

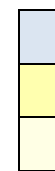


Plan Year 2026 Individual & Family Markets Products

Links to Summaries of Benefits and Coverage and Plan Comparison Charts for Blue Cross and Blue Shield of New Mexico qualified health plans in the individual and family ACA market.

Comparison Charts and Medical Guide	Links to Charts
Plan Comparison Charts Combined	English • Spanish
Gold Plan Comparison Chart	English • Spanish
Silver Plan Comparison Chart	English • Spanish
Bronze Plan Comparison Chart	English • Spanish
Medical Sales Brochure	English • Spanish

Key



Off-exchange plans

On-exchange “base” plans with no cost-sharing reductions (CSRs)

On-exchange plans with CSRs:

Zero and LCS plans are available to eligible Native Americans. Plans with an actuarial value (AV) of 73% and state-funded out-of-pocket assistance (SOPA) plans with an AV of 85%, 90%, 95% and 99% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Gold HMO SM 206 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 205 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 205 - On Exchange	On-exchange “Base” Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 205 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 205 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community HMO SM 205 - Turquoise 3 Native American Limited with EXTRA SAVINGS	On-exchange Native American Zero Plan	Summary of Benefits

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

Gold Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community HMO SM 205 - Turquoise 3 with EXTRA SAVINGS	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Community Gold HMO SM 705 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 705 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 705 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 705 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community HMO SM 705 - Turquoise 3 Native American Limited with EXTRA SAVINGS	On-exchange Native American Zero Plan	Summary of Benefits
Blue Community HMO SM 705 - Turquoise 3 with EXTRA SAVINGS	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - Off Exchange SM	Off-exchange Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - On Exchange SM	On-exchange "Base" Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - Native American Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - Native American Limited SM	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Turquoise 3 Native American Limited Plan with EXTRA SAVINGS SM	On-exchange Native American Zero Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Turquoise 3 Plan - with EXTRA SAVINGS SM	On-exchange 90% AV SOPA Plan	Summary of Benefits

Silver Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Silver HMO SM 204 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 203 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 203 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - On Exchange	On-exchange 73% AV CSR Plan	Summary of Benefits
Blue Community Silver HMO SM 203	On-exchange 87% AV CSR Plan	Not Marketed
Blue Community Silver HMO SM 203	On-exchange 94% AV CSR Plan	Not Marketed
Blue Community HMO SM 203 - Turquoise 2 with EXTRA SAVINGS	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Community HMO SM 203 - Turquoise 1 with EXTRA SAVINGS	On-exchange 99% AV SOPA Plan	Summary of Benefits
Blue Community Silver HMO SM 306 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 308 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 308 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - On Exchange	On-exchange 73% AV CSR Plan	Summary of Benefits
Blue Community Silver HMO SM 308	On-exchange 87% AV CSR Plan	Not Marketed
Blue Community Silver HMO SM 308	On-exchange 94% AV CSR Plan	Not Marketed
Blue Community HMO SM 308 - Turquoise 2 with EXTRA SAVINGS	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Community HMO SM 308 - Turquoise 1 with EXTRA SAVINGS	On-exchange 99% AV SOPA Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - Off Exchange SM	Off-exchange Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - On Exchange SM	On-exchange "Base" Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - Native American Zero SM	On-exchange AI/AN Zero Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - Native American Limited SM	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - On Exchange SM	On-exchange 73% AV CSR Plan	Summary of Benefits

Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document
Blue Cross Blue Shield Clear Cost Silver Plan SM	On-exchange 87% AV CSR Plan	Not Marketed
Blue Cross Blue Shield Clear Cost Silver Plan SM	On-exchange 94% AV CSR Plan	Not Marketed
Blue Cross Blue Shield Clear Cost Turquoise 2 Plan - with EXTRA SAVINGS SM	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Turquoise 1 Plan - with EXTRA SAVINGS SM	On-exchange 99% AV SOPA Plan	Summary of Benefits

Bronze Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Bronze HMO SM 202 - Off Exchange HDHP HSA Eligible	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 201 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 201 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Bronze HMO SM 201 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Bronze HMO SM 201 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community Bronze HMO SM 603 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 603 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Bronze HMO SM 603 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Bronze HMO SM 603 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits

We link to a plan's policy booklet in every SBC document. On the first page of an SBC, it's the first link at the top. On the next several pages of an SBC, the link to the policy booklet is located in the footer.

pay in a year for covered services. If you have to meet their own out-of-pocket limits been met.

don't count toward the out-of-pocket limit.

pay less if you use a provider in the plan's out-of-network provider, and you might be between the provider's charge and what your network provider might use an out-of-network (lab work). Check with your provider before

out a referral.

company, an Independent Licensee of the

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