



**BlueCross BlueShield
of New Mexico**

New Mexico Retiree Health Care Authority Effective January 1, 2020

Medicare Supplement Plan



Medicare, You and Blue

- Plan is secondary to Medicare (Medicare pays first)
- Medicare has two parts: Part **A** and Part **B**
- All Medicare-allowed services are covered



Medicare Supplement Plan

Excellent Value for Your Premium Dollar

- You choose your hospitals and physicians anywhere within the U.S.
- Coverage when traveling outside of the U.S.
- Low or no out-of-pocket costs (when your provider accepts Medicare Assignment)
- Affordable and easy to use
- Complements your Medicare coverage
- No referrals required
- No claims to file



Medicare Supplement Plan

For Medicare-Covered Services

The plan covers the annual Part **A** deductible of **\$1,364** (*amount subject to change*)

- You will still be responsible to meet the current Part **B** annual deductible of **\$185** (*amount subject to change*)
- Once the Part **B** deductible has been met, you have **no out-of-pocket costs** when you choose a physician **that accepts Medicare assignment** for Medicare-covered services

Additional Benefits

Additional benefits not covered by Medicare that are part of the Blue Cross and Blue Shield of New Mexico (BCBSNM) Medicare Supplement plan for the New Mexico Retiree Health Care Authority (NMRHCA):

- Acupuncture*
- Rolfing*

* Combined Max of \$1,500 per year

When provider does **NOT** accept Medicare assignment

Example: Dr. Smith does not accept Medicare assignment but says that he will see you and may file the claim on your behalf to Medicare.

- Provider charges \$100 and Medicare allows \$80
- Medicare pays 80% of the \$80 and BCBSNM pays 20% of \$80
- The balance owed is \$20 however, the provider may only charge you 15% (\$12) above the Medicare allowable of \$80

Summary of Benefits

Services	Medicare Pays	Plan Pays	Member Pays
Medical Expenses: First \$185 of Medicare-approved amounts*	\$0	\$0	\$185 (Part B Deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare-approved amounts)	\$0	80%	15%
Hospitalization: First 60 days	All but \$1,364	\$1,364 (Part A Deductible)	\$0
61st through 90th day	All but \$341 a day	\$341 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$682 a day	\$682 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0
Beyond the additional 365 days	\$0	\$0	Contact NMRHCA
Medicare Covered Preventive Care	80% - 100%	20%	\$0

* Medicare deductibles are subject to change for 2020 per Centers for Medicare & Medicaid Services (CMS) requirements.

Value Added Benefits

You are not limited to a network of providers –
you have choices

Access to all providers that accept Medicare
assignment – nationwide

Value-added Benefits

- ✓ Blue 365SM Discount Program
- ✓ Blue Access[®] for Members
- ✓ 24/7 Nurseline: 1-800-973-6329
- ✓ Case Managers
- ✓ Dedicated Customer Service Unit

**Locally
managed,
serving
New Mexicans
for over 75 years**

Blue Access for MembersSM

The screenshot shows the Blue Access for Members website interface. At the top, there is a navigation bar with links: Home, My Coverage, Claims Center, My Health, Doctors & Hospitals, and Forms & Documents. The user is logged in as John Doe. The main content area is divided into several sections:

- Message Center:** Shows a notification for a new message dated 08/01/2014 regarding a discounted membership.
- MY COVERAGE:** Displays plan details for BlueEdge, Group Number: 0000, and ID Number: XOF0000DEMO. It includes a table for In Network Benefits (Medical Copays) and a table for My Spending Accounts Balance.
- MY CLAIMS ACTIVITY:** A table showing recent claims with columns for Service Date, Member, Provider, Status, Billed, and You May Owe.
- Quick Links:** A sidebar with links for Get a Temporary ID Card, My Blue Community, Member Discount Program, and Manage preferences.
- Form Finder:** A section for quickly searching or browsing common forms.

Callout boxes highlight the following features:

- My Coverage** includes benefit highlights.
- Review secure messages** (pointing to the Message Center).
- My Claim Activity** displays recent claims, or go to the **Claims Center** for all your claim details.
- Access the Provider Finder[®]** to locate doctors & hospitals (pointing to the Doctors & Hospitals link).
- Quick Links** for easy access to Member Discounts, or to get an ID card.
- Form Finder** easier to view and find specific forms for members.

Blue Access for Members is password protected and gives you immediate, secure access to your account information. Log on to Blue Access for Members for updates and to register for weekly emails

Case Management

Case Managers

Case Managers will plan, implement, coordinate, monitor, and evaluate options and services to meet a catastrophically or chronically ill or injured individual's health care needs.



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
1,200 AudioHealth Library topics

800-973-6329

Available in English and Spanish



Blue365[®] Member Discount Program

Member discounts simply for being a BCBSNM member

The screenshot shows the Blue365 website interface. At the top, there's a navigation bar with the BlueCross BlueShield of New Mexico logo, the Blue365 logo, and links for 'Browse All Deals', 'How It Works', and 'Register/Login'. Below the navigation bar is a banner that reads 'Because Health is a big deal*' and 'Blue365 offers access to health and wellness deals exclusive to Blue members.' The main content area features a 'FITNESS' section with a large image of a woman running. To the left of the image is the Fitbit logo and a promotion: '18% Off Fitbit Devices; 29% Off Accessories Plus Free Shipping'. Below this is a 'LOGIN TO REDEEM' button and social media share icons. To the right of the image is a 'Blue365 says:' quote: 'Fitness trackers and other wearable devices provide quantifiable information that helps users increase physical activity, engage in friendly competition and improve fitness.' Below the quote is a list of products eligible for the discount, including various Fitbit models like Zip, Flex 2, Alta SE, Aria 2 Scale, Ace Kid's Device, Charge 2 and Charge 2 SE, New Charge 3 and Charge 3 SE, Versa and Versa SE, and Ionic and Adidas Ionic. At the bottom, there's a note about an additional 29% discount on accessories and instructions on how to redeem the offer.

- 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

The screenshot shows a mobile app interface. At the top, there's a status bar with 'AT&T', '5:03 PM', and '64%' battery. Below the status bar is a 'Back' button and a dropdown arrow. The main content area is titled 'Healthy Tips from Blue365' and features a photo of a doctor talking to a patient. Below the photo is a section titled 'Feast Your Eyes on Antioxidants' with a paragraph of text: '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.' At the bottom, there's a navigation bar with icons for home, search, trash, share, and edit.

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?