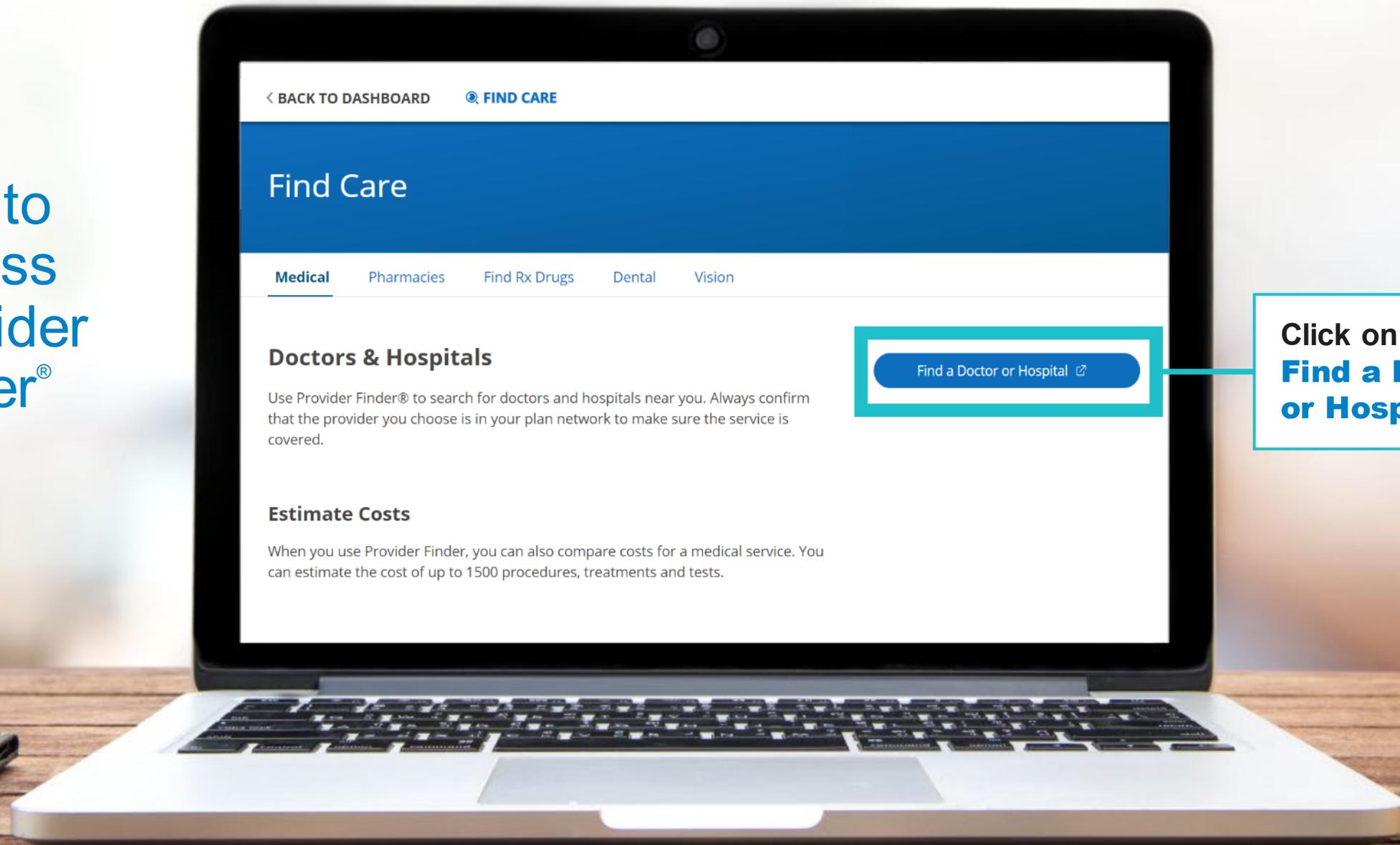
Go to **bcbsnm.com** and log in or sign up for Blue Access for MembersSM (BAMSM), then see **Find Care**

How to Access Provider Finder[®]



Click on the **Medical** tile

How to Access Provider Finder®



Click on
**Find a Doctor
or Hospital**

How To Find a PPO Tier 1 or Tier 2 Provider

- Search under the Blue Preferred Plus Network (Tier 1) or the Preferred Provider Organization Network (PPO) (Tier 2)
- Look for the Tier 1 indicator next to the provider entry

BlueCross BlueShield of New Mexico

English Log In

Browse by Category Network: Blue Preferred PlusSM City, state or zip: Santa Fe, NM – 87501

Results for: "dermatology"

Providers in: **Tier 1 Blue Preferred**
Why Tiered Networks [Learn More](#)

Dermatology Of Santa Fe Pc Add to Compare [View Profile](#)

LOCATION
Dermatology Of Santa Fe Pc
2019 Galisteo St Ste N9b, Santa Fe, NM 87505
[Get directions](#) (est. 1.6 miles away)

CONTACT INFORMATION
Phone: 505-986-9688

☆☆☆☆☆ Be the First to Review
1 Location Amenity

Log In for personalized results
Tier 1 Blue Preferred ⓘ

Cost Estimate Search Results

About **Artificial Joint Repair/Revision, Hip or Knee**
Artificial Hip or Knee Revision/Repair is surgery to fix or replace an artificial joint. For the purposes of this estimate this is an inpatient procedure with a hospital stay.

Estimated Costs for Dylan Abbott
\$5,500
Member Rewards Cash Rewards

Description of procedure or service

All Specialties ▾ All Tiers ▾ All People & Pla... ▾ All Genders ▾ All Patient Rat... ▾ All Blue Distincti... ▾ More Filters ▾

VIEW ONLY: Member Rewards Only

i Your benefits plan may cover Blue Distinction Plus and Blue Distinction Centers at a higher level of benefits, which will be less cost to you. If you... [View More](#)

List view Map view Sort By Best Match ▾

 **Lovelace Westside Hospital**
General Acute Care Hospital

Add to Compare

LOCATION
Lovelace Westside Hospital
10501 Golf Course Rd NW, Albuquerque, NM 87114
[Get directions](#) (est. 7.3 miles away)

CONTACT INFORMATION
Phone: 505-727-2000
[Website](#)

★★★★★ 4.5 [View 350 ratings](#) >

 1 Location Amenity

 Blue Distinction Plus + 1 More Award

Your Estimated Cost
\$5,500
[Cost Details](#)

 In your network

Did you know?
Cost Range for a
Knee Replacement



Compare up to four search results

View full cost breakout of the procedure

Health and Wellness





IF A HEALTH ADVISOR REACHES OUT...

Answer! Your health advisor's goal is to help you get the care you need to get better.

A HEALTH ADVISOR:

- Can help to coordinate your and your family's serious health concerns
- Clinical nurse you can count on when you need help the most
- Works with a team of specialists to help make sure you have the right care for your unique circumstances

24/7 Nurseline

Advice anytime.

Advice isn't just needed
from 9 to 5.

Round-the-clock health and
wellness advice from licensed
nurses

Plus, you can also listen to more
than 1,000 health topics

800-973-6329

Available in English and Spanish



Digital Mental Health



Online programs through Learn to Live at no added cost for:

- Stress, anxiety and worry
- Depression
- Social anxiety
- Insomnia
- Panic
- Substance use
- Resiliency

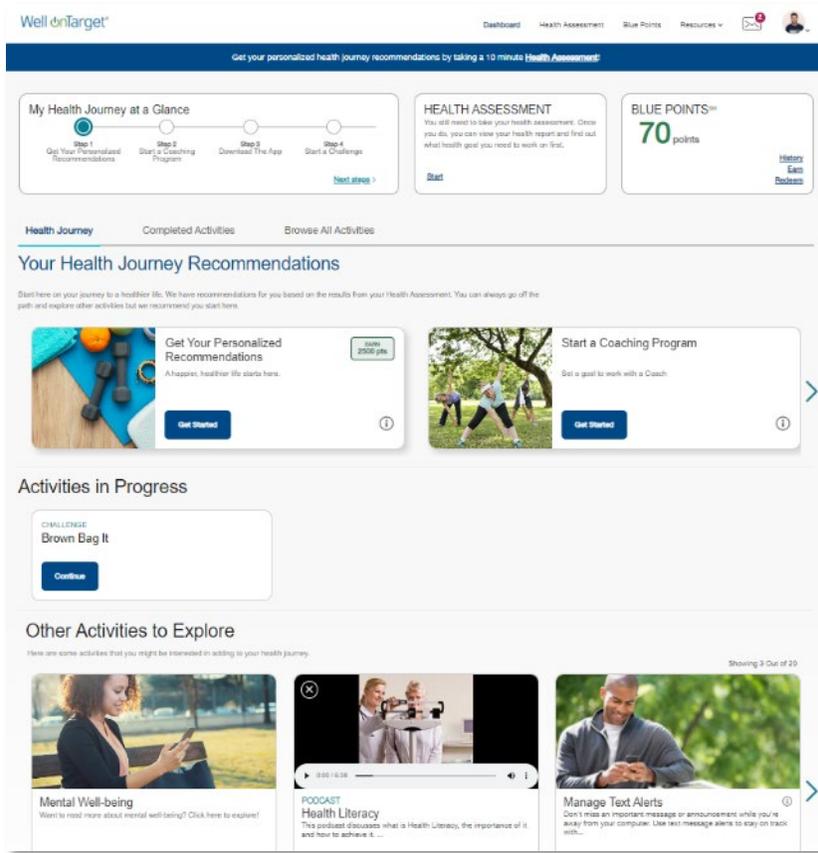
- Available to employees and their family members 13 years and older
- Programs in English and Spanish
- Personal coaching by phone, text or email

Get started with a mental health assessment:

- Log in to Blue Access for MembersSM
- Choose Wellness, then find Digital Mental Health

Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

Member Wellness Portal



The portal includes recommended activities that make up your Personal Member Journey.

May be included in other packages.

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Screen images are for illustrative purposes only.

Portal Highlights

- Health Assessment
- Personalized “My Journey” member dashboard
- Digital self-management programs
- Personalized “My Journey” member dashboard
- Trackers and tools
- “Explore” wellbeing resources
- Coaching program*
- Interactive symptom checker
- Health and wellness content
- Secured messaging
- Blue PointsSM rewards*
- Fitness Program
- Tracking for fitness, nutrition and device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)
- Health and Wellness content

*Blue Points program rules are subject to change without prior notice. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward. AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to provide digital health management for members with coverage through BCBSNM. BCBSNM makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Wellness Information, Right at Your Fingertips

Digital self-management programs on a range of wellbeing topics

The screenshot displays the Well onTarget website interface. At the top, there is a navigation bar with the logo and links for 'My Dashboard', 'My Health Report', 'My Rewards', and 'Resources'. Below this is a 'Programs' section with a search bar and a 'View More' button. The main content is divided into two categories: 'Interactive Programs' and 'Educational Programs'. Each category features three program cards, each with a 'Start' button and a 'View More' button. The 'Interactive Programs' section includes a 'Weight Loss Program' and two 'Improving Your Blood Pressure' programs. The 'Educational Programs' section includes three 'Improving Your Blood Pressure' programs. Each card provides a brief description of the program's goals and benefits.

Interactive

- Enhancing your Physical Activity
- Managing Your Stress
- Improving Your Sleep
- Living with Diabetes
- Quitting Tobacco
- Staying Tobacco-Free
- Achieving Your Healthy Weight
- Maintaining Your Healthy Weight
- Nutrition for Better Health
- Improving Your Blood Pressure
- Financially Fit
- Improving Your Oral Health

Educational

- Managing Your Metabolic Syndrome
- Preventing Diabetes
- Healthy Bones and Joints
- Living With Asthma
- Living With Chronic Obstructive Pulmonary Disease (COPD)
- Living With Congestive Heart Failure (CHF)
- Living With Coronary Artery Disease (CAD)
- Improving Your Cholesterol
- Healthy Pregnancy
- Preventive Health: Reducing Your Risks



BUILT-IN INCENTIVES **Blue PointsSM**

Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness program visits

Redeem points in the online Shopping Mall with over a million products!

Blue Points Program Rules are subject to change without prior notice.
See the Program Rules on the Well on Target Member Wellness Portal at wellontarget.com for further information.

Flexible Gym Network

A choice of gym networks to fit budgets and preferences.*

Plan Options	Digital Only	Base	Core	Power	Elite
Monthly fee	\$10	\$19	\$29	\$39	\$99
Gym* facility network size	Digital access only	3,000	7,500	12,000	12,400

\$19 initiation fee (no initiation fee for digital-only option)

- **Studio Class Network:** Boutique-style classes and specialty gyms are pay-as-you-go with 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount. Member pays only one enrollment fee per family.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

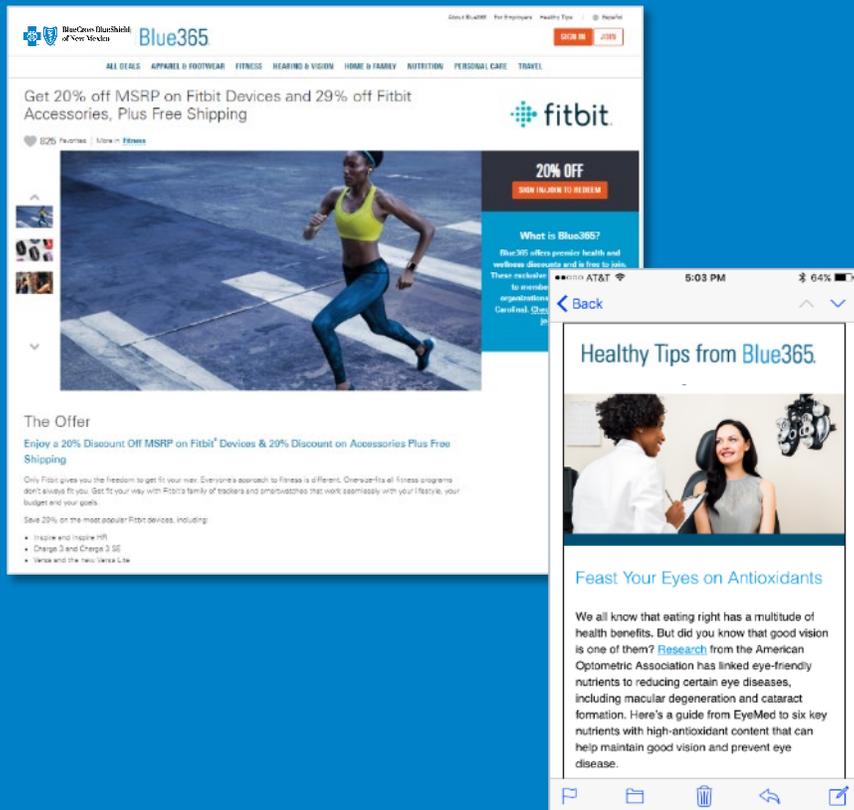
*Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

Selecting Options

- You can select an option based on your preference. Once you pay, you'll have access to all locations within the purchased plan and those at the lower price, too.
- The Elite plan has the option to select one home elite gym and access to all other gyms.
- You have the option to change your Elite home gym monthly.

Member discounts simply for being a BCBSNM member



Screen images are for illustrative purposes only.

Blue365[®] Member Discount Program

- Exclusive health and wellness deals from national and local retailers
- Save money on fitness gear, family activities, gym memberships, healthy eating, dental, vision, hearing aids and more from top national and local retailers
- Go to www.blue365deals.com/BCBSNM to register, view your available discounts and sign up for weekly emails

Blue365 is a discount program only for BCBSNM members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and are subject to change. BCBSNM does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSNM reserves the right to stop or change this program at any time without notice. BCBSNM makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Women's and Family Health

No matter what stage you are at in life's journey, you should prepare as much as you can. We have tools to help — at no extra cost to you.

- **Ovia Health™ apps** are your companion for the journey ahead: from cycle and fertility tracking to pregnancy, parenthood and menopause.
- **Well onTarget®** offers self-guided courses that help you plan for a healthy pregnancy and baby.
- Plus, if your pregnancy is high-risk, BCBSNM will provide support from **maternity specialists** to help you care for yourself and your baby.

Prepare for your life-changing journey.





Struggle with back or joint pain?

Conquer your **back, knee, hip, shoulder, neck, or other pain** for free with Hinge Health.



Scan the QR code to learn more or apply at hinge.health/stateofnewmexico or call (855) 902-2777

Eligibility: Employees and dependents 18+ enrolled in a State of New Mexico medical plan through BCBSNM are eligible.





Wondr™

Metabolic Syndrome Reversal Program

With Wondr you can lose weight, gain energy, sleep better and improve your mind and body - all while eating your favorite foods

- Online program and mobile app allows members access anywhere at any time
- Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love and improve your overall health

**Your employer has partnered
with Wondr Health to help
you improve your overall health
at no cost to you.**

Stay Engaged in Your Health Care



How You Can Be a Smarter Consumer

- **Use in-network providers**
- Research costs in **Provider Finder**[®]
- **Review EOBs** and bills sent by your providers
- **Use wellness benefits**
- **See your physician regularly** for preventive care or illness
- **Ask your health care provider questions** about prescribed medications and treatment
- Ask your doctor if **lower-cost drug options** are right for you
- **Visit bcbsnm.com** for more health and wellness information



**Blue Cross and Blue Shield of New Mexico
Member Customer Service
for the State of New Mexico**

877-994-2583



Thank you!