



**BlueCross BlueShield
of New Mexico**

New Mexico Retiree Health Care Authority Effective January 1, 2020

Premier 3-Tier Plan and Value Plan



Premier 3-Tier Plan – How It Works

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
- ✓ 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 will be billed for the remaining balance over the allowed amount, which is based on 100% of Medicare's fee schedule
- ✓ You are responsible for getting prior authorization, when required

Value Plan – How It Works

Contracted Providers – You receive benefits when you see a contracted Value Plan provider.

- You must be a New Mexico Resident
- You must see contracted Value Plan providers within New Mexico except for an emergency or urgently-needed care.
- www.bcbsnm.com/nmrhca
- No balance billing
- Provider files claim for you

No Out-of-Network Benefits

- You will be responsible for the entire claim unless it is related to an emergency or urgently-needed care.

Differences Between the NMRHCA Premier 3-Tier Plan and Value Plan

Premier 3-Tier Plan

- Locate benefits and provider listing on custom website, www.bcbsnm.com/nmrhca
- 3-tier benefit plan and you choose your provider and level of benefits at the point of service.
- Care is always your choice with direct, open access to providers statewide, nationally and internationally
- No referrals required to see a specialist
- Largest and most recognized network of contracted providers
- National and international coverage

Value Plan

- Locate benefits and provider listing on custom website, www.bcbsnm.com/nmrhca
- A comprehensive plan with state-wide coverage
- No referrals required to see a specialist
- Predictable copays on office services
- You **must** be a resident of New Mexico.
- You must stay in the Value Plan network:
No out-of-network coverage, except for emergency room and urgent care

Benefit Comparison

Benefits	Premier 3-Tier Plan			Value Plan
	Tier 1 Provider	Tier 2 Provider	Tier 3 Provider	
	Blue Preferred Plus (NBP)	Preferred (PPO)	Nonpreferred (OON)	In-Network
Individual Deductible	\$500	\$800	\$1,500	\$1,500
Individual Out-of-Pocket Max	\$3,000	\$4,500	\$6,000	\$5,500
Office Visit PPP/Specialist	\$20/\$35	\$30/\$45	50%	\$35/\$55
Preventive Care	Plan pays 100%	Plan pays 100%	50%	Plan pays 100%
Inpatient Admission	10%	25%	50%	30%
Emergency Room	\$125	\$125	\$125	\$175 – Facility 30% – Physician Services
Urgent Care	\$35	\$35	50%	\$40
Lab, X-Ray, and Pathology	Plan pays 100%	Plan pays 100%	50%	Plan pays 100%
EKG	10%	25%	50%	30%
MRI, MRA, PET scans, CT scans (Office/Free Standing Radiology)	\$100 copay (deductible and coinsurance waived)	\$100 copay (deductible and coinsurance waived)	50%	\$125 (deductible waived)
MRI, MRA, PET scans, CT scans (Outpatient Department of Hospital)	10%	25%	50%	30%

You will find:

- Premier 3-Tier Plan and NMRHCA Value Plan Benefits
- Doctors and Hospitals
- Listing of all providers that participate in the Premier 3-Tier Plan and the Value Plan
- Downloadable Forms
- Customer Service information and links to Express Scripts®, Davis Vision, Delta Dental® and United Concordia®

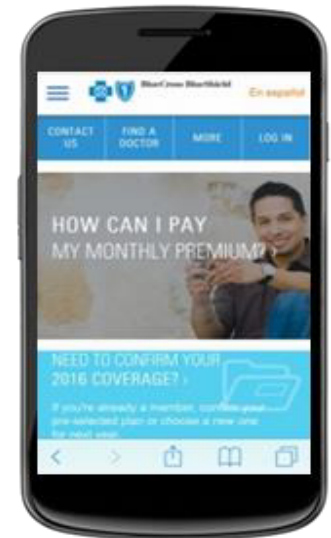
The screenshot shows the website interface for Blue Cross Blue Shield of New Mexico, specifically for the New Mexico Retiree Health Care Authority (NMRHCA). The header includes the Blue Cross Blue Shield logo and the text "Blue Cross Blue Shield of New Mexico" on the left, and "New Mexico Retiree Health Care Authority" on the right. Below the header is a navigation bar with links for "Benefits", "Doctors and Hospitals", and "Forms", along with "Contact Us" and "Log In" options. The main content area features a large blue banner with the headline "Blue Access for MembersSM is Easy to Use" and a sub-headline: "Blue Access for Members, your online resource for managing your health care coverage, has tools and resources to help you better understand and use your health benefits." A button labeled "Watch the video to learn more" is positioned below the banner. Below the banner are three white boxes with blue borders, each containing a title and a description, with a corresponding blue button at the bottom. The first box is titled "Benefits" and describes the health coverage options, with a button "Learn more about your benefits". The second box is titled "Download Forms" and describes the availability of forms, with a button "View and print out forms". The third box is titled "Find a Doctor" and describes the search functionality, with a button "View provider information".

Sign Up for Blue Access for MembersSM

The screenshot shows the BlueCross BlueShield of New Mexico website. At the top, there are navigation links: Welcome, Employers, Producers, Providers, Company Information, Feedback, Language Assistance, and En español. Below this is the BlueCross BlueShield logo and the 'Ask IVYSM our virtual assistant' icon. A search bar is present. The main navigation bar includes: Insurance Basics, Shop Plans & Products, Find a Doctor or Hospital, Member Services, and Sign Up or Log In (highlighted with a red box). Below the navigation bar, there are links for Member, Returning Shopper, Employer, and Producer. The central content area features a login form with fields for User Name and Password. The 'User Name' field has a red box around the text '» New User? Register Now' and a link 'Forgot user name or password?'. Below the form is a 'Log In' button. To the left of the form are three main sections: Individual and Family, Medicare, and Medicaid, each with a list of links. To the right of the form are three smaller sections: 2019 Special Enrollment Period, Interested in a Medicare Plan, and Learn About Our Medicaid Plan.

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

Click Register Now for New Users



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.

Cost Estimate: MRI of the Brain

Expected cost range for you and for your employer for this type of MRI

Member-specific estimated out-of-pocket cost results for each facility

MRI Brain without and with Contrast

Expected cost to you: **\$192–\$514**
Expected cost to your employer: **\$770–\$2,054**

Read more about this procedure

9 results for MRI Brain without and with Contrast for Facility Distance

\$309 your expected cost

Lovelace Med Ctr Downtown
General Acute Care Hospital
4.4 ★★★★★
92% would recommend
Compare
NO AWARDS

Lovelace Med Ctr Downtown (0.6 miles away)
601 Dr Martin Luther Jr Ave NE, Albuquerque, NM 87102
(505) 727-8000

\$192 your expected cost

G Force Llc Db a Upright Mri Of Nm
Radiology
PROVIDER NOT YET REVIEWED
Compare
NO AWARDS

G Force Llc Db a Upright Mri Of Nm (6.6 miles away)
7600 Jefferson St NE Ste 26, Albuquerque, NM 87109
(505) 796-9200

\$514 your expected cost

Unm Hospital
General Acute Care Hospital
4.4 ★★★★★
94% would recommend
Compare
Blue Distinction (2)
NO OTHER AWARDS

Unm Hospital (1.9 miles away)
2211 Lomas Blvd NE, Albuquerque, NM 87106
(505) 272-2111

Compare side-by-side
Compare any results by selecting them at left.

Refine your results [Reset All](#)

Basic

✓ Within 25 miles
Any rating
Any language

Provider Type
✓ Facility

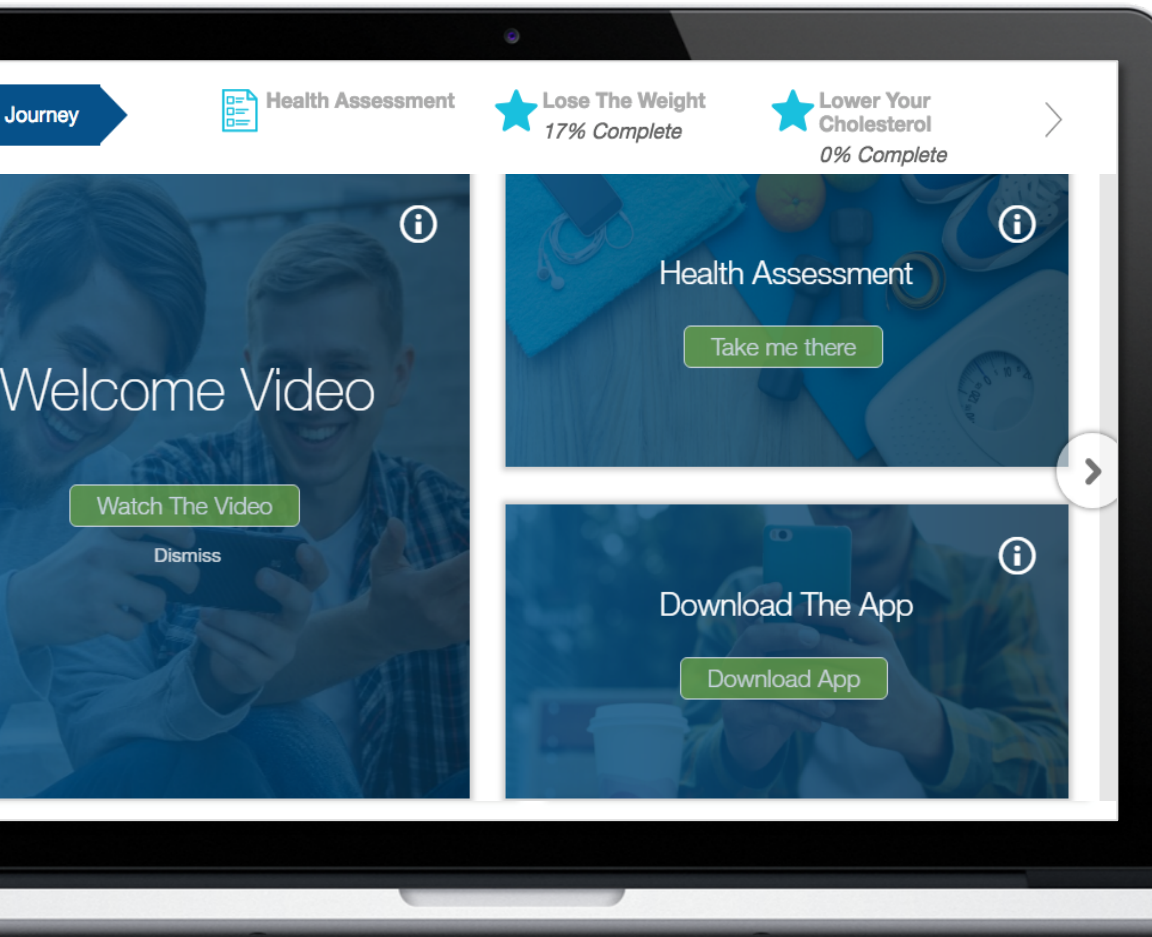
Specialties
Any specialty
Any expertise

Affiliations
Any hospital affiliations
Any medical group affiliation

Quality
Any award
Any Clinical Quality Measure

Blue Distinction Recognition
Any BDC+ or BDC Specialty

Well onTarget® Member Portal

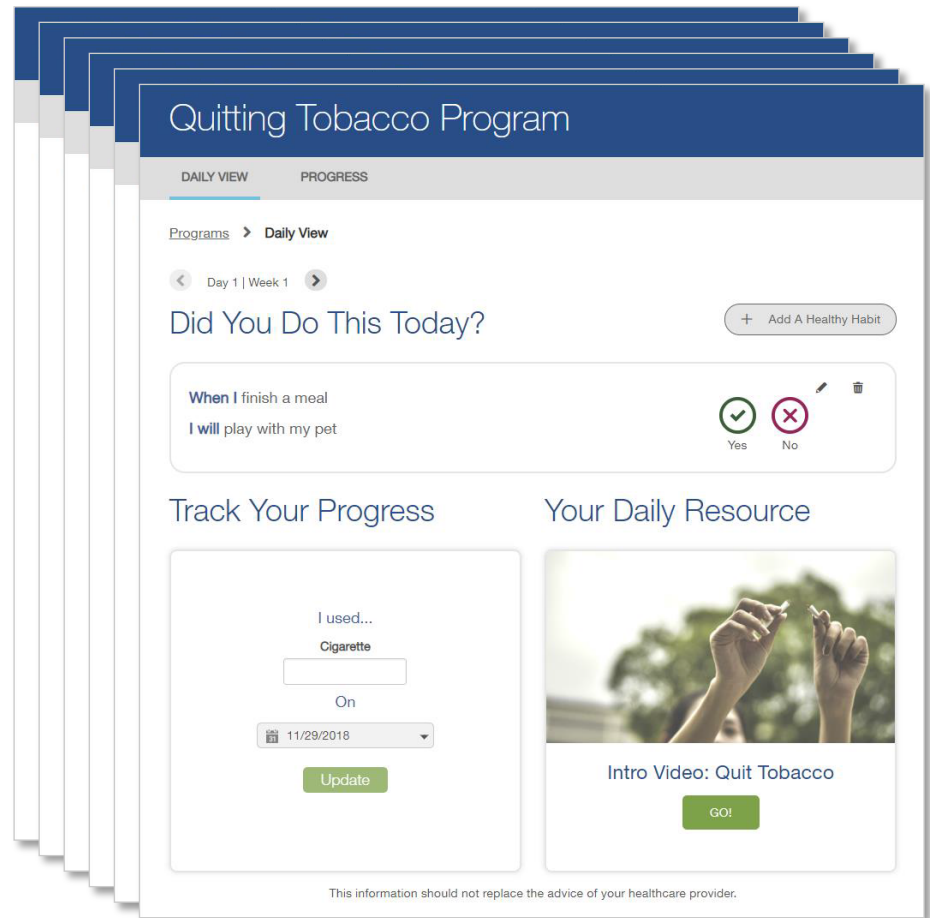


Portal Highlights

- Health Assessment
- Member Dashboard
- Explore Your Wellbeing
- My Journey Recommended Activities
- Digital Self-management Programs
- Trackers and Tools
- Interactive Symptom Checker
- Health and Wellness content
- Blue PointsSM Rewards
- Personal Wellness Challenges
- Fitness and Nutrition Tracking and Device Integration

Interactive Digital Self-Management Programs

1. Enhancing Your Physical Activity
2. Managing Your Stress
3. Quitting Tobacco
4. Staying Tobacco Free
5. Achieving Your Healthy Weight
6. Maintaining Your Healthy Weight
7. Nutrition For Better Health
8. Improving Your Blood Pressure
9. Living With Diabetes
10. Improving Your Oral Health
11. Improving Your Sleep
12. Financially Fit



Educational Digital Self-Management Programs

1. Improving Your Cholesterol
2. Preventive Health - Reducing Your Risks
3. Managing Your Metabolic Syndrome
4. Preventing Diabetes
5. Living With Asthma
6. Healthy Bones and Joints
7. Living With CHF
8. Living With COPD
9. Living With CAD

Healthy Pregnancy:

10. Pre-Pregnancy
11. First Trimester
12. Second Trimester
13. Third Trimester
14. Post Pregnancy

The screenshot displays a user dashboard for a digital self-management program. At the top, there are three main sections: 'HEALTH ASSESSMENT' showing 100% completion, 'CONNECTED DEVICES AND APPS' showing 3 devices (Fitbit, MyFitnessPal), and 'BLUE POINTS™' showing 23165 points. Below this is a 'Program Overview' section with a '1000 PTS' badge. The main content area is titled 'Healthy Bones And Joints' and includes a 'Lesson 1 | Chapter 1' section with text and bullet points about bone functions and types. A 'View Your Daily Resource' section features an image of a doctor and patient, with a 'Bone Density' resource and a 'GO!' button. On the right side, there is a vertical list of 'Start' buttons for various program components.

24/7 Nurseline

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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
1,200 AudioHealth Library topics

800-973-6329

Available in English and Spanish



Blue365[®] Member Discount Program

Member discounts simply for being a BCBSNM member

- Exclusive health and wellness deals from national and local retailers
- Save money on gym memberships, vision exams and services, hearing aids and diet-related services
- Log on to Blue Access for MembersSM for updates and to register for weekly emails

BlueCross BlueShield of New Mexico | Blue365. Browse All Deals How It Works Register/Login

Because Health is a big deal^{*} Blue365 offers access to health and wellness deals exclusive to Blue members.

FITNESS

fitbit

FITBIT
18% Off Fitbit Devices; 29% Off Accessories Plus Free Shipping

LOGIN TO REDEEM

SHARE: [Social Media Icons]

The Offer
Enjoy an 18% Discount on Fitbit[®] Devices & 29% Discount on Accessories Plus Free Shipping

Only Fitbit gives you the freedom to get fit your way. Everyone's approach to fitness is different. One-size-fits all fitness programs don't always fit you. Get fit your way with Fitbit's family of trackers and smartwatches that work seamlessly with your lifestyle, your budget and your goals.

Save 18% on entire line of Fitbit products, including:

- Zip
- Flex 2
- Alta and Alta HR
- Alta SE (Special Edition) and Alta HR SE
- Aria 2 Scale
- Ace Kid's Device
- Charge 2 and Charge 2 SE
- New Charge 3 and Charge 3 SE (pre-order)
- Versa and Versa SE
- Ionic and Adidas Ionic

Additionally, Blue365 members also save 29% on a wide variety of accessories including stylish bands and pendants. To redeem your exclusive promo code and to get product prices, login and click "Redeem Now."

Blue365 says:
Fitness trackers and other wearable devices provide quantifiable information that helps users increase physical activity, engage in friendly competition and improve fitness.

Healthy Tips from Blue365

Feast Your Eyes on Antioxidants

We all know that eating right has a multitude of health benefits. But did you know that good vision is one of them? [Research](#) from the American Optometric Association has linked eye-friendly nutrients to reducing certain eye diseases, including macular degeneration and cataract formation. Here's a guide from EyeMed to six key nutrients with high-antioxidant content that can help maintain good vision and prevent eye disease.

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.

800-788-1792



Designated Customer Service Unit

Local, experienced employees dedicated to serving you – [we know you, we know your plan!](#)

Our Customer Advocates are there for you to help with:

- ✓ Claims
- ✓ Benefit questions
- ✓ Connecting you with other resources
- ✓ Contacting your providers, if needed

Customer Service Hours

Dedicated Representatives

Monday - Friday
6a.m. to 6 p.m.

After Hours Representatives

Monday - Friday
6 a.m. to 8 p.m.

Saturday and Most Holidays

8 a.m. to 5 p.m.

Wise and Well: Wellness Program Incentive

During 2020 NMRHCA Members can continue to receive a \$50 Visa gift card as an incentive after completing two wellness activities.*

Activity examples:

- ✓ Online health-related classes
- ✓ Community health and cooking classes
- ✓ Completing a smoking cessation program (e.g. Quit for Life)
- ✓ Enrollment in a Disease Management program for chronic conditions like diabetes, CAD, COPD, CHF and asthma.

*Submit completed activity information to NMRHCA

Questions?