



MID-MARKET/LARGE GROUP (51+ EMPLOYEES)

2024-25 Mid-Market/Large Group Plans

Blue Cross and Blue Shield of New Mexico offers health care plans with the choice, flexibility and affordable options that growing companies want.

Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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2024-25 Mid-Market/Large Group Plans

The Blue Cross and Blue Shield of New Mexico Mid-Market/Large Group Portfolio is available from July 1, 2024, through June 30, 2025. All our plans offer features and benefits designed with members’ health and wellbeing in mind. We’re making access to care even easier with more digital options for medical visits and wellness programs.

Here are the highlights of our 2024-25 Mid-Market/Large Group portfolio:

Prescription Discount Benefit with MedsYourWay®

MedsYourWay, administered by Prime Therapeutics, is a new drug discount savings program that lowers costs for members on eligible medicines. It automatically compares prices from participating drug discount cards to a member’s pharmacy benefit plan cost-share amount at select in-network retail pharmacies. The member pays the lower available price. To access MedsYourWay, the member should:

- Fill their prescriptions at a participating in-network retail pharmacy.
- Show their member ID to the pharmacists.
- Pay the lower available price. Members will have all covered purchases count towards their yearly plan deductibles and/or out-of-pocket expenses.

MedsYourWay is currently available for most fully insured group plans in New Mexico with Prime as their pharmacy benefit manager.

Promote Consumerism and Enhance Your and Employees’ Cost-Savings

Consumer Driven Health Plans are benefit plans that help employers contain health care costs by encouraging employees to become better consumers. When you choose one of our preferred vendors to administer your company’s HSA, FSA or HRA, you and your employees will have the value-added benefits of our integrated services:

- **Preferred Pricing:** You get deep discounts on vendor administration fees, and standard member education materials are automatically included in your pricing.
- **Daily Claims and Eligibility Feeds*:** We share secure, daily claims and eligibility feeds for hassle-free membership updates, expense reimbursement and claim substantiation.
- **Integrated Web Services*:** Members have access to balance and transactional details on Blue Access for MembersSM via real-time web feed, and can also access vendor portals via single sign-on.

*Integration features vary by vendor. Talk with your sales or account executive for details.

Members and Employers Save Big with Member Rewards**

Our Member Rewards program, administered by Zelis, is now expanding to include maintenance medications. The program helps members:

- Compare costs and quality of providers and maintenance medications.
- Save on out-of-pocket costs.
- Earn Cash Rewards.

When members choose quality, lower-cost, reward-eligible options, they will receive cash rewards and save on their – and their employers’ – health care costs.

**Member Rewards is only included with PPO plans.

Metabolic Health Management – Diabetes Reversal

Eligible members will now have access to a diabetes reversal program that creates a digital representation of their unique metabolism to help empower them to improve blood sugar, safely reduce or eliminate medications and reverse type 2 diabetes – all offered as a covered benefit and at no cost.

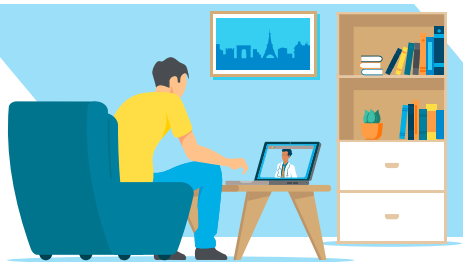
Boost Benefits with Ancillary Programs

Competitive benefits are essential for employers to attract and retain a talented workforce. Offering ancillary benefits alongside medical coverage can help employers protect their employees’ physical and financial wellbeing while providing them with peace of mind. Talk with your BCBSNM representative to find out how you can boost your groups’ medical benefits with any of these ancillary options:

- BlueCare DentalSM
- Life Insurance
- Short- and/or Long-Term Disability
- Accident and Critical Illness
- Vision

Virtual Visits and Telemedicine

Providing access to virtual care is more important than ever as members seek convenience and cost-savings when addressing their non-emergency needs. Virtual Visits, powered by MDLIVE®, and Telemedicine consultations through members’ primary care physicians are conducted by phone, online video or mobile app.



Well onTarget®

Well onTarget is a complete wellness solution that includes innovative tools that support members’ lifelong journey of healthy living. Well onTarget is designed to:

- Enhance employee engagement
- Reduce costs
- Promote good health

Well onTarget offers cost-effective and low-risk solutions to help employers increase productivity, encourage employee engagement and enhance a culture of wellness in the workplace.

Blue365®

Members and covered dependents can save money on value-added health and wellness products and services not covered by a medical benefit plan with Blue365. Members can save on fitness gear, family activities, gym memberships, healthy eating, dental, vision, hearing aids and more from top local and national retailers – all with no claims to file and no referrals or preauthorizations. Once members sign up for Blue365, weekly Featured Deals are emailed to them, offering special savings for a limited time.

continued

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Highlights of our 2024-25 Mid-Market/Large Group portfolio continued:

Wellbeing Management

Wellbeing Management delivers member-centered care management. A care team, led by a health advisor, addresses the mental, physical and emotional aspects of health issues for the most costly and complex member cases. Members can interact with their health advisor through email, secure messaging, phone and/or text.

Automated touch points triggered by missed appointments, tests and prescription refills help engage members. Personalized reminders emphasize the importance of annual visits, preventive screenings and immunizations, while educational messages encourage members with chronic conditions, such as diabetes and asthma, to take actions to improve their health.

Wondr Health™

Wondr Health is an online metabolic syndrome coaching program designed to teach members behavior modification to help them lose weight and reduce their risk of metabolic syndrome. In addition to losing weight, this can help members to sleep better, manage stress and more.

Behavioral Health

Mental health is an important part of our approach to our commitment to our members. Compassionate case managers, utilization management, specialty programs and member and provider support are all part of the mental health benefits that come standard with every group plan.

Members can use BAMSM to easily access private, online programs to help keep their mental health on track with the features highlighted below:

- An online assessment supports and helps members pinpoint helpful programs.
- Quick, easy online lessons give members access to proven therapy-based techniques.
- Expert coaches guide and inspire members to reach their goals.
- Personal results, programs and messages are always private.



BCBSNM 2024-25 Mid-Market/Large Group Plan Portfolio																			
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Cost Share							Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance ¹ (In/Out)	Primary Care Office Visits ²	Virtual Visits ³	Specialist Office Visits ²	ER Visits	Urgent Care	Lab, X-ray & Other Diagnostic (In/Out)	Advanced Imaging (MRI, CT, & PET) (In)	Inpatient (In/Out)	Outpatient (In/Out)	Preferred Pharmacy Network ⁴	Non-Preferred Pharmacy Network ⁴
BlueNet EPO SM	BlueNet EPO \$500/80%	MNBNB05004	Embedded	\$500/NC	\$1,500/NC	\$2,500/NC	\$5,000/NC	80%/NC	\$20	\$0	\$35	\$120	\$35	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet EPO \$500/70%	MNBNC05004	Embedded	\$500/NC	\$1,500/NC	\$2,500/NC	\$5,000/NC	70%/NC	\$25	\$0	\$40	\$240	\$70	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	BlueNet EPO \$750/80%	MNBNB07504	Embedded	\$750/NC	\$2,250/NC	\$2,750/NC	\$5,500/NC	80%/NC	\$25	\$0	\$40	\$120	\$40	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet EPO \$1000/80%	MNBNB10004	Embedded	\$1,000/NC	\$3,000/NC	\$3,000/NC	\$6,000/NC	80%/NC	\$35	\$0	\$50	\$150	\$50	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet EPO \$1000/70%	MNBNC10004	Embedded	\$1,000/NC	\$3,000/NC	\$3,000/NC	\$6,000/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	BlueNet EPO \$1500/70%	MNBNC15004	Embedded	\$1,500/NC	\$4,500/NC	\$3,500/NC	\$7,000/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	BlueNet EPO \$2000/80%	MNBNB20004	Embedded	\$2,000/NC	\$6,000/NC	\$4,000/NC	\$8,000/NC	80%/NC	\$35	\$0	\$50	\$150	\$50	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
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	BlueNet EPO \$2500/80%	MNBNB25004	Embedded	\$2,500/NC	\$7,500/NC	\$5,500/NC	\$11,000/NC	80%/NC	\$35	\$0	\$50	\$150	\$50	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueNet EPO \$2500/70%	MNBNC25004	Embedded	\$2,500/NC	\$7,500/NC	\$5,500/NC	\$11,000/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	BlueNet EPO \$3000/70%	MNBNC30004	Embedded	\$3,000/NC	\$9,000/NC	\$5,000/NC	\$10,000/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	BlueNet EPO \$4000/80%	MNBNB40004	Embedded	\$4,000/NC	\$8,000/NC	\$6,000/NC	\$12,000/NC	80%/NC	\$35	\$0	\$50	\$150	\$50	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet EPO \$4000/70%	MNBNC40004	Embedded	\$4,000/NC	\$8,000/NC	\$6,000/NC	\$12,000/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	BlueNet EPO \$5000/80%	MNBNB50004	Embedded	\$5,000/NC	\$10,000/NC	\$6,150/NC	\$12,300/NC	80%/NC	\$35	\$0	\$50	\$150	\$50	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueNet EPO \$5000/70%	MNBNC50004	Embedded	\$5,000/NC	\$10,000/NC	\$6,150/NC	\$12,300/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	BlueNet EPO \$6000/80%	MNBNB60004	Embedded	\$6,000/NC	\$12,000/NC	\$7,350/NC	\$14,700/NC	80%/NC	\$35	\$0	\$50	\$150	\$50	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueNet EPO \$6000/70%	MNBNC60004	Embedded	\$6,000/NC	\$12,000/NC	\$7,350/NC	\$14,700/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	BlueNet EPO \$7000/80%	MNBNB70004	Embedded	\$7,000/NC	\$14,000/NC	\$8,550/NC	\$17,100/NC	80%/NC	\$35	\$0	\$50	\$150	\$50	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueNet EPO \$7000/70%	MNBNC70004	Embedded	\$7,000/NC	\$14,000/NC	\$8,550/NC	\$17,100/NC	70%/NC	\$40	\$0	\$55	\$300	\$100	Coins no Ded/NC	Coins no Ded	DC/NC	DC/NC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300

General Notes:

NC = Not Covered; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network

All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy.

They can also get covered 90-day supply prescriptions at pharmacies in the Preferred Pharmacy Network. Members can find a preferred pharmacy and other in-network pharmacies at www.myprime.com. All plans include prescription drug benefits. The benefit plan is based on the BCBSNM Performance drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

Certain PT/ST/OT services will be covered at the same copay as a Primary Care Physician where applicable: 1) PT/ST/OT only provided by a physical therapist, occupational therapist, or speech therapist and includes therapy assistants. Professional services only (office/outpatient). 2) Separate copay may apply if other services are billed in conjunction with the therapy. (Example: Office visit billed in conjunction with therapy, an office visit copay & PT copay would both apply).

Mental Health/Substance Usage cost share amounts will reflect state law requirements for elimination of cost sharing for Behavioral Health Services and will be implemented in accordance with applicable law – no member cost share for eligible services. HSA plans require deductible to be met.

Footnotes:

- Coinsurance applies after the medical deductible is met.
- Telemedicine is a feature offered to New Mexico Mid-Market/Large Group plans. Telemedicine services by Participating Providers are available at the corresponding office visit cost share.
- Virtual Visits, powered by MDLIVE, is another feature offered to New Mexico Mid-Market/Large Group plans. Members will pay a \$0 copayment for a Virtual Visit, so long as the member uses MDLIVE providers, with the exception of HSA and Blue Preferred Plus Plans.
- Prescription Drug plan payments apply to the medical plan out-of-pocket maximum.
- BlueEdge HSA, BlueEdge HSA 100, Blue Preferred EPO HSA 100 plans: Prescription Drug Plan payments are subject to the medical deductible and apply to the out-of-pocket maximum.
- BlueEdge HCA Direct Plan - \$1,000 plan HCA funding = \$500/individual and \$1,000/two-party or family; \$2,500 plan HCA funding = \$1,250/individual and \$2,500/two-party or family; \$5,000 plan HCA funding = \$2,500/individual and \$5,000/two-party or family.
- BlueEdge HCA Standard Plan - \$1,000 plan HCA funding = \$250/individual and \$1,000/two-party or family; \$2,500 plan HCA funding = \$500/individual and \$1,000/two-party or family; \$5,000 plan HCA funding = \$1,500/individual and \$3,000/two-party or family.
- \$0 HSA Preventive Drugs: This benefit allows certain preventive drugs to be filled at zero cost to members who enroll on designated plans.

BCBSNM 2024-25 Mid-Market/Large Group Plan Portfolio																			
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Cost Share							Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance ¹ (In/Out)	Primary Care Office Visits ²	Virtual Visits ³	Specialist Office Visits ²	ER Visits	Urgent Care	Lab, X-ray & Other Diagnostic (In/Out)	Advanced Imaging (MRI, CT, & PET) (In)	Inpatient (In/Out)	Outpatient (In/Out)	Preferred Pharmacy Network ⁴	Non-Preferred Pharmacy Network ⁴
Blue Preferred EPO SM	Blue Preferred EPO \$500/80%	MNBPE05004	Embedded	\$500/NC	\$1,000/NC	\$2,500/NC	\$5,000/NC	80%/NC	\$20	\$0	\$35	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred EPO \$1000/80%	MNBPE10004	Embedded	\$1,000/NC	\$2,000/NC	\$3,000/NC	\$6,000/NC	80%/NC	\$25	\$0	\$45	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred EPO \$2000/80%	MNBPE20004	Embedded	\$2,000/NC	\$4,000/NC	\$3,500/NC	\$7,000/NC	80%/NC	\$25	\$0	\$45	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred EPO \$2500/70%	MNBPE25004	Embedded	\$2,500/NC	\$5,000/NC	\$4,000/NC	\$8,000/NC	70%/NC	\$25	\$0	\$45	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred EPO \$4000/70%	MNBPE40004	Embedded	\$4,000/NC	\$8,000/NC	\$5,500/NC	\$11,000/NC	70%/NC	\$30	\$0	\$50	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred EPO \$5000/70%	MNBPE50004	Embedded	\$5,000/NC	\$10,000/NC	\$5,850/NC	\$11,700/NC	70%/NC	\$30	\$0	\$50	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred EPO \$6000/70%	MNBPE60004	Embedded	\$6,000/NC	\$12,000/NC	\$7,500/NC	\$15,000/NC	70%/NC	\$30	\$0	\$50	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred EPO \$7000/70%	MNBPE70004	Embedded	\$7,000/NC	\$14,000/NC	\$9,100/NC	\$18,200/NC	70%/NC	\$30	\$0	\$50	\$200	\$75	Coins no Ded/NC	\$250	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
BluePPO Evolution SM	BluePPO Evolution \$500/90%	MNEVO05004	Embedded	\$500/\$1,000	\$1,000/\$2,000	\$2,500/\$7,500	\$5,000/\$15,000	90%/60%	\$20	\$0	\$35	\$200	\$45	100%/DC	\$150	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BluePPO Evolution \$750/80%	MNEVO07504	Embedded	\$750/\$1,500	\$1,500/\$3,000	\$3,000/\$9,000	\$6,000/\$18,000	80%/60%	\$20	\$0	\$35	\$200	\$45	100%/DC	\$150	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BluePPO Evolution \$1000/80%	MNEVO10004	Embedded	\$1,000/\$2,000	\$2,000/\$4,000	\$4,000/\$12,000	\$8,000/\$24,000	80%/60%	\$20	\$0	\$35	\$200	\$45	100%/DC	\$150	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BluePPO Evolution \$2000/80%	MNEVO20004	Embedded	\$2,000/\$4,000	\$4,000/\$8,000	\$4,000/\$12,000	\$8,000/\$24,000	80%/60%	\$20	\$0	\$35	\$200	\$45	100%/DC	\$150	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	BluePPO Evolution \$3500/80%	MNEVO35004	Embedded	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/\$15,000	\$10,000/\$30,000	80%/60%	\$20	\$0	\$35	\$200	\$45	100%/DC	\$150	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	BluePPO Evolution \$5000/80%	MNEVO50004	Embedded	\$5,000/\$10,000	\$10,000/\$20,000	\$7,000/\$21,000	\$14,000/\$28,000	80%/60%	\$20	\$0	\$35	\$200	\$45	100%/DC	\$150	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300

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BlueNet H EPO SM	BlueNet H EPO \$0/100% A	MNBNH000A4	Embedded	\$0/NC	\$0/NC	\$2,500/NC	\$7,500/NC	100%/NC	\$15	\$0	\$30	\$100	\$45	100%/NC	\$50	\$500/NC	\$150/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet H EPO \$0/100% B	MNBNH000B4	Embedded	\$0/NC	\$0/NC	\$2,500/NC	\$7,500/NC	100%/NC	\$25	\$0	\$40	\$150	\$55	100%/NC	\$50	\$750/NC	\$200/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet H EPO \$0/100% C	MNBNH000C4	Embedded	\$0/NC	\$0/NC	\$5,000/NC	\$10,000/NC	100%/NC	\$35	\$0	\$50	\$200	\$60	100%/NC	\$50	\$1,000/NC	\$350/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet H EPO \$0/100% D	MNBNH000D4	Embedded	\$0/NC	\$0/NC	\$5,000/NC	\$10,000/NC	100%/NC	\$35	\$0	\$50	\$250	\$60	100%/NC	\$50	\$2,000/NC	\$500/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet H EPO \$500/100%	MNBNH05004	Embedded	\$500/NC	\$1,000/NC	\$2,500/NC	\$7,500/NC	100%/NC	\$25	\$0	\$40	\$150	\$55	100%/NC	\$50	\$750/NC	\$200/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	BlueNet H EPO \$1000/100%	MNBNH10004	Embedded	\$1,000/NC	\$2,000/NC	\$5,000/NC	\$10,000/NC	100%/NC	\$35	\$0	\$50	\$250	\$60	100%/NC	\$50	\$2,000/NC	\$500/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
HMO Blue SM	HMO Blue \$0/100%	MNHMO00004	Embedded	\$0/NC	\$0/NC	\$5,000/NC	\$10,000/NC	100%/NC	\$40	\$0	\$60	\$150	\$75	100%/NC	\$50/MRI; 100%/CT & PET	\$1,000/NC	\$500/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	HMO Blue \$500/80%	MNHMO05004	Embedded	\$500/NC	\$1,500/NC	\$1,500/NC	\$4,500/NC	80%/NC	\$25	\$0	\$40	\$150	\$75	100%/NC	\$50/MRI; 100%/CT & PET	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	HMO Blue \$1000/80%	MNHMO10004	Embedded	\$1,000/NC	\$3,000/NC	\$3,000/NC	\$9,000/NC	80%/NC	\$30	\$0	\$45	\$150	\$75	100%/NC	\$50/MRI; 100%/CT & PET	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	HMO Blue \$2000/80%	MNHMO20004	Embedded	\$2,000/NC	\$6,000/NC	\$6,000/NC	\$16,300/NC	80%/NC	\$35	\$0	\$50	\$150	\$75	100%/NC	\$50/MRI; 100%/CT & PET	DC/NC	DC/NC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250

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- BlueEdge HCA Standard Plan - \$1,000 plan HCA funding = \$250/individual and \$1,000/two-party or family; \$2,500 plan HCA funding = \$500/individual and \$1,000/two-party or family; \$5,000 plan HCA funding = \$1,500/individual and \$3,000/two-party or family.
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BCBSNM 2024-25 Mid-Market/Large Group Plan Portfolio																			
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Cost Share							Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance ¹ (In/Out)	Primary Care Office Visits ²	Virtual Visits ³	Specialist Office Visits ²	ER Visits	Urgent Care	Lab, X-ray & Other Diagnostic (In/Out)	Advanced Imaging (MRI, CT, & PET) (In)	Inpatient (In/Out)	Outpatient (In/Out)	Preferred Pharmacy Network ⁴	Non-Preferred Pharmacy Network ⁴
BlueEdge HCA PPO SM	BlueEdge HCA PPO \$1000/70% D ⁶	MNHCD10004	Embedded	\$1,000 / \$2,000	\$2,000 / \$4,000	\$3,500 / \$10,500	\$7,000 / \$21,000	70%/50%	\$25	\$0	\$50	\$200	\$75	Coins no Ded/DC	\$250	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueEdge HCA PPO \$1000/70% S ⁷	MNHCS10004	Embedded	\$1,000 / \$2,000	\$2,000 / \$4,000	\$3,500 / \$10,500	\$7,000 / \$21,000	70%/50%	\$25	\$0	\$50	\$200	\$75	Coins no Ded/DC	\$250	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueEdge HCA PPO \$2500/80% D ⁶	MNHCD25004	Embedded	\$2,500 / \$5,000	\$5,000 / \$10,000	\$4,500 / \$13,500	\$9,000 / \$27,000	80%/60%	\$25	\$0	\$45	\$200	\$75	Coins no Ded/DC	\$250	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueEdge HCA PPO \$2500/80% S ⁷	MNHCS25004	Embedded	\$2,500 / \$5,000	\$5,000 / \$10,000	\$4,500 / \$13,500	\$9,000 / \$27,000	80%/60%	\$25	\$0	\$45	\$200	\$75	Coins no Ded/DC	\$250	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueEdge HCA PPO \$5000/70% D ⁶	MNHCD50004	Embedded	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,850 / \$17,550	\$11,700 / \$35,100	70%/50%	\$30	\$0	\$50	\$200	\$75	Coins no Ded/DC	\$250	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	BlueEdge HCA PPO \$5000/70% S ⁷	MNHCS50004	Embedded	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,850 / \$17,550	\$11,700 / \$35,100	70%/50%	\$30	\$0	\$50	\$200	\$75	Coins no Ded/DC	\$250	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
BlueEdge HSA SM	BlueEdge HSA \$3200/80% (Eff. through 12/31/24)	MNBE832004	Embedded	\$3,200 / \$3,200	\$6,400 / \$6,400	\$4,000 / \$12,000	\$8,000 / \$24,000	80% / 60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ^{5,8}	80%/80%/70%/60%/60%/50% ^{5,8}
	BlueEdge HSA \$3300/80% (Eff. 01/01/25)	MNBE833005	Embedded	\$3,300 / \$3,300	\$6,600 / \$6,600	\$4,000 / \$8,000	\$12,000 / \$24,000	80% / 60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ^{5,8}	80%/80%/70%/60%/60%/50% ^{5,8}
	BlueEdge HSA \$3500/80%	MNBE835002	Embedded	\$3,500 / \$3,500	\$7,000 / \$7,000	\$5,000 / \$15,000	\$10,000 / \$30,000	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ^{5,8}	80%/80%/70%/60%/60%/50% ^{5,8}
	BlueEdge HSA \$5000/80%	MNBE850002	Embedded	\$5,000 / \$5,000	\$10,000 / \$10,000	\$6,900 / \$20,700	\$13,800 / \$41,400	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ^{5,8}	80%/80%/70%/60%/60%/50% ^{5,8}
	BlueEdge HSA 100 \$3200/100% (Eff. through 12/31/24)	MNBE132004	Embedded	\$3,200 / \$6,400	\$6,400 / \$12,800	\$3,200 / \$9,600	\$6,400 / \$19,200	100% / 60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{5,8}	100% ^{5,8}
	BlueEdge HSA 100 \$3300/100% (Eff. 01/01/25)	MNBE133005	Embedded	\$3,300 / \$6,600	\$6,600 / \$13,200	\$3,300 / \$9,900	\$6,600 / \$19,800	100% / 60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{5,8}	100% ^{5,8}
	BlueEdge HSA 100 \$3500/100%	MNBE135002	Embedded	\$3,500 / \$7,000	\$7,000 / \$14,000	\$3,500 / \$10,500	\$7,000 / \$21,000	100%/60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ⁵	100% ⁵
	BlueEdge HSA 100 \$5000/100%	MNBE150002	Embedded	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,000 / \$15,000	\$10,000 / \$30,000	100%/60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ⁵	100% ⁵

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BCBSNM 2024-25 Mid-Market/Large Group Plan Portfolio																			
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Cost Share							Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance ¹ (In/Out)	Primary Care Office Visits ²	Virtual Visits ³	Specialist Office Visits ²	ER Visits	Urgent Care	Lab, X-ray & Other Diagnostic (In/Out)	Advanced Imaging (MRI, CT, & PET) (IN)	Inpatient (In/Out)	Outpatient (In/Out)	Preferred Pharmacy Network ⁴	Non-Preferred Pharmacy Network ⁴
Blue Preferred EPO HSA 100 SM	Blue Preferred EPO HSA 100 \$3200/100% (Eff. through 12/31/24)	MNBP132004	Embedded	\$3,200 / NC	\$6,400 / NC	\$3,200 / NC	\$6,400 / NC	100% / NC	DC	DC	DC	DC	DC	DC / NC	DC	DC / NC	DC / NC	100% ^{5,8}	100% ^{5,8}
	Blue Preferred EPO HSA 100 \$3300/100% (Eff. 01/01/25)	MNBP133005	Embedded	\$3,300 / NC	\$6,600 / NC	\$3,300 / NC	\$6,600 / NC	100% / NC	DC	DC	DC	DC	DC	DC / NC	DC	DC / NC	DC / NC	100% ^{5,8}	100% ^{5,8}
	Blue Preferred EPO HSA 100 \$5000/100%	MNBP150002	Embedded	\$5,000/NC	\$10,000/NC	\$5,000/NC	\$10,000/NC	100%/NC	DC	DC	DC	DC	DC	DC/NC	DC	DC/NC	DC/NC	100% ⁵	100% ⁵

BCBSNM 2024-25 Mid-Market/Large Group Plan Portfolio																			
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Cost Share							Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (NLP/PPO/OON)	Family (NLP/PPO/OON)	Individual OPX (NLP/PPO/OON)	Family OPX (NLP/PPO/OON)	Coinsurance ¹ (NLP/PPO/OON)	Primary Care Office Visits ² (NLP/PPO)	Virtual Visits ³ (NLP/PPO)	Specialist Office Visits ² (NLP/PPO)	ER Visits (NLP/PPO/OON)	Urgent Care (NLP/PPO/OON)	Lab, X-ray & Other Diagnostic (NLP/PPO/OON)	Advanced Imaging (MRI, CT, & PET) (NLP/PPO)	Inpatient (NLP/PPO/OON)	Outpatient (NLP/PPO/OON)	Preferred Pharmacy Network ⁴	Non-Preferred Pharmacy Network ⁴
Blue Preferred Plus SM	Blue Preferred Plus \$1000/\$2000 90%/60%	MNBPP10002	Embedded	\$1,000/\$2,000/\$3,000	\$2,000/\$4,000/\$6,000	\$4,000/\$5,000/\$12,000	\$8,000/\$10,000/\$24,000	90%/60%/50%	\$20/\$30	\$20	\$40/\$50	\$200	\$75	100%/100%/DC	\$150/\$300	DC	DC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250
	Blue Preferred Plus \$2500/\$3500 90%/60%	MNBPP25002	Embedded	\$2,500/\$3,500/\$4,500	\$4,500/\$5,500/\$6,500	\$4,500/\$5,500/\$13,500	\$9,000/\$11,000/\$27,000	90%/60%/50%	\$20/\$30	\$20	\$40/\$50	\$200	\$75	100%/100%/DC	\$150/\$300	DC	DC	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250

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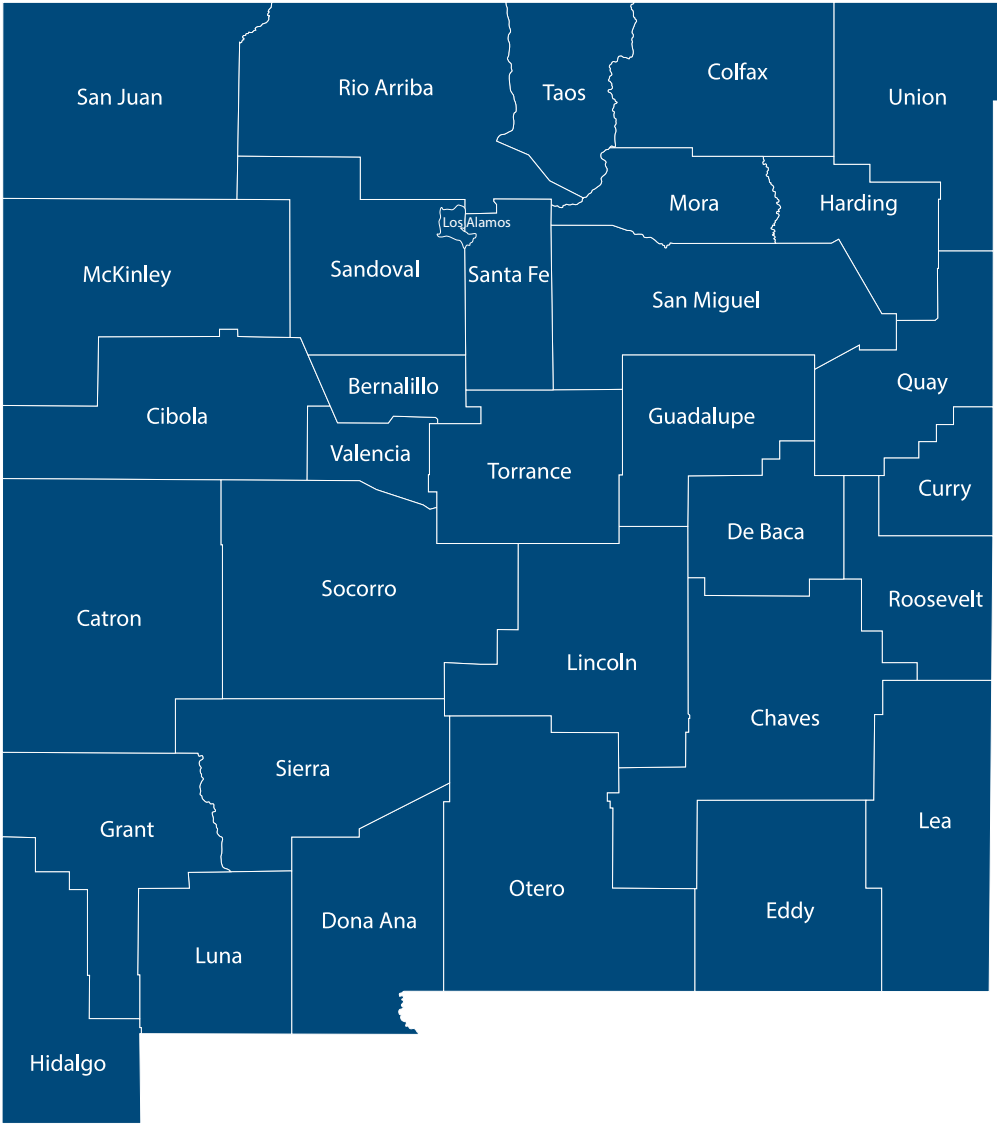
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New Mexico Mid-Market/Large Group Provider Networks by County



Network Names
● PPO, HMO, and Blue Preferred EPO

Network Offerings Comparison

Plan Name	BluePPO Evolution	BlueNet EPO	BlueNet H EPO	Blue Preferred Plus	Blue Preferred EPO	HMO Blue
Network Name	Participating Provider Option (PPO)	Participating Provider Option (PPO)	Participating Provider Option (PPO)	Tier 1 - Blue Preferred EPO (NLP) Tier 2 - PPO Tier 3 - OON (OON) (Network ID Code is NBP)	Blue Preferred EPO (NLP)	Health Maintenance Organization (HMO)
Network Type	Broad	Broad	Broad	Broad	Smart	Broad
Availability	51+ Fully Insured Plans	51+ Fully Insured Plans	51+ Fully Insured Plans	51+ Fully Insured Plans	51+ Fully Insured Plans	51+ Fully Insured Plans
PCP Selection Required	No	No	No	Yes	Yes	Yes
Referral Required	No	No	No	No	No	No
OON Coverage	Yes	No	No	Yes	No	No
BlueCard®	Yes	Yes	Yes	Yes - Paid at Tier 2	Yes	Urgent/ Emergency Services
Away From Home Care® (AFHC)	N/A	N/A	N/A	N/A	N/A	Yes
Blue Access for Members	Yes	Yes	Yes	Yes	Yes	Yes
Provider Finder®	Yes	Yes	Yes	Yes	Yes	Yes
Member Liability Estimator	Yes	Yes	Yes	Yes	Yes	No

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This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information on these plans, please contact your BCBSNM Account Representative.

Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by BCBSNM to provide pharmacy benefit management and related other services. BCBSNM, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics. MyPrime.com is an online resource offered by Prime Therapeutics LLC.

A “preferred” or “participating” pharmacy has a contract with BCBSNM or BCBSNM’s pharmacy benefit manager (Prime) to provide pharmacy services at a negotiated rate. The terms “preferred” and “participating” should not be construed as a recommendation, referral or any other statement as to the ability or quality of such pharmacy.

Virtual Visits, powered by MDLIVE®, is another feature offered to New Mexico Mid-Market/Large Group plans. Members will pay a \$0 copayment for a Virtual Visit, so long as the member uses MDLIVE providers, with the exception of HSA, Blue Preferred Plus and Blue Preferred EPO HSA plans.

MDLIVE is a separate company that operates and administers Virtual Visits 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 permission.

Blue365 is a discount program only for Blue Cross and Blue Shield of New Mexico members. This is NOT insurance. 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. BCBSNM reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSNM is that of independent contractors.

Wondr Health is an independent company that contracted with Blue Cross and Blue Shield of New Mexico to administer programs for members with coverage through BCBSNM.

Zelis is an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to administer the Member Rewards program for members with coverage through BCBSNM.

MedsYourWay is not insurance. It is a drug discount card program that compares the drug discount card price for an eligible medication at participating in-network retail pharmacies to the member’s benefit plan cost share amount and then applies the lower available price. MedsYourWay is administeredby Prime Therapeutics, LLC. Not all retail pharmacies may participate with MedsYourWay pricing.

BCBSNM makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.