



BlueCross BlueShield of New Mexico

New Mexico Retiree
Health Care Authority



NMRHCA Medicare Supplement 2022 Member Guide



You can choose to see any doctor or hospital that serves Medicare beneficiaries, not only in New Mexico, but anywhere in the United States.

Why choose Blue Cross and Blue Shield of New Mexico if you have Medicare?

Because Medicare does not cover 100 percent of your hospital or doctor bills, it's important to have a health plan to supplement your Medicare benefits. The Medicare Supplement Plan offered by Blue Cross and Blue Shield of New Mexico (BCBSNM) pays your Part A Medicare deductible and Medicare coinsurance. You are responsible for the annual Part B deductible; then BCBSNM covers the Part B coinsurance not covered by Medicare.

NMRHCA's Medicare Supplement Plan gives you a complete choice of physicians and hospitals. This means you can access the best medical care available in the country today. NO referrals are required and you can visit specialists anywhere as long as they accept Medicare patients. With the Medicare Supplement Plan, you'll have total freedom of choice.

ID Card Information

If you lose your red, white, and blue Medicare card, contact the Social Security Office at [800-772-1213](tel:800-772-1213). If you lose your BCBSNM member ID card, contact your Customer Service department at [800-788-1792](tel:800-788-1792) or request an ID card at bcbsnm.com. Medicare is your primary insurance. Always present your Medicare ID card so providers will bill Medicare first. Claims initially processed by Medicare are then processed by BCBSNM for secondary payment. If you are a Medicare Supplement Plan member and find that your Medicare claims are not automatically forwarded to us, please call Customer Service to verify your Medicare number.

It's Very Important to Have Medicare Part B

As an NMRHCA member, you must purchase Medicare Part B to be eligible for any of the Medicare plans offered by NMRHCA, including the Medicare Supplement Plan offered by BCBSNM. If you have not purchased Medicare Part B or are not eligible or entitled to Medicare Part A, contact the NMRHCA at [800-233-2576](tel:800-233-2576).

About Your Medicare Deductibles*

Medicare Part A — The Part A deductible is billed each benefit period. A benefit period is how Medicare measures your use of hospital and skilled nursing facility services. It begins the day you are admitted to a hospital or skilled nursing facility and ends when you have not received hospital or skilled nursing care for 60 days in a row after an admission. If you go into the hospital after one benefit period has ended, a new benefit period begins. The Medicare Supplement Plan will pay the inpatient hospital deductible for each benefit period.

Medicare Part B — Each calendar year you will be responsible for meeting the Part B deductible.* The BCBSNM Medicare Supplement Plan excludes coverage of your annual Part B deductible. Once the deductible has been met, you have no out-of-pocket costs when you choose a provider who accepts Medicare assignment for Medicare-covered services.

Maximize Your DME Benefit

Medicare does not limit the amount that durable medical equipment (DME) suppliers can charge if they do not accept Medicare assignment. The Medicare limiting charge does not apply to these services, so you could be spending more than necessary. To protect your pocketbook, it's a good idea to find a Medicare Participating Provider if you need to use DME benefits. The Medicare Supplement Plan covers 100 percent of DME charges after the Part B deductible has been met when you choose providers who accept Medicare assignment. When your DME provider does not accept Medicare assignment, your out-of-pocket expenses are not limited. The Medicare Supplement Plan will pay Medicare's coinsurance for DME. You will be responsible for any charges above Medicare's allowable amounts.

BCBSNM Medicare Supplement Plan

This Plan has the following requirements or benefits:

- 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
- Affordable and easy to use
- Complements your Medicare coverage
- No referrals required
- No claims to file
- Prescription drug coverage is administered by Express Scripts

The Plan will pay the Medicare Part A deductible and Part A and Part B coinsurance (once you have met your Part B annual deductible) for all Medicare allowed services. When the provider does not accept Medicare assignment, the member is responsible for any amount above the Medicare allowable charge (generally 20 percent). This plan will help pay for the Part B excess charges above Medicare allowable.

*Medicare deductible information for 2022 is available on the Medicare website, [medicare.gov](https://www.medicare.gov), or by calling 800-MEDICARE (800-633-4227).

Important Medicare Terms



Allowable Charge —

An allowable charge is a predetermined amount for all services set by Medicare. When a provider bills Medicare, Medicare pays the claim based on this allowable charge amount.

Medicare Assignment —

Medicare assignment is an agreement among Medicare, physicians, and other providers to accept the Medicare allowable charge as payment in full even if the provider bills more for the service. Medicare limits what most providers can charge if they accept Medicare assignment. With the Medicare Supplement Plan, you have no out-of-pocket expenses, except for the annual Part B deductible, if you receive Medicare-covered services from providers that accept Medicare assignment. For most providers that do not accept Medicare assignment, Medicare adds an additional 15 percent to the allowable charge (this is called the "limiting charge").

As a Medicare member, the allowable charge plus 15 percent is the highest amount you can be charged for most Medicare benefits (see DME information).





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
- 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**



Blue365[®]

A Discount Program for You



Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of New Mexico (BCBSNM) 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, 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[®] | Beltone[™] | 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 SolutionsSM

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[®] | Profile by Sanford | Nutrisystem[®]

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.

The relationship between these vendors and Blue Cross and Blue Shield of New Mexico (BCBSNM) 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.

Contact Information



BCBSNM

PO Box 27630
4373 Alexander Rd., NE
Albuquerque, NM
87125-7630
ATTN: NMRHCA DSU
Phone: 800-788-1792
Fax: 505-962-7203
Website: bcbsnm.com



NM Retiree Health Care Authority

Headquarters office, customer service, staff,
and all mail:

6300 Jefferson Street NE, Suite-150,
Albuquerque NM 87109
Phone: 505-222-6400
800-233-2576
Fax: 505-884-8611

Satellite office, customer service only:

33 Plaza La Prensa
Santa Fe, NM 87507
Phone: 505-476-7340
800-233-2576
Website: nmrhca.org



Medicare

Phone: 800-633-4227
TTY/TDD: 877-486-2048
Web: medicare.gov



Social Security Administration

Phone: 800-772-1213
TTY/TDD: 877-325-0778
Web: ssa.gov



For more information call

800-788-1792 or go to bcbsnm.com
and select New Mexico Retiree Health
Care Authority from the Large Groups drop-
down menu.

Si usted necesita información en español,
por favor lláme:

Teléfono: 800-788-1792 or 800-233-2576.





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

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>



BlueCross BlueShield of New Mexico

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 تساعدته 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 ni, éí doodago ła'da biká anánilwo'ígíí, na'ídiłkidgo, ts'ídá bee ná ahóótí'i' t'áá níik'e níká a'doolwoł. Ata' halne'í bich'í' hadeesdizh nínizingo éí kwe'é da'íníishgi áká anídaalwo'ígíí bich'í' hodíílnih, bee nééhózinii bine'déé' bikáá'. Kojí atah naaltsoos ná hadít'éégóó éí doodago bee nééhózinígíí ádingo kojí' hodíílnih 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی 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 พูดคุยกับสามโดยติดต่อฝ่ายบริการลูกค้าที่หมายเลขตามที่ระบุด้านหลังบัตรสมาชิก หากไม่ใช้สมาชิกหรือไม่มีบัตร 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.

