



# Understanding and Using Your Benefits

With a Blue Cross and Blue Shield of New Mexico (BCBSNM) PPO benefit plan, you probably already know that you'll save money by visiting doctors and hospitals in the PPO network. But did you know that with the UNM LoboHEALTH Plan, you can save even more money by using a doctor or hospital that participates in the UNM LoboHEALTH network?

## What is the UNM LoboHEALTH Plan?

The UNM LoboHEALTH Plan offers you choice when you need to receive health care. You save the most when you use doctors, hospitals and other health care providers in tier 1 — the UNM LoboHEALTH Plan offers the option to visit providers in tier 2 — the nationwide PPO network — but you will pay higher out-of-pocket costs if you do so. You pay the most when you visit those in tier 3 (out-of-network providers). Remember, you need to determine which network your provider is in to know your coverage level.

## Why Using a LoboHEALTH Provider Saves You Money

The UNM LoboHEALTH network (tier 1) includes a variety of doctors, hospitals and other health care providers throughout New Mexico that can meet your health care needs. With the UNM LoboHEALTH Plan, you will get the highest level of benefits when you visit the providers in the UNM LoboHEALTH network. You will still have the option of choosing a provider from the larger, nationwide PPO network (tier 2), but you will pay higher out-of-pocket costs than with the UNM LoboHEALTH network.

## What are the benefits of the LoboHEALTH Plan?

UNM employees and dependents will benefit from a larger Tier 1 network with lower out-of-pocket costs. In partnership with UNM Team Health, members will have access to prioritized scheduling and coordination of care by calling **505-272-LOBO**.

## UNM LoboHEALTH Priority Scheduling

In partnership with UNM Team Health, your UNM LoboHEALTH Plan will provide members with access to priority appointment scheduling and care coordination services within the LoboHEALTH network. Members will have access to:

- Same/next day urgent visits,
- Primary care providers and specialists when needed
- Access to preventive health services
- Health education
- Referral management support
- Claims and billing issue resolution

The UNM LoboHEALTH Plan is committed to offering timely access to care by priority access scheduling utilizing a dedicated member phone line, 272-LOBO, for the following appointments:

- Urgent visits: same or next day
- New patient PCP visits: within 30 calendar days
- Specialty provider visits: within 30 calendar days

## Customer Service

For more information about priority scheduling, care coordination or UNM billing questions, call **505-272-LOBO**. If you have questions about claims or benefits, need a new member ID card, or have questions about authorization of services, call BCBSNM customer service at **1-855-235-1042**.

**Tier 1:** Pay the lowest out-of-pocket expenses by using a participating provider in the UNM LoboHEALTH network.

**Tier 2:** Pay additional out-of-pocket costs by choosing a participating provider in the larger, nationwide PPO network.

**Tier 3:** Pay the highest out-of-pocket costs by selecting an out-of-network provider and possibly even be required to pay those fees up front.

# Blue Access for Members<sup>SM</sup>

## 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](http://bcbsil.com/mobile/text-messaging).

## It's easy to get started

1. Go to [bcbsnm.com/member](http://bcbsnm.com/member)
2. Click **Register Now**

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

## Don't have access to a computer or need to talk to a Customer Advocate?

Call: **1-855-235-1042** This toll-free number is also on the back of your member ID card.



# 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.

## Call the 24/7 Nurseline with any health questions.

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

Hours of Operation: **Anytime**

[bcbsnm.com](http://bcbsnm.com)

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.

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