Subject: Important Plan Changes New Mexico Small Group 2026

Dear Group Administrator:

On your plan renewal date, there may be some changes to the benefits offered in your current plan(s).

Included with this letter is a list of those Blue Cross and Blue Shield of New Mexico small group plans that have benefit changes. If your plan(s) are not listed, there are no changes to them. See your Benefit Booklet for any additional changes due to federal or state mandates.

Your next steps:

- Find the seven-digit plan ID for your current plan(s) in the "Current Health Plans" section of your renewal exhibit
- Use the seven-digit plan ID to find your group's benefit changes in the "Plan Changes" document

If you would like to keep your current plan(s) at renewal, nothing else is needed. Your plan(s) will continue with no interruption. If you would like to make a change, contact your broker or call us with questions. A Benefit Program Application Amendment must be completed and returned to us for any changes to your group's coverage.

Our goal is to serve your health care coverage needs through all of life's changes. If you have any questions, our team stands ready to help.

Sincerely,

Blue Cross and Blue Shield of New Mexico

488881.0725

Blue Cross and Blue Shield of New Mexico

2026 Affordable Care Act (ACA)/Metallic Plans *Small Group (2-50)*

To find your renewal group's 2026 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or 7-character plan ID in the search field and press enter.

The following benefit changes will apply to all Small Group ACA plans in our product portfolio, not just ones listed on the following pages:

- Viscosupplements* will now be a contract exclusion and are no longer a covered benefit.
  *Viscosupplement is a gel-like fluid called hyaluronic acid that is injected into the joint. Typically used for treatment of arthritis or osteoarthritis.
- Changes to the 2026 Health Insurance Drug List.
- Updates to the 2026 Preferred Pharmacy Network.

Blue Cross and Blue Shield of New Mexico

2026 Affordable Care Act (ACA)/Metallic Plans

Small Group (2-50)

To find your renewal group's 2026 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or 7-character plan ID in the search field and press enter.

Blue Advantage Silver HMO 202 - Off Exchange; S710ADT

- Your in-network individual Out-of-Pocket Maximum will change to $9,500.
- Your in-network family Out-of-Pocket Maximum will change to $19,000.
- Your Specialist Office Visit copayment will change to $95.

Blue Advantage Silver HMO 208 - Off Exchange; S7E3ADT

- Your in-network individual Out-of-Pocket Maximum will change to $9,200.
- Your in-network family Out-of-Pocket Maximum will change to $18,400.

Blue Preferred Gold EPO 137 - Off Exchange HSA; G7E1PFR

- Your in-network individual Deductible will change to $3,400.
- Your in-network family Deductible will change to $10,200.
- Your in-network individual Out-of-Pocket Maximum will change to $3,400.
- Your in-network family Out-of-Pocket Maximum will change to $10,200.

Blue Preferred Silver EPO 125 - Off Exchange; S840PFR

- Your in-network individual Out-of-Pocket Maximum will change to $9,600.
- Your in-network family Out-of-Pocket Maximum will change to $19,200.

Blue HMO Network Silver 202 - Off Exchange; S810HMO

- Your in-network individual Out-of-Pocket Maximum will change to $9,500.
- Your in-network family Out-of-Pocket Maximum will change to $19,000.
- Your Specialist Office Visit copayment will change to $95.

Blue PPO Silver 105 - Off Exchange HSA; S830PPO

- Your in-network individual Deductible will change to $3,400.
- Your in-network family Deductible will change to $10,200.
- Your out-of-network individual Deductible will change to $6,800.
- Your out-of-network family Deductible will change to $20,400.

Blue PPO Silver 101 - Off Exchange HSA; S751PPO

- Your in-network individual Deductible will change to $5,300.
- Your in-network family Deductible will change to $10,600.
- Your in-network individual Out-of-Pocket Maximum will change to $5,300.
- Your in-network family Out-of-Pocket Maximum will change to $10,600.
- Your out-of-network individual Deductible will change to $10,600.
- Your out-of-network family Deductible will change to $21,200.
- Your out-of-network individual Out-of-Pocket Maximum will change to $10,600.
- Your out-of-network family Out-of-Pocket Maximum will change to $21,200.

Blue PPO Silver 108 - Off Exchange; S833PPO

- Your in-network individual Out-of-Pocket Maximum will change to $9,500.
- Your in-network family Out-of-Pocket Maximum will change to $19,000.
- Your out-of-network individual Out-of-Pocket Maximum will change to $19,000.
- Your out-of-network family Out-of-Pocket Maximum will change to $57,000.