



BlueCross BlueShield of New Mexico

State of New Mexico PPO Plan 2021 Member Guide





Getting Started

PPO Plan

This State of New Mexico plan, administered by Blue Cross and Blue Shield of New Mexico (BCBSNM), gives you the most choice in providers and the security of a health plan that is recognized around the world.

Plan Highlights

- Choose any physician without a referral
- Coverage for services from both Preferred and Nonpreferred Providers
- 100 percent coverage for preventive services from Preferred Providers
- No lifetime maximum benefit limit
- In-network access to leading medical groups, treatment centers, and hospitals around the country, such as M.D. Anderson, Mayo Clinic, UNM Hospitals and physicians, OPTUM, and Heart Hospital of New Mexico at Lovelace Medical Center

Comprehensive and Statewide

Our network includes more than 31,500 provider locations and includes the state's:

- Only heart hospital
- Only dedicated women's hospital, which operates a high-risk Level III neonatal unit; and
- Only cancer research and treatment center



In the Albuquerque/Rio Rancho area our network has more than 13,900 provider locations, including more than 1,900 primary care physicians, more than 4,700 specialty care physicians, 21 urgent care facilities, 5 clinical laboratory groups, and 21 hospitals.

Outside the Albuquerque/Rio Rancho area our network has more than 17,600 provider locations, including primary care physicians, specialists, clinical laboratory groups, and 46 hospitals. Presbyterian Healthcare Services hospitals and Presbyterian Medical Group specialty providers are in-network for our members residing outside Bernalillo, Sandoval, Torrance, and Valencia counties.

Coverage around the world with BlueCard®

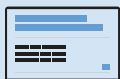
This innovative benefit — available to only Blue Cross and Blue Shield (BCBS) members — gives you access to Preferred Providers throughout the United States and in nearly 170 other countries. In the U.S., more than 96 percent of all hospitals and more than 95 percent of providers contract with a BCBS Plan.

You can find a Preferred Provider at [bcbs.com](https://www.bcbs.com) or call BlueCard directly at **800-810-BLUE (2583)**. Present your member ID card at the provider's office, and you will have the same benefits that you have when you see a Preferred Provider in your hometown. In the U.S., you will pay the same deductible, coinsurance, and copayment amounts and will not have to file claims. In some foreign countries, you may have to pay for services and then file a claim, even if the provider is contracted.

How BlueCard Works

1. Always carry your most current Blue Cross and Blue Shield of New Mexico ID card.
2. When you're outside of your local BCBSNM service area and need health care, refer to your ID card and call BlueCard Access at 800-810-BLUE (2583) or visit the BlueCard Doctor and Hospital Finder at [bcbs.com](https://www.bcbs.com) for information on the nearest PPO doctors and hospitals. In an emergency, go to the nearest hospital.
3. You are responsible for calling BCBSNM for precertification, when necessary. Refer to the precertification phone number on your ID card, which is different than the BlueCard Access number above.
4. When you arrive at the doctor's office or hospital, present your ID card, and the office or hospital staff will verify your membership and coverage information.
5. After you receive medical attention, your claim will be routed to BCBSNM for processing by the provider. All doctors and hospitals are paid directly, so you won't have any paperwork.
6. You should not have to pay up front for medical services, except for the usual out-of-pocket expenses (non-covered services, deductibles, copayments and/or coinsurance). BCBSNM will provide you with an Explanation of Benefits (EOB) statement.

WHEN YOU NEED CARE



1. Always carry your current BCBSNM ID card for easy reference and access to service.



2. In an emergency, go directly to the nearest hospital.



3. Call your primary care physician or BCBSNM for preauthorization and/or pre-certification, if necessary. The prior approval phone number is on the back of your ID card.



4. To find nearby doctors and hospitals, call BlueCard® Access at **1-800-810-BLUE (2583)** or visit the Blue National Doctor and Hospital Finder at [bcbs.com](https://www.bcbs.com).



5. When you arrive at the participating doctor's office or hospital, simply present your ID card.

Blue Access for MembersSM

Get all the advantages your health plan offers

Get information about your health benefits, anytime, anywhere. Use your computer, phone or tablet to access the Blue Cross and Blue Shield of New Mexico secure member website, Blue Access for Members (BAMSM).

With BAM, you can:

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a doctor or hospital in your plan's network Find Spanish-speaking providers
- Request a new ID card – or print a temporary one

The BCBSNM App

Stay connected with BCBSNM and access important health benefit information wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View and email your member ID card
- Log in securely with your fingerprint
- Download and share your Explanation of Benefits*
- Get Push Notifications and access to Message Center*

Text** BCBSNMAPP to 33633 to get the app.



* Currently only available on iPhone®.
iPhone is a registered trademark of Apple Inc.

** Message and data rates may apply. Terms and conditions and privacy policy at bcbsil.com/mobile/text-messaging.

It's easy to get started

1. Go to bcbsnm.com/member
2. Click [Register Now](#)
3. Use the information on your [BCBSNM ID card](#) to complete the registration process.

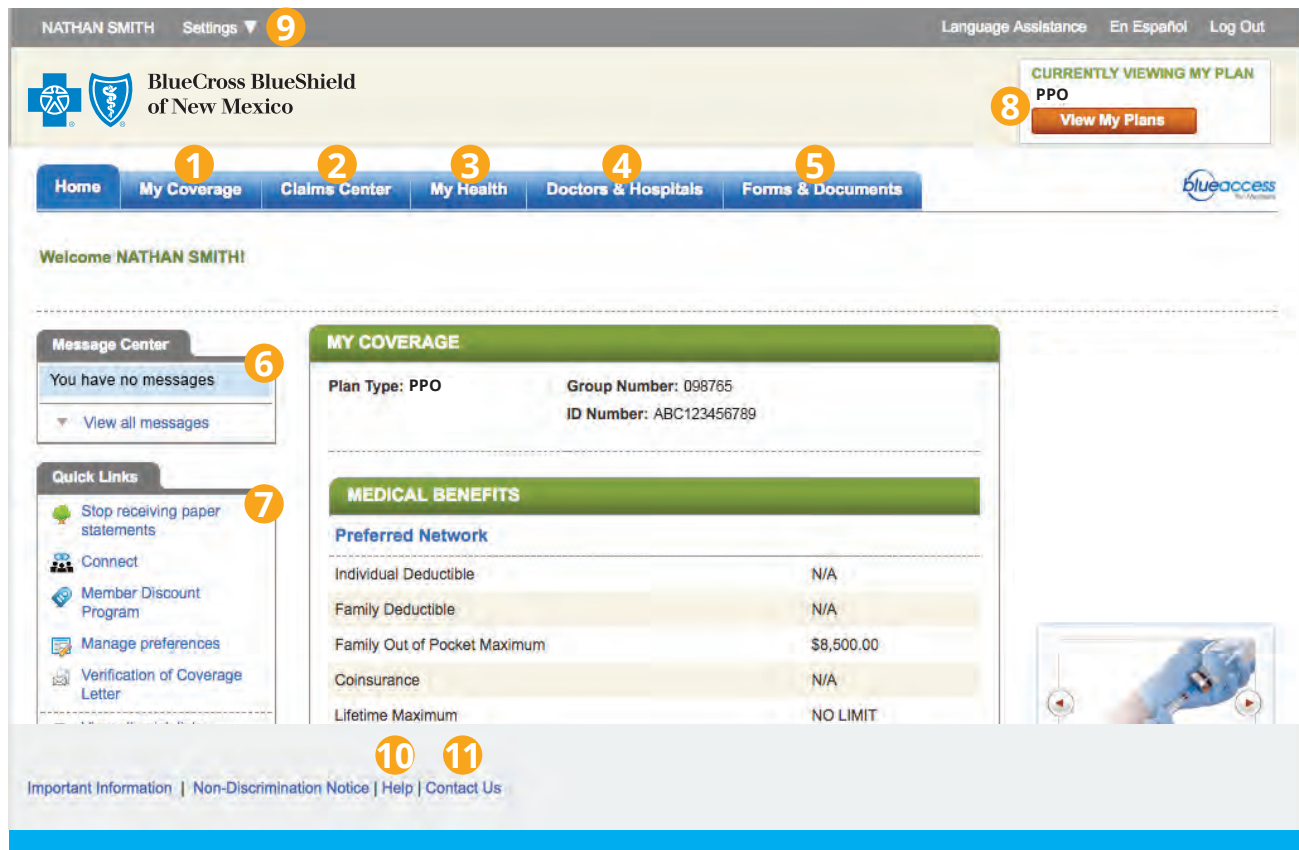


Text* BCBSNMAPP to 33633
to get the BCBSNM app that lets
you use BAM while you're on the go.

*Message and data rates may apply



Find what you need with Blue Access for Members



- 1 My Coverage: Review benefit details for you and family members covered under your plan.
- 2 Claims Center: View and organize details such as payments, dates of service, provider names, claims status and more.
- 3 My Health: Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.
- 4 Doctors & Hospitals: Use Provider Finder® to locate a network doctor, hospital or other health care provider, and get driving directions.
- 5 Forms & Documents: Use the form finder to get medical, pharmacy and other forms quickly and easily.
- 6 Message Center: Communicate with a Customer Service Advocate here. You can also learn about updates to your benefit plan and receive promotional information via secure messaging.
- 7 Quick Links: Go directly to some of the most popular pages, such as medical coverage, replacement ID cards, manage preferences and more.
- 8 View My Plan: See the details of your current health plan, as well as other plans you've had in the past.
- 9 Settings: Set up notifications and alerts to receive updates via text and email, review your member information and change your secure password at anytime.
- 10 Help: Look up definitions of health insurance terms, get answers to frequently asked questions and find Health Care School articles and videos.
- 11 Contact Us: Here you can find contact information to reach a Customer Service Advocate with any questions you may have about your plan.



Looking for the right doctor?

Provider Finder is the quick and easy way to make better health care decisions for you and your family.

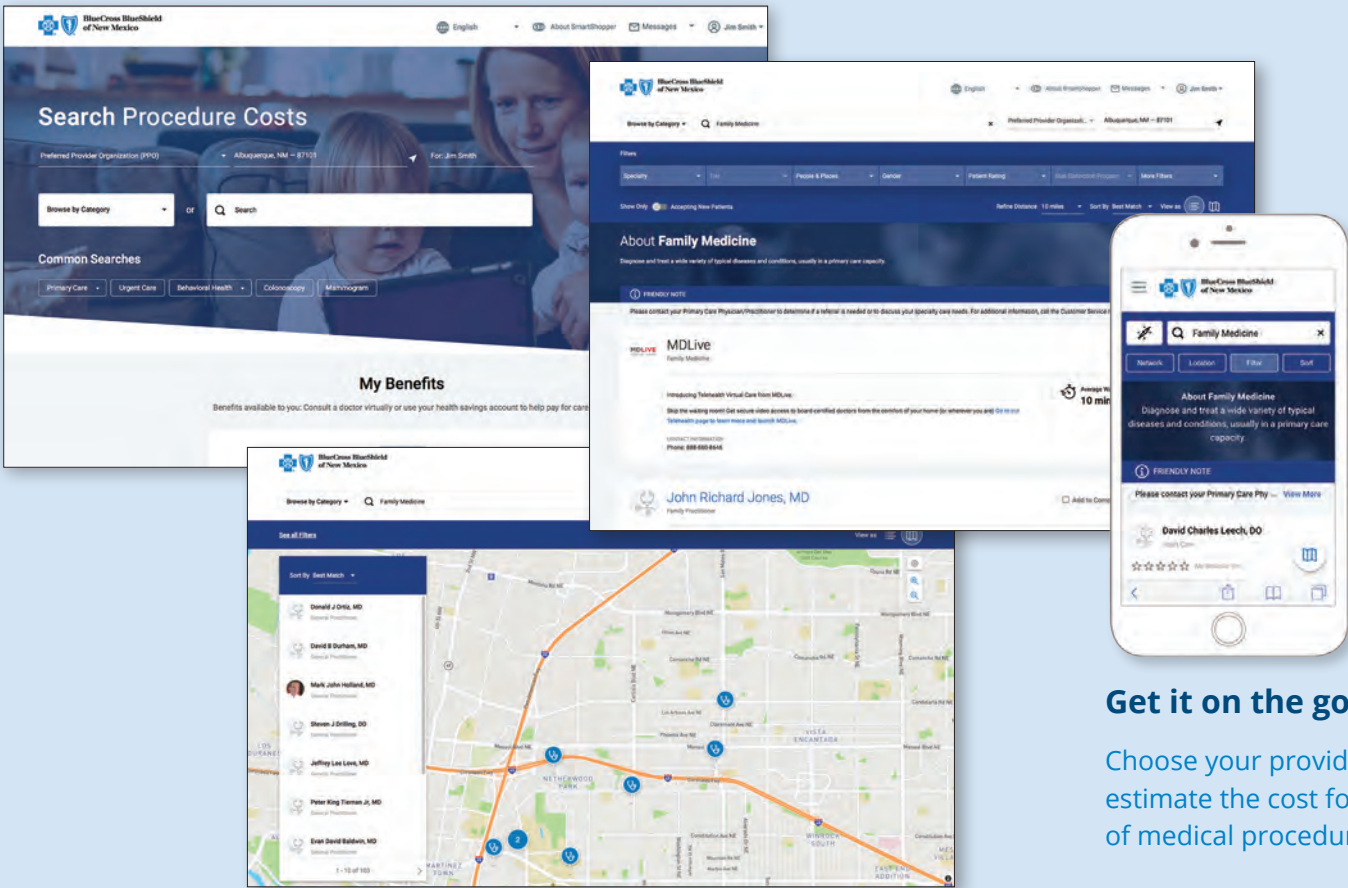
Provider Finder from Blue Cross and Blue Shield of New Mexico is an innovative tool for helping you choose a provider and manage health care costs.

By logging in to Blue Access for MembersSM you can use Provider Finder to:

- Find a network primary care physician, specialist or hospital.
- Filter search results by doctor, specialty, ZIP code, language and gender – even get directions.
- Estimate the cost of hundreds of procedures, treatments and tests and your out-of-pocket expenses.
- Determine if Blue Distinction Center[®] (BDC) is an option for treatment.
- View patient feedback or add your review for a provider.
- Review providers' certifications and recognitions.

It's easy and immediate, secure — and available at [bcbsnm.com](https://www.bcbsnm.com).





Get it on the go!

Choose your provider and estimate the cost for hundreds of medical procedures.

Informed Choice. Cost Management. More Options.

Choose your provider and estimate the cost for hundreds of medical procedures.

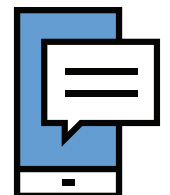
It's easy to get started with Provider Finder by registering for Blue Access for Members:

1. Go to bcbsnm.com.
2. Click the [Log In](#) tab, and then click the [Register Now](#) link.
3. Use the information on your BCBSNM ID card to complete the process.
4. Once you are registered, log in to BAM. The Provider Finder tool is located under the **Doctors & Hospitals** tab.

You can also call a BCBSNM Customer Service Advocate at the toll-free telephone number on the back of your member ID card for help in locating a provider.

Get assistance while you're away from home.

Go to bcbsnm.com and register or log in to BAM. You can stay connected to your claims activity, member ID card and coverage details – you can also receive health tips via text messages.



Wellbeing is about Progress, Not Perfection

Even small changes can help improve your health. So work on your wellbeing goals from one, simple dashboard, Blue Access for Members. It's included with your plan. Go ahead – take your first step toward a healthier you!

GET STARTED NOW! IT'S AS EASY AS...

1

Go to bcbsnm.com.

2

Sign up for BAM.

3

Click the My Health tab.



What You Can Do

- Access Well onTarget to help manage your overall wellbeing:
 - Take a Health Assessment to jumpstart your wellness journey with a personal health report.¹
 - Engage in digital self-management programs to help you reach your health and wellbeing goals.
 - Link and track your fitness devices and nutrition apps in one place.
 - Earn and redeem Blue PointsSM when you complete healthy activities.²
- Join the Fitness Program with choice of gym networks to fit budgets and preferences.³
- Talk to a nurse 24 hours a day.⁴
- Get support from a maternity specialist throughout a pregnancy.

Resources to help you with:

- Asthma
- Back pain
- Blood pressure
- Cholesterol
- Diabetes
- Eating healthy
- Financial wellbeing
- Heart health
- Losing weight
- Pregnancy
- Quitting smoking
- Stress



¹ Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

² Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. 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.

³ 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.

⁴ For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.



24/7 Nurseline*

Nurses available anytime you need them

Health happens – good or bad, 24 hours a day, seven days a week. That is why we have registered nurses waiting to talk to you whenever you call our 24/7 Nurseline.

Our nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions about:

- Asthma
- Back pain
- Diabetes
- Dizziness or severe headaches
- High fever
- A baby's nonstop crying
- Cuts or burns
- Sore throat
- And much more

Plus, when you call, you can access an audio library of more than 1,000 health topics – from allergies to surgeries – with more than 500 topics available in Spanish.



Call the 24/7 Nurseline with any health questions.

Toll-free: **800-973-6329**

Hours of Operation: **Anytime**

Note: For medical emergencies, call 911 or your local emergency services first. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

A Discount Program for You



Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of New Mexico member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or pre-authorizations.

Once you sign up for Blue365 at blue365deals.com/BCBSNM, weekly “Featured Deals” will be emailed to you. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered to Blue365 members.

EyeMed | Davis Vision

You may save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

TruHearing® | Beltone™ | American Hearing Benefits

You could get savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

Dental SolutionsSM

You could get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.**

Jenny Craig® | Profile by Sanford | Nutrisystem®

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

Livekick

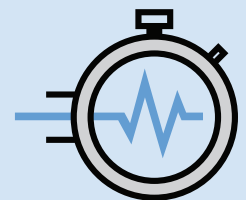
Livekick is the future of private fitness. Choose from training or yoga over live video with a private coach. Get fit and feel healthier with action-packed 30-minute sessions that you can do from home, your gym or your hotel while traveling. Get a free two-week trial and 20% off a monthly plan on any Live Online Personal Training.



Blue365

Offers members and covered dependents access to savings on a number of health care and wellness products and services.

To learn more, visit the Blue365 website at blue365deals.com/BCBSNM.





Reebok | SKECHERS®

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select Performance, Sport, Work and Corporate Casual styles. You will enjoy discounts and free shipping opportunities.

Holly Clegg trim&TERRIFIC® Cookbooks

Save 25% on Holly Clegg's best-selling trim&TERRIFIC cookbooks with popular, easy, 30-minute delicious recipes made healthier — perfect for the busy person. All books include nutritional information and diabetic exchanges and highlight freezer-friendly and vegetarian recipes.

Snap Fitness™

Join Snap Fitness for a 50 percent discount off the best current enrollment offer (no processing fees) and a 5 percent discount on monthly dues. You may also get 10 percent off up to five personal-training sessions, complimentary access to Snap Fitness online workout tools, one month of online nutrition and meal-planning services and biannual fitness assessments. A 30-day trial membership is also available for \$8.95.

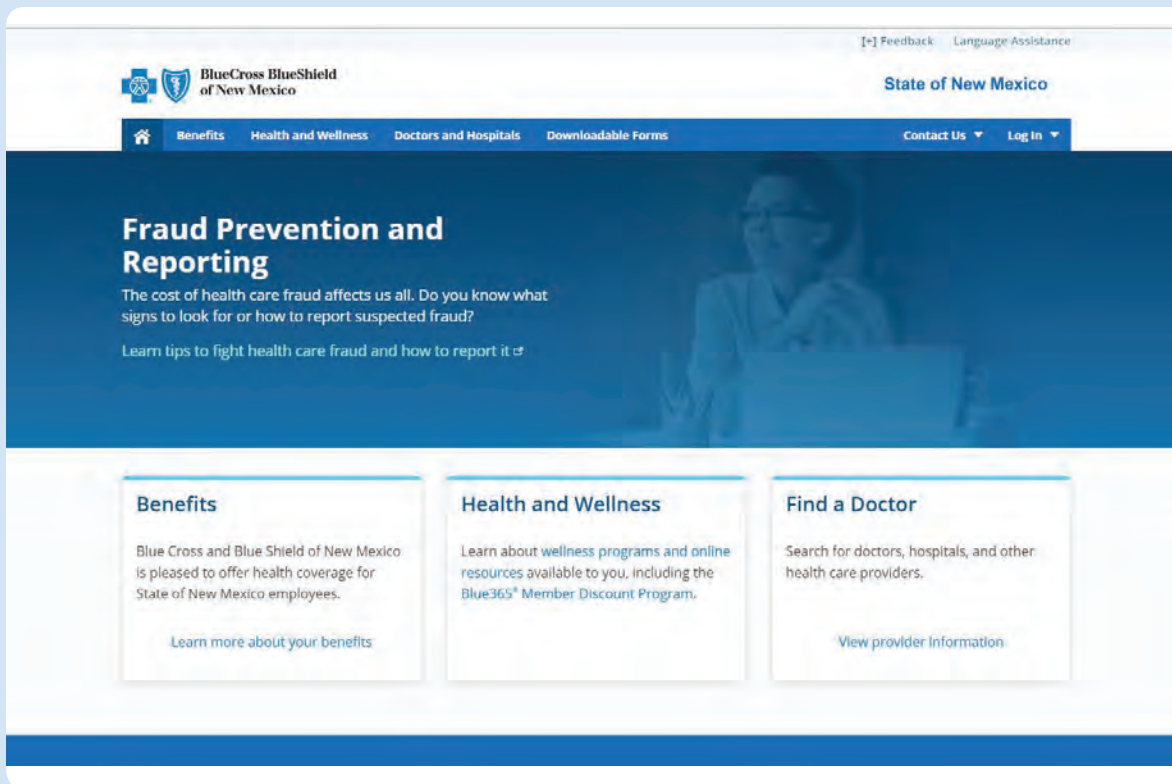


For more great deals or to learn more about Blue365, visit blue365deals.com/BCBSNM.

The relationship between these vendors and Blue Cross and Blue Shield of New Mexico is that of independent contractors. BCBSNM makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

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 the health plan you choose to offer. 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. 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.



Check out bcbsnm.com

Our website is more user-friendly than ever. On our home page, select State of New Mexico from the Large Groups drop-down menu to access pages designed with you in mind.

You'll find a plan description for the HMO Plan. Log in to Blue Access for Members to send a question to a Customer Service representative.

You will also find links directly to the State of New Mexico and to Express Scripts for prescription drug information (select the Benefits tab, then Plan details under HMO Plan).



Blue Cross and Blue Shield of New Mexico

PO Box 27630
4373 Alexander Rd., NE
Albuquerque, NM 87125-7630
ATTN: SONM DSU

Phone: 877-994-2583
Fax: 505-962-7203
Website: bcbsnm.com

State of New Mexico

Risk Management Division
1100 St. Francis Dr.
Joseph Montoya Bldg., Room 2073
Santa Fe, NM 87505

Phone: 505-827-2036
Fax: 505-827-0594
Website: mybenefitsnm.com

Erisa Administrative Services, Inc.:

Phone: 855-618-1800

Si usted necesita información en español, por favor lláme: 877-994-2583 o 505-827-2036.



NON-DISCRIMINATION COMMUNICATION

The purpose of this communication is to provide you with additional information about certain types of assistance and other rights that are available to you; however, this communication is not part of your Policy/Coverage Documents.

Health care coverage is important for everyone.	
We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age or disability.	
To receive language or communication assistance free of charge, please call us at 855-710-6984.	
If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.	
Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	Phone: 855-664-7270 (voicemail) TTY/TDD: 855-661-6965 Fax: 855-661-6960 Email: CivilRightsCoordinator@hcsc.net
You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:	
U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201	Phone: 800-368-1019 TTY/TDD: 800-537-7697 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html



BlueCross BlueShield of New Mexico

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To speak to an interpreter, call the customer service number on the back of your member card. If you are not a member, or don't have a card, call 855-710-6984.

العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، فليدك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث إلى مترجم فوري، اتصل على رقم خدمة العملاء المذكور على ظهر بطاقة عضويتك. فإن لم تكن عضوًا، أو كنت لا تملك بطاقة، فاتصل على 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請致電印在您的會員卡背面的客戶服務電話號碼。如果您不是會員，或沒有會員卡，請致電 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, composez le numéro du service client indiqué au verso de votre carte de membre. Si vous n'êtes pas membre ou si vous n'avez pas de carte, veuillez composer le 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, rufen Sie bitte 855-710-6984 an.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए, अपने सदस्य कार्ड के पीछे दिए गए ग्राहक सेवा नंबर पर कॉल करें। यदि आप सदस्य नहीं हैं, या आपके पास कार्ड नहीं है, तो 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il servizio clienti al numero riportato sul lato posteriore della tua tessera di socio. Se non sei socio o non possiedi una tessera, puoi chiamare il numero 855-710-6984.
日本語 Japanese	ご本人様、またはお客様の身の回りの方でも、ご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、メンバーカードの裏のカスタマーサービス番号までお電話ください。メンバーでない場合またはカードをお持ちでない場合は 855-710-6984 までお電話ください。
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는 고객 서비스 번호로 전화하십시오. 회원이 아니거나 카드가 없으시면 855-710-6984 으로 전화하십시오.
Diné Navajo	T'áá ní, éí doodago la'da biká anáníw'ogíí, na'ídílkidgo, ts'ídá bee ná ahóótí'í t'áá níí'ē níká a'doolwoł. Ata' halne'í bich'í'í hadeedszih níningo éí kwe'ē da'íníshgi áká anídaalwo'ígíí bich'í'í'í hodiílnih, bee nééhózinii bine'déé' bikáá'. Kojí atah naaltsoos ná hadít'éégóó éí doodago bee nééhózinígíí ádingo kojí' hodiílnih 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، یا خدمات مشتری به شماره ای که در پشت کارت عضویت شما درج شده است تماس بگیرید. اگر عضو نیستید، یا کارت عضویت ندارید، با شماره 855-710-6984 تماس حاصل نمایید.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы поговорить с переводчиком, позвоните в отдел обслуживания клиентов по телефону, указанному на обратной стороне вашей карточки участника. Если вы не являетесь участником или у вас нет карточки, позвоните по телефону 855-710-6984.
Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete comuníquese con el número del Servicio al Cliente que figura en el reverso de su tarjeta de miembro. Si usted no es miembro o no posee una tarjeta, llame al 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa numero ng serbisyo para sa kustomer sa likod ng iyong kard ng miyembro. Kung ikaw ay hindi isang miyembro, o kaya ay walang kard, tumawag sa 855-710-6984.
ไทย Thai	หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีข้อสงสัยใด ๆ คุณมีสิทธิที่จะได้รับความช่วยเหลือ และข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับส่วบริการลูกค้าที่หมายเลขตามที่ระบุด้านหลังบัตรสมาชิก หากไม่ใช่สมาชิกหรือไม่มีบัตร กรุณาติดต่อที่หมายเลข 855-710-6984
Tiếng Việt Vietnamese	Nếu quý vị hoặc người mà quý vị giúp đỡ có bất kỳ câu hỏi nào, quý vị có quyền được hỗ trợ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với thông dịch viên, gọi số dịch vụ khách hàng nằm ở phía sau thẻ hội viên của quý vị. Nếu quý vị không phải là hội viên hoặc không có thẻ, gọi số 855-710-6984.

