



State of New Mexico PPO Plan

2019 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
- Only cancer research and treatment center



In the Albuquerque/Rio Rancho area our network has more than 13,000 provider locations, including more than 1,600 primary care physicians, more than 4,900 specialty care physicians, 19 urgent care facilities, 5 clinical laboratory groups, and 46 hospitals.

Outside the Albuquerque/Rio Rancho area our network has more than 16,000 provider locations, including primary care physicians, specialists, clinical laboratory groups, and 46 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](https://www.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, even 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](https://www.bcbs.com).
5. When you arrive at the participating doctor's office or hospital, simply present your ID card.

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 (BCBSNM) 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

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
- 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

Find what you need with Blue Access for Members

The screenshot displays the member portal interface for Nathan Smith. At the top, the user's name and settings are visible. The navigation bar includes tabs for Home, My Coverage, Claims Center, My Health, Doctors & Hospitals, and Forms & Documents. A 'Message Center' shows no messages. A 'Quick Links' section includes options like 'Stop receiving paper statements', 'Connect', 'Member Discount Program', 'Manage preferences', and 'Verification of Coverage'. The 'MY COVERAGE' section displays plan details: Plan Type: PPO, Group Number: 098765, ID Number: ABC123456789. Below this is a 'MEDICAL BENEFITS' section with a 'Preferred Network' table.

MEDICAL BENEFITS	
Preferred Network	
Individual Deductible	N/A
Family Deductible	N/A
Family Out of Pocket Maximum	\$8,500.00
Coinsurance	N/A

- 1 My Coverage:** Review benefit details for you and family members covered under your plan.
- 2 Claims Center:** View and organize details such as payments, dates of service, provider names, claims status and more.
- 3 My Health:** Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.
- 4 Doctors & Hospitals:** Use Provider Finder® to locate a network doctor, hospital or other health care provider, and get driving directions.
- 5 Forms & Documents:** Use the form finder to get medical, dental, pharmacy and other forms quickly and easily.
- 6 Message Center:** Communicate with a Customer Service Advocate here. You can also learn about updates to your benefit plan and receive promotional information via secure messaging.
- 7 Quick Links:** Go directly to some of the most popular pages, such as medical coverage, replacement ID cards, manage preferences and more.
- 8 View My Plan:** See the details of your current health plan, as well as other plans you've had in the past.
- 9 Settings:** Set up notifications and alerts to receive updates via text and email, review your member information and change your secure password at anytime.
- 10 Help:** Look up definitions of health insurance terms, get answers to frequently asked questions and find Health Care School articles and videos.
- 11 Contact Us:** Here you can find contact information to reach a Customer Service Advocate with any questions you may have about your plan.



Looking for the right doctor?

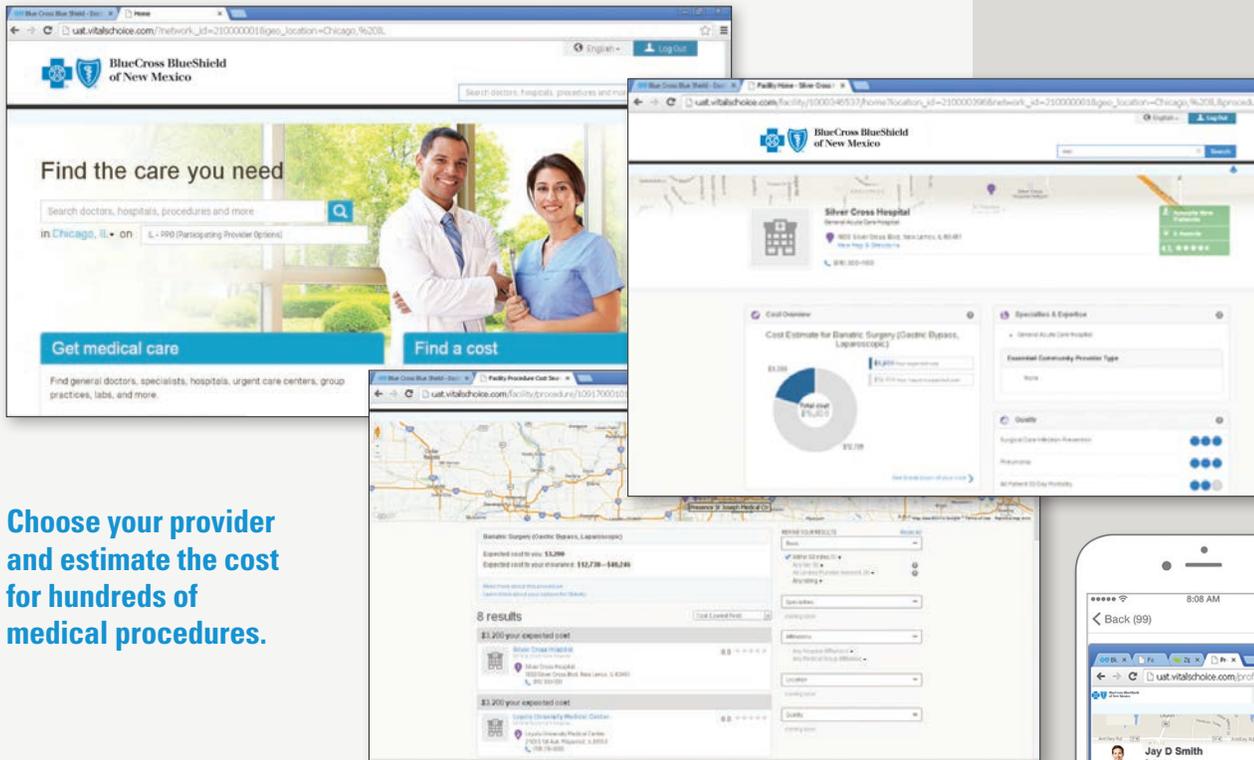
Provider Finder® is the quick and easy way to make better health care decisions for you and your family.

Provider Finder from Blue Cross and Blue Shield of New Mexico (BCBSNM) is an innovative tool for helping you choose a provider, plus estimate and manage health care costs.

By logging in to Blue Access for Members (BAM) you can use Provider Finder to:

- Find a network primary care physician, specialist or hospital.
- Filter search results by doctor, specialty, ZIP code, language and gender – even get directions.
- Estimate the cost of hundreds of procedures, treatments and tests and your out-of-pocket expenses.
- Determine if Blue Distinction Center® (BDC), is an option for treatment.
- View patient feedback or add your review for a provider.
- Review providers' certifications and recognitions.

It's easy and immediate, secure — and available at [bcbsnm.com](https://www.bcbsnm.com).



Choose your provider and estimate the cost for hundreds of medical procedures.

Informed Choice. Cost Management. More Options.

It's easy to get started with Provider Finder by registering for Blue Access for Members (BAM):

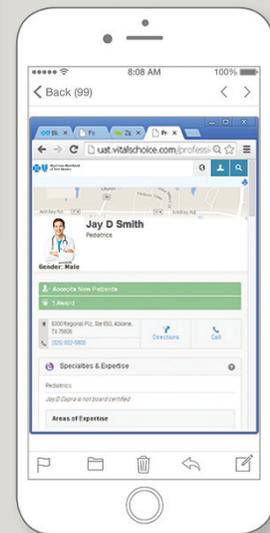
1. Go to bcbsnm.com.
2. Click the **Log In** tab, and then click the **Register Now** link.
3. Use the information on your BCBSNM ID card to complete the process.
4. Once you are registered, log in to BAM. The Provider Finder tool is located under the **Doctors & Hospitals** tab.

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

Get assistance while you're away from home.



Go to bcbsnm.com and register or log in to BAM. You can stay connected to your claims activity, member ID card and coverage details – you can also receive prescription reminders and health tips via text messages.



Choose your provider and estimate the cost for hundreds of medical procedures.

Screen shots are for illustrative purpose only.

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

A New Way to Experience 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.

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.

- **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 as you make your way through each lesson.

Reach your milestones and earn Blue PointsSM.¹

- **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 symptom checkers and health trackers.

Start experiencing the new wellness portal today. Go to wellontarget.com.



HEALTH ASSESSMENT (HA)²

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.³ 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 locations. If you want, you can choose one location close to home and one near work. And you can visit locations while you're on vacation or traveling for work.

Other program perks include:

- No long-term contract: Membership is month to month. Monthly fees are \$25 per month per member, with a one-time enrollment fee of \$25 per member.⁴
- 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 acupuncturists, massage therapists and personal trainers.

It's easy to join the Fitness Program! Just call the toll-free number 888-762-BLUE (2583) Monday through Friday, between 7 a.m. and 7 p.m. CT (6 a.m. and 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 Well onTarget mobile app, available for iPhone® and Android™ smartphones. It can help you work on your health and wellness goals — anytime and anywhere.

¹ 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 for further information.

² Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

³ 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.

⁴ 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.



Call the 24/7 Nurseline with any health questions.

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

Hours of Operation: **Anytime**

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.

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.

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 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 pre-authorizations.

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 to Blue365 members.

EyeMed | Davis Vision

You may 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™

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

Dental SolutionsSM

You may get dental savings with Dental Solutions. You 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®

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.

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. You 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. You will enjoy discounts and free shipping opportunities.

Holly Clegg trim&TERRIFIC® Cookbooks

Save 25% on Holly Clegg's best-selling trim&TERRIFIC cookbooks with popular, easy, 30-minute delicious recipes made healthier — perfect for the busy person. All books include nutritional information and diabetic exchanges and highlight freezer-friendly and vegetarian recipes.

Snap Fitness™

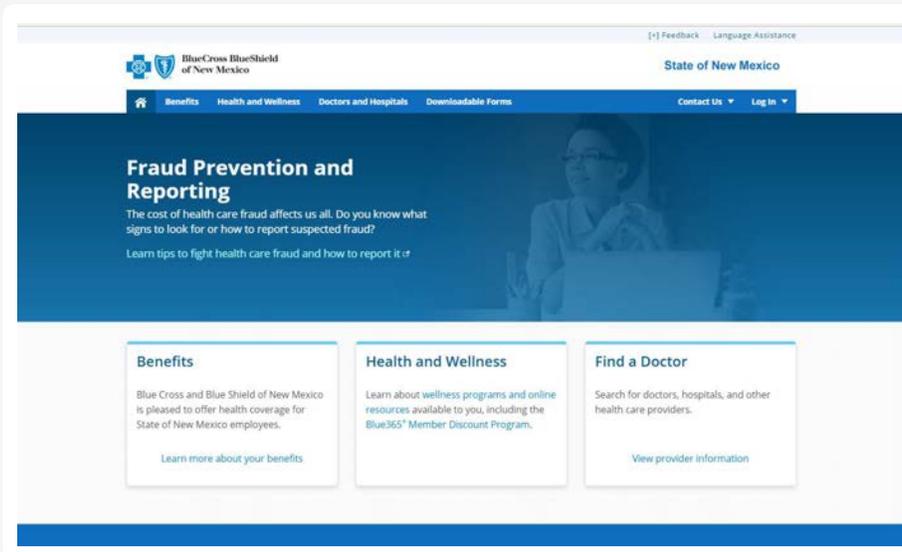
Join Snap Fitness for a 50 percent discount off the best current enrollment offer (no processing fees) and a 5 percent discount on monthly dues. You may also get 10 percent off up to five personal-training sessions, complimentary access to Snap Fitness online workout tools, one month of online nutrition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

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 sign-up 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 the health plan you choose to offer. Employees should check their benefit booklet or call the customer service number on the back of their 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 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. 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.



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 Plan. 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 prescription drug information (select the Benefits tab, then Plan details under PPO Plan).

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.



NON-DISCRIMINATION COMMUNICATION

Dear Member,

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

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