



BlueCross BlueShield of New Mexico



# Albuquerque Public Schools Medical Benefit Plan

2022 Member Guide



[bcbsnm.com/aps](https://bcbsnm.com/aps)





# Albuquerque Public Schools Medical Benefit Plan

Albuquerque Public Schools' 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.

## Comprehensive and Statewide

Our network includes more than 40,000 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 Gamma Knife technology facility
- Only cancer research and treatment center

In the Albuquerque/Rio Rancho area, our network has more than 17,400 provider locations, including more than 2,500 primary care physicians, more than 4,500 specialists, 21 urgent care facilities, 5 clinical laboratory groups, and 21 hospitals. Members also have in-network access to providers in the UNM Medical Group, UNM Hospital, and Lovelace Hospitals.

Outside the Albuquerque/Rio Rancho area, our New Mexico network has more than 23,000 provider groups, including primary care physicians, specialists, clinical laboratory groups, and 47 hospitals. We also contract with other centers and hospitals around the country such as M.D. Anderson and Mayo Clinic.

For more information call **1-888-371-1928** or go to **[bcbsnm.com/aps](http://bcbsnm.com/aps)**.



## BlueCard®: Coverage around the world

This innovative benefit — available to only Blue Cross and Blue Shield members — helps you access more than 96 percent of hospitals and 83 percent of physicians throughout the United States contracted with BCBS Plans, plus those in over 200 countries when you need medical care.

You can find a contracted provider online at [bcbs.com](http://bcbs.com) or by calling the BlueCard program directly at **1-800-810-BLUE (2583)**. Present your member ID card at the provider's office and you'll have the same benefits that you have when you see a contracted provider in your hometown. In the United States you'll pay the same deductible, copayments, and coinsurance amounts and won't have to file claims. (In some foreign countries, you may have to pay for services and then file a claim.)

## Access new and improved tools in Provider Finder®

- Estimate your costs: Use the member liability estimator to research the cost of a provider's procedures, treatments, and tests and help evaluate your out-of-pocket expenses.
- Use the robust search engine: Find a network primary care physician, specialist, or hospital.
- Filter results: Narrow your search results by doctor, specialty, ZIP code, language, and gender.
- Learn more about providers: View certifications and recognitions for doctors. Also, view feedback or add your own review for a provider.
- See more information on the following pages.

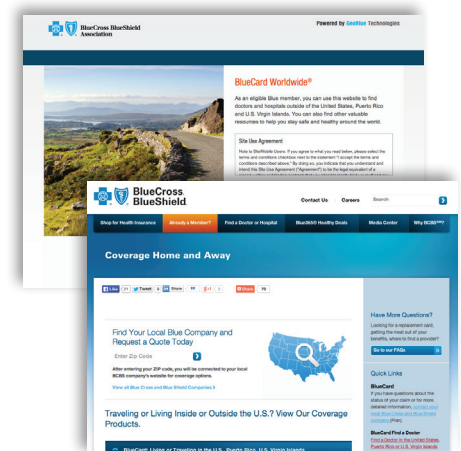
## Well onTarget®

Well onTarget offers personalized tools and resources to help all members no matter where you may be on the path to health and wellness. The heart of Well onTarget is the member portal, available at [www.wellontarget.com](http://www.wellontarget.com). It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools. These tools include the following:

- Online courses designed to help you work at your own pace to reach your health goals
- A health and wellness content library
- Tools and trackers
- An online health assessment you can take to get a personal wellness report
- See more information on the following pages

## Behavioral health program

BCBSNM members have access to a full range of behavioral health care services, including inpatient, partial hospitalization, and outpatient behavioral health care management; 24-hour referral assistance; support for behavioral health disorders such as anxiety, depression, and eating disorders; and referrals to other BCBSNM medical management programs. Please refer to the number on the back of your ID card or call **1-888-898-0070**.







# Because Your Health Counts

## It's Important to Know Where to Go When You Need Care

Sometimes it's easy to know when you should go to an emergency room (ER). At other times, it's less clear. You have choices for receiving in-network care that will work with your schedule and also give you access to the kind of care you need. Know when to use each for non-emergency treatment.

### Your Doctor's Office

Your own doctor may be the best place to go for non-emergency care, such as health exams, routine shots, colds, flu and minor injuries. Your doctor knows your health history, the medicine you take, your lifestyle, and can decide if you need tests or specialist care. Your doctor can also help you with care for a chronic health issue, such as asthma or diabetes.

## Urgent/Immediate Care Clinic

These facilities can treat you for more serious health issues, such as when you need an X-ray or stitches. You will probably have a lower out-of-pocket cost than at a hospital ER and you may have a shorter wait.

## Hospital Emergency Room

Any life-threatening or disabling health problem is a true emergency. You should go to the nearest hospital ER or call 911. When you use the ER for true emergencies, you help keep your out-of-pocket costs lower.







## Need help deciding where to go for care?

On hand 24 hours a day, seven days a week; bilingual nurses available.  
Call the 24/7 Nurseline at **800-973-6329** for help identifying some options when you or a family member has a health problem or concern.





**Knowing where to go for care can make a big difference in cost and time.  
Here's how your options compare†:**

	Average Costs	Average Wait Times	Examples of Health Issues	
 <b>Your Doctor's Office</b> Your doctor knows your medical history best	\$	 24 minutes*	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Sore throat</li> <li>Minor burns</li> <li>Stomach ache</li> </ul>	<ul style="list-style-type: none"> <li>Ear or sinus pain</li> <li>Physicals</li> <li>Shots</li> <li>Minor allergic reactions</li> </ul>
 <b>Urgent Care Clinic</b> Immediate care for issues that are not life-threatening.	\$\$\$\$	 11-20 minutes**	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Abdominal pain</li> <li>Urinary tract infection</li> <li>Back pain</li> </ul>	<ul style="list-style-type: none"> <li>Cuts that need stitches</li> <li>Sprains or strains</li> <li>Animal bites</li> </ul>
 <b>Hospital Emergency Room</b> For serious or life-threatening conditions.	\$\$\$\$\$\$	 4 hours, 7 minutes‡	<ul style="list-style-type: none"> <li>Chest pain, stroke</li> <li>Head or neck injuries</li> <li>Fainting, dizziness, weakness</li> <li>Problem breathing</li> </ul>	<ul style="list-style-type: none"> <li>Seizures</li> <li>Sudden or severe pain</li> <li>Uncontrolled bleeding</li> <li>Broken bones</li> </ul>

\* Medical Practice Pulse Report 2009, Press Ganey Associates.

\*\* Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine. January 2012.

‡ Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

## Urgent Care or Freestanding Emergency Room

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers but costs are higher. A visit to a freestanding ER often results in surprise medical bills that can be four to five times the rate charged by urgent care centers for the same services<sup>1</sup>. Here are some ways to know if you are at a freestanding ER.

### Freestanding ERs:

- Look like urgent care centers, but have EMERGENCY in the facility name.
- Are separate from a hospital but are equipped and work the same as an ER.
- Are staffed by board-certified ER physicians and are subject to the same ER copay.

Find urgent care centers<sup>2</sup> near you by texting<sup>3</sup> **URGENTNM** to **33633** and then type in your ZIP code.

### Need help finding a network provider?

Use Provider Finder at [bcbsnm.com](http://bcbsnm.com) or call the Customer Service number on the back of your member ID card.

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

<sup>†</sup> Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.

<sup>1</sup> Freestanding ERs: The Need for Greater Transparency and More Consumer Protections. (2016). The Texas Association of Health Plans.

<sup>2</sup> The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

<sup>3</sup> Message and data rates may apply. Read terms, conditions and privacy policy at [bcbsnm.com/mobile/text-messaging](http://bcbsnm.com/mobile/text-messaging).

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

The information provided 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 advice. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on the back of your ID card. This information is intended solely as a general guide to what services may be available. The actual availability of services may vary greatly from location to location. The information is not intended to be medical advice. If you have questions about any health concern, you should discuss them with your health care provider.

**VIRTUAL VISITS**

Convenient health care  
at your fingertips



## Care When and Where You Need It Just Got Easier

Getting sick is never convenient and finding time to get to the doctor can be hard. MDLIVE's telehealth program provides you and your covered dependents access to care for non-emergency medical and behavioral health needs.

Whether you're in the city, a rural area or you're on a weekend camping trip, access to a board-certified MDLIVE doctor is available 24 hours a day/seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Telehealth can also be a better alternative than going to the emergency room or urgent care.

MDLIVE doctors can help treat the following conditions and more:

### General Health

- Allergies
- Asthma
- Joint aches
- Sinus infections

### Pediatric Care

- Cold/flu
- Ear infections
- Pink eye

### Behavioral Health

- Online counseling
- Child behavior/learning issues
- Stress management

Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only). Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation.

MDLIVE is a separate company that operates and administers the virtual visits program for Blue Cross and Blue Shield of New Mexico. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.





# 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**

# Peace of Mind While Traveling

## BlueCard PPO Has You Covered

### Use BlueCard PPO When You're Away from Home

Through the BlueCard PPO Program, Blue Cross and Blue Shield (BCBS) plans work together to help ensure you receive reliable, affordable health care when you need it while traveling in the U.S. You have access to an established PPO network of doctors, hospitals and other health care providers throughout the country.



### How BlueCard Works

1. Always carry your most current Blue Cross and Blue Shield of New Mexico member 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](#) 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 pre-authorization, 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.



## GET ACCESS TO NETWORK PROVIDERS WHEN YOU'RE ON THE GO:

- **Freedom of choice:** You can choose your provider. To receive the maximum benefits allowed under your health care plan, choose contracted network providers whenever possible.
- **Coast-to-coast care:** Get access no matter where in the U.S. you travel.
- **No paperwork or claims to file:** When visiting a PPO provider, all you need to do is show your member ID card.





# Blue Access for Members<sup>SM</sup>

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 BCBSNM secure member website, Blue Access for Members (BAM<sup>SM</sup>).

## 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



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](http://bcbsil.com/mobile/text-messaging).



## IT'S EASY TO GET STARTED

- 1 Go to [bcbsnm.com/member](http://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<sup>SM</sup> while you're on the go.

\*Message and data rates may apply

Don't have access to a computer or need to talk to a Customer Advocate?

**Call: 1-888-371-1928**

This toll-free number is also on the back of your member ID card.



# Experience Wellness Your Way

Well onTarget offers personalized tools and resources to help you — no matter where you may be on the path to health and wellness.

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

## Member Wellness Portal

The heart of Well onTarget is the member portal, available at [wellontarget.com](https://wellontarget.com). It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of inviting programs and tools.

- Self-directed courses: These courses let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking and managing stress. Track your progress and reach your milestones as you make your way through each lesson. Reach your milestones and earn Blue Points<sup>SM</sup>.
- Health and wellness content: The health library teaches and empowers through evidence-based, reader-friendly articles.
- Tools and trackers: These resources can help keep you on course while making wellness fun. Use a food and exercise diary, symptom checker and health trackers.

Start experiencing the wellness portal today. Go to [wellontarget.com](https://wellontarget.com).

Well onTarget<sup>®</sup>



## Health Assessment (HA)<sup>1</sup>

The HA uses adaptable questions to learn more about you. After you take the HA, you will get a personal wellness report. This confidential report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals.

## Blue Points Program

Blue Points can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points in the online shopping mall<sup>2</sup>. The program gives you points instantly, so you can use them right away. If you want a larger reward, you can purchase additional points when you check out.

## Fitness Program

Fitness can be easy, fun and affordable. The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of more than 10,000 fitness centers. If you want, you can choose one gym close to home and one near work. And you can visit gyms while you're on vacation or traveling for work.

Other program perks include:

- **Flexible Gym Network:** A choice of gym networks to fit your budget and preferences.<sup>3</sup>
- **Studio Class Network:** Boutique-style classes and specialty gyms with a pay-as-you-go option and 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount.
- **Blue Points:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits.
- **Convenient payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.
- **Web resources:** You can go online to search for locations and track your visits.
- **Health and wellness discounts:** Save money through a nationwide complementary and alternative medicine network of 40,000 health and well-being providers, such as massage therapists, personal trainers and nutrition counselors.

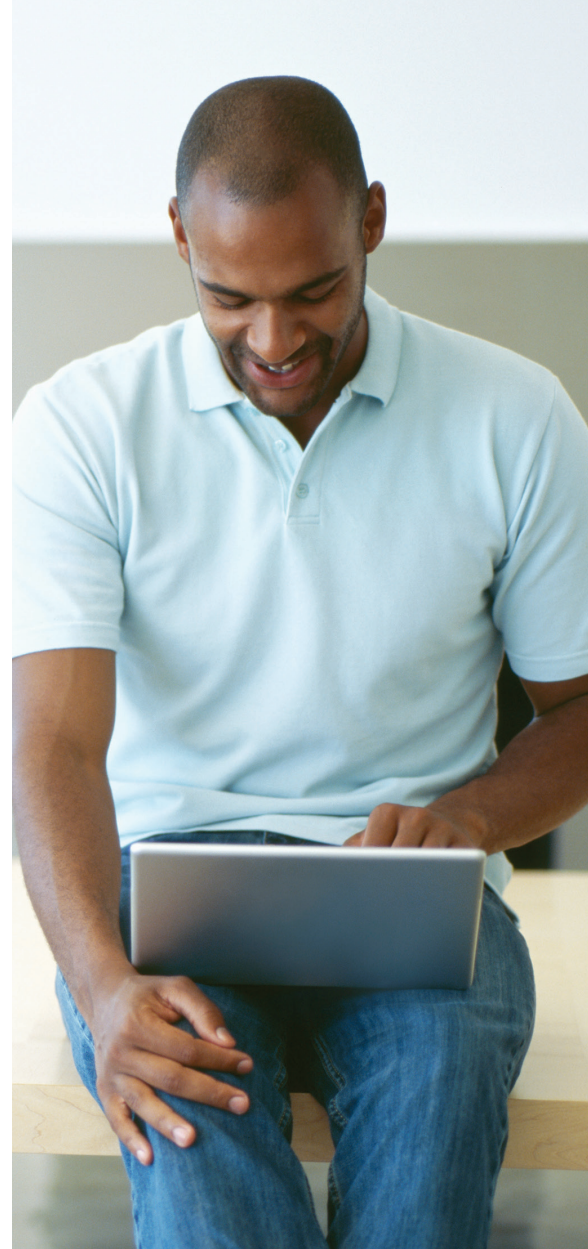
It's easy to join the Fitness Program. Just call the toll-free number **888-762-2583** Monday through Friday, from 6 a.m. to 6 p.m. MT.

## Fitness Tracking

Track your fitness activity using popular fitness devices and mobile apps.

## Wellness program questions?

Call Customer Service at **877-806-9380**.



### Take Wellness on the Go

Check out the AlwaysOn Wellness mobile app, available for iPhone® and Android™ smartphones. It can help you work on your health and wellness goals — anytime and anywhere.

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

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

The Fitness Program is provided by Tivity Health®, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

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](http://wellontarget.com) for further information.

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.



# Women's and Family Health

## Pregnancy and Parenting Support

### Prepare For Your Life-Changing Journey

Whether you are pregnant or planning to get pregnant, you should prepare as much as you can. Blue Cross and Blue Shield of New Mexico has tools to help you – at no extra cost to you.

- **Ovia Health™†** apps are for tracking your cycle, pregnancy and baby's growth. Each app has videos, tips, coaching and more.
  - **Ovia Fertility:** Track your cycle and predict when you are more likely to get pregnant.
  - **Ovia Pregnancy:** Monitor your pregnancy and baby's growth week by week leading up to your baby's due date.
  - **Ovia Parenting:** Keep up with your child's growth and milestones from birth through three years old.
- **Well onTarget** has self-guided courses about pregnancy that you can take online, covering topics such as healthy foods, body changes and labor.

Plus, if your pregnancy is high-risk, BCBSNM will provide support from maternity specialists to help you care for yourself and your baby. Having a baby changes everything, so use these tools to help you get ready.

Download any of the Ovia Health mobile apps from the Apple App Store or Google Play. During sign-up, make sure to choose "I have Ovia Health as a benefit." Then select BCBSNM as your health plan and enter your employer name. Also, visit [wellontarget.com](http://wellontarget.com) to explore our online courses. Get started today!



**Please call 888-421-7781**  
if you have questions or want to learn more.

† Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of New Mexico.



# Blue Points — Rewards for Healthy Living

Well onTarget understands how hard it can be to maintain a healthy lifestyle. Sometimes, you may need a little motivation. That’s why we offer the Blue Points program. This program can help you get on track — and stay on track — to reaching your wellness goals.

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points in the online shopping mall, which offers a wide variety of merchandise. Created with your needs in mind, the Blue Points program offers many convenient, user-friendly, personalized and flexible features:

## Earn points instantly

The program gives you points immediately, so you can start using them right away.

## Get extra points

Don’t have enough points yet for that reward you really want? No problem! You can apply the points you have and use a credit card to pay the remaining balance.

## Easily manage your points

The interactive Well onTarget portal, available at [wellontarget.com](http://wellontarget.com), uses the latest user-friendly technology. This makes it easy to find out how many points are available for you to earn. You can also track the total number of points you’ve earned year-to-date. All of your point information will appear on one screen.

## Choose from a large selection of rewards

Redeem your hard-earned points in our expanded online shopping mall. Reward categories include apparel, books, health and personal care, jewelry, electronics, music and sporting goods. And be sure to check out the “Rewards on Sale” section, where you’ll find discounted electronics, games, luggage and other merchandise.

## Participate in activities that match your goals

Look how quickly your Blue Points can add up! Here are some sample activities you can complete to earn Blue Points:



Look how quickly your Blue Points can add up! Sample activities that help you earn Blue Points include:	
Completing the onmyway™ Health Assessment (once every six months)	2,500 points every 6 months
Taking all 12 lessons of a Self-directed Course	1,000 points per quarter
Tracking progress in the online tools on the Well onTarget Member Wellness Portal	10 points, maximum 70 points per week
Enrolling in the Fitness Program	2,500 points
Adding weekly Fitness Program visits to your routine	up to 300 points each week
Completing any Self-directed Course Milestone Assessment	up to 250 points per month
Participating in a Biometric Screening through the Well onTarget program	2,500 points per year
Connecting compatible fitness device or app	2,675 points
Tracking progress using compatible fitness device or app	55 points per day

onmyway is owned and operated by Onlife Health. Onlife is an independent company that provides health assessments for Blue Cross and Blue Shield of New Mexico.

**Log on to [wellontarget.com](http://wellontarget.com) today** to find all the interactive tools and resources you need to start racking up Blue Points. Keep yourself motivated to earn more points by heading over to the online shopping mall and checking out all the rewards you can earn for adopting — and continuing — healthy habits.





# Blue365<sup>®</sup>

## 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 preauthorizations.

Once you sign up for Blue365 at [blue365deals.com/bcbsnm](https://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 through Blue365.

### **EyeMed | Davis Vision**

You can 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<sup>®</sup> | Beltone<sup>™</sup> | 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 Solutions<sup>SM</sup>**

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<sup>®</sup> | Nutrisystem<sup>®</sup>**

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.



## Fitbit®

You can customize your workout routine with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You'll get a 20% discount on Fitbit devices plus free shipping.

## 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. Get 20% off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30% off plus free shipping for your online orders.

## InVite® Health

InVite Health offers quality vitamins and supplements, educational resources and a team of healthcare experts for guidance to select the correct product at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements and a free Midnight Bright Black Coconut Charcoal Tooth Polish with a \$25 purchase.

## 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.

## eMindful

Get a 25% discount on any of eMindful's live streaming or recorded premium courses. Apply mindfulness to your life including stress reduction, mindful eating, chronic pain management, yoga, Qigong movements and more.



**For more great deals, or to learn more about Blue365, visit [blue365deals.com/bcbsnm](https://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 your health plan. You should check your benefit booklet or call the customer service number on the back of your 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 given only through vendors that take part in this program and may be 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.

## 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](mailto: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>



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، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية 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 아니시거나 카드가 없으시면 855-710-6984 으로 전화하십시오.
Diné Navajo	T'áá ní, éí doodago la'da biká anánílwó'ígíí, na'idílkidgo, ts'ídá bee ná ahóótí'i' t'áá níí'k'e níká a'doolwoł. Ata' halne'í bich'í' hadeesdzih nínízingo éí kwe'é da'íníishgi áká anídaalwo'ígíí bich'í'í' hodíílnih, bee nééhóziníí bine'déé' bikáá'. Kojí atah naaltsos ná hadít'éégóó éí doodago bee nééhózinígíí ádingo kojí'í' hodíílnih 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالات داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با 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 พูดคุยกับล่ามโดยติดต่อฝ่ายบริการลูกค้าที่หมายเลขตามที่ระบุด้านหลังบัตรสมาชิก 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.

