

State of New Mexico PPO Plan

2018 Member Guide



administered by



BlueCross BlueShield of New Mexico



Getting Started

PPO Plan

This State of New Mexico 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.

Plan highlights

- Choose any physician without a referral
- Coverage for services from both Preferred and Nonpreferred Providers
- 100 percent coverage for preventive services from Preferred Providers
- No lifetime maximum benefit limit
- In-network access to leading medical groups, treatment centers, and hospitals around the country, such as M.D. Anderson, Mayo Clinic, UNM hospitals and physicians, DaVita Medical Group, and Heart Hospital of New Mexico at Lovelace Medical Center



Comprehensive and Statewide

Our network includes more than 30,000 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; and
- Only cancer research and treatment center

In the Albuquerque/Rio Rancho area our network has more than 14,000 provider locations, including more than 1,800 primary care physicians, more than 4,700 specialty care physicians, 19 urgent care facilities, 5 clinical laboratory groups, and 16 hospitals.

Outside the Albuquerque/Rio Rancho area our network has more than 15,000 provider locations, including primary care physicians, specialists, clinical laboratory groups, and 47 hospitals. Presbyterian Healthcare Services hospitals and Presbyterian Medical Group specialty providers are in-network for our members residing outside Bernalillo, Sandoval, Torrance, and Valencia counties.

Coverage around the world with BlueCard®

This innovative benefit — available to only Blue Cross and Blue Shield (BCBS) members — gives you access to Preferred Providers throughout the United States and in nearly 200 other countries. In the U.S., more than 96 percent of all hospitals and more than 92 percent of providers contract with a BCBS Plan.

You can find a Preferred Provider at bcbs.com or call BlueCard directly at **800-810-BLUE (2583)**. Present your member ID card at the provider's office, and you will have the same benefits that you have when you see a Preferred Provider in your hometown. In the U.S., you will pay the same deductible, coinsurance, and copayment amounts and will not have to file claims. In some foreign countries, you may have to pay for services and then file a claim if the provider is contracted.



When you need care

1. Always carry your current BCBSNM ID card for easy reference and access to service.
2. **In an emergency, go directly to the nearest hospital.**
3. Call your primary care physician or BCBSNM for preauthorization and/or pre-certification, if necessary. The prior approval phone number is on the back of your ID card.
4. To find nearby doctors and hospitals, call BlueCard® Access at **1-800-810-BLUE (2583)** or visit the Blue National Doctor and Hospital Finder at bcbs.com.
5. When you arrive at the participating doctor's office or hospital, simply present your ID card.



Could your child's fever or sore throat turn into something more serious?

Is your 1 a.m. asthma attack cause for a trip to the ER?

The 24/7 Nurseline can help you figure out if you should call your doctor, go to the ER or treat the problem yourself.

Call the 24/7 Nurseline with any health questions.

Toll-free: **800-973-6329**

Note: For medical emergencies, call 911 or your local emergency services first. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

* The 24/7 Nurseline may not be available for some individual plans or if your employer has chosen another medical management program. Check your group benefits plan or call Customer Service.

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.

Blue Access for MembersSM

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 Blue Cross and Blue Shield of New Mexico secure member website, Blue Access for Members (BAMSM).

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
- Visit Health Care School to see articles and videos to help you make the most of your benefits

The BCBSNM App

Stay connected with BCBSNM and access important health benefit information wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View and email your member ID card
- Log in securely with your fingerprint
- Access Health Care Accounts and Health Savings Accounts
- Download and share your Explanation of Benefits*
- Get Push Notifications and access to Message Center*

Text** BCBSNMAPP to 33633 to get the app.



* 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.



It's easy to get started

1. Go to 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 while you're on the go.

*Message and data rates may apply



Provider Finder shares information that puts you in charge.

- Do you want to know more about the providers who take care of you or your family?
- Do you need to know the actual cost of a medical service?
- How do you choose where to go for medical services?

Learn more about **Blue Access MobileSM** at bcbsnm.com/mobile or text* **GONM to 33633**.

* Message and data rates may apply. Terms and conditions and privacy policy at bcbsnm.com/mobile/text-messaging.

Provider Finder[®]



Quick and Easy Ways to Find Providers and Treatment Costs

Provider Finder from BCBSNM, is an innovative way to help you select providers with independent, third-party quality ratings and meaningful patient reviews.

You can use the Provider Finder tool to:

- Find a network primary care physician, specialist or hospital.
- Filter search results by doctor, specialty, ZIP code, language and gender — even get directions from Google Maps™.
- Make an appointment to consult with a provider in select geographic areas.
- Determine if a Blue Distinction[®] Center for Specialty Care is an option for treatment.
- View patient feedback or add your review for a provider.
- View quality, certifications and recognitions for doctors.
- Estimate the cost of a provider's procedures, treatments and tests.

It's easy and immediate, secure — and available at bcbsnm.com, or a mobile phone Web browser.

Provider Finder helps you make important health care decisions

It's easy to get started with Provider Finder by registering for BAM:

1. Go to bcbsnm.com.
2. Click the **Log In** tab, and then click the **Register Now** link.
3. Use the information on your BCBSNM ID card to complete the registration process.
4. Once you are registered, log in to BAM. The Provider Finder tool is located under the Doctors & Hospitals tab.

Get assistance while you're away from home.

Go to bcbsnm.com from your mobile phone's Web browser and log in to BAM. You can access the same great cost and quality information on the go!

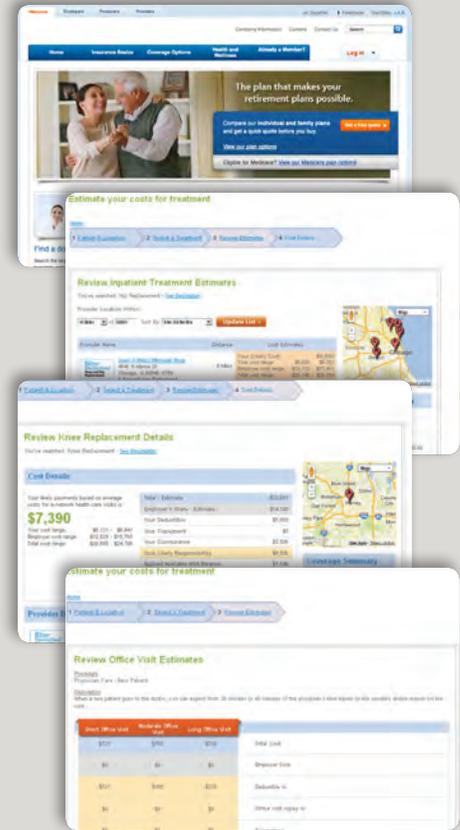
You can also call a Customer Service Advocate at the toll-free telephone number on the back of your member ID card for help in locating a provider.

Cost Estimator

BCBSNM has cost transparency information on more than 1,500 procedures available to its PPO members through a tool called Cost Estimator. This tool allows members to search for facility-specific cost information for more than 270 inpatient, outpatient, and diagnostic radiology procedures and 120 procedures typically done in the doctor's office.

The cost information is based on BCBSNM's contracted rates and it encompasses a mini-episode of care for a provider. For example, a routine colonoscopy would include the doctor, facility, anesthesia, and durable medical equipment (DME) associated with this service. The database of cost transparency information that members access is run through the Blue Cross Blue Shield Association and encompasses cost information for more than 75 million members covering 49 states.

The cost estimator is available through Blue Access for Members and incorporates best-in-class user experience website design for ease of use to members. This website includes concepts like pre-population of member information, click minimization, and Google maps. Members can also compare all of the providers in their search results on one screen. Lastly, members can view the number of procedures each facility has performed as well as view their status as a Blue Distinction® Center.



Screen shots are for illustrative purpose only.



Blue365

Offers members and covered dependents access to savings on a number of health care and wellness products and services. To learn more, visit the Blue365 website at blue365deals.com/BCBSNM.



A Discount Program for Your Employees

Blue365 is just one more advantage your employees have by being a Blue Cross and Blue Shield of New Mexico (BCBSNM) member. With this program, your employees 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 pre-authorizations.

Once employees sign up for Blue365 at blue365deals.com/BCBSNM, weekly "Featured Deals" will be emailed to them. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered to Blue365 members.

EyeMed | Davis Vision

Members may save on eye exams, eyeglasses, contact lenses and accessories. Members have access to national and regional retail stores and local eye doctors. Members may also get possible savings on laser vision correction.

TruHearing® | Beltone™

Members may get possible savings on hearing tests, evaluations and hearing aids. Discounts may also be available for their immediate family members.

Dental SolutionsSM

Members may get dental savings with Dental Solutions. Members may receive a dental discount card that provides access to discounts of up to 50 percent at more than 61,000 dentists and more than 185,000 locations.*

Jenny Craig® | Seattle Sutton's® | Nutrisystem®

Members may reach their weight loss goals with savings from leading programs. Members may save on healthy meals, membership fees (where applicable), nutritional products and services.

RetrofitSM

Receive 15 percent off Retrofit's online, private weight loss coaching sessions. Retrofit includes the use of a wireless Fitbit® device and smart-scale, one-on-one videoconferencing with a personal team of experts and unlimited online support. Members will enjoy flexibility in scheduling and the ability to meet with coaches anywhere there is an Internet connection.

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. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select Performance, Sport, Work and Corporate Casual styles. Members will enjoy 20 percent off plus free shipping for their online orders.

SeniorLink Care™

SeniorLink Care offers members support to help their aging family members or friends lead fulfilling and comfortable lives. From planning care to helping caregivers, SeniorLink Care assists older adults and their loved ones in finding the programs and services they may need most. Members can save on a threeor 12-month membership.

Handstand Kids

Handstand Kids brings the family together in the kitchen, spending more time cooking and eating healthy, delicious meals. The Handstand Kids Cookbook series features the languages and cuisines of Italy, Mexico, China and many other countries. Every book also introduces the language and culture of each country. Members may save up to 25 percent on cooking accessories and Cookbook Kits.

Snap Fitness™

Join Snap Fitness for a 50 percent discount off the best current enrollment offer (no processing fees) and a 5 percent discount on monthly dues. Members may also get 10 percent off up to five personal-training sessions, complimentary access to Snap Fitness online workout tools, one month of online nutrition and meal-planning services and biannual fitness assessments. A 30-day trial membership is also available for \$8.95.



See all the Blue365 deals and learn more at blue365deals.com/BCBSNM.

*Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

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.

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. Please 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 your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSNM does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSNM reserves the right to stop or change this program at any time without notice.



**Enroll in MemberPlus
(800) 988-2674**

"I saved thousands on my hearing aids. Then he did, too." Now you can too! Blue Cross and Blue Shield of New Mexico members can enroll in the TruHearing MemberPlus hearing aid program!

*Actual savings will vary depending upon the product purchased.

THIS IS NOT INSURANCE. The relationship between Blue Cross and Blue Shield of New Mexico (BCBSNM) and TruHearing is that of independent contractors. BCBSNM makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered. If you have any questions regarding the services offered here, you should contact the vendor directly. You may want to consult with your physician prior to use of these services and products.

All content ©2016 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Savings based on a survey of national average retail hearing aid prices compared to average TruHearing pricing. Actual customer savings will vary. Three follow-up visits must be used within one year after the date of initial purchase. Forty-five-day trial and hearing aid returns, repairs, and replacements subject to provider and manufacturer fees. For questions regarding fees, contact TruHearing customer service.

TruHearing

Hear Better.

Feel Better.

Save Thousands.

TruHearing saves you up to 60% on hearing aids

Call TruHearing today and start saving

1-800-988-2674

All appointments must be scheduled through TruHearing. For a full list of pricing visit our website at TruHearing.com.

What Else Can You Expect From TruHearing?

Exclusive savings

Average savings of \$980 per hearing aid compared to national average prices

Quality & choice

TruHearing offers a wide variety of the latest digital hearing aids from top manufacturers

Personal care

Local professional care from over 3,800 TruHearing providers nationwide

Hearing Aid Purchases Include:

- 3 follow-up visits with a provider for fitting and adjustments
- 45-day trial
- 3-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid



Check out **bcbsnm.com**

Our website is more user-friendly than ever. On our home page, select State of New Mexico from the Large Groups drop-down menu to access pages designed with you in mind.

You'll find a plan description for the PPO Plans. Log in to Blue Access for Members to send a question to a Customer Service representative.

You will also find links directly to the State of New Mexico and to Express Scripts for prescription drug information (select the Benefits tab, then Plan details under PPO Plan).

Express Scripts and its contracting pharmacies are independent companies that contract directly with the State of New Mexico to provide pharmacy benefits administration and are solely responsible for the products and services they offer.

Blue Cross and Blue Shield of New Mexico

PO Box 27630
4373 Alexander Rd., NE
Albuquerque, NM 87125-7630

ATTN: SONM DSU

Phone: **877-994-2583**

Fax: **505-962-7203**

Website: **bcbsnm.com**

State of New Mexico

Risk Management Division
1100 St. Francis Dr.
Joseph Montoya Bldg.,
Room 2073
Santa Fe, NM 87505

Phone: **505-827-2036**

Fax: **505-827-0594**

Website: **mybenefitsnm.com**

Erisa Administrative Services,
Inc.: **855-618-1800**

Si usted necesita información en español, por favor lláme: **877-994-2583** o **505-827-2036**.

For more information call **877-994-2583** or go to bcbsnm.com and select State of New Mexico from the Large Groups drop-down menu.



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