**The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bcbsnm.com/bb/ind/bb_shsh31cnninmp_nm_2025.pdf or by calling 1-866-236-1702. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | $1,800 Individual / $3,600 Family | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| **Are there services covered before you meet your deductible?** | Yes. Preventive health and mental health services are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | $9,200 Individual / $18,400 Family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| **What is not included in the out-of-pocket limit?** | Premiums, balance billing charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| **Will you pay less if you use a network provider?** | Yes. See Blue Community HMO Network at www.bcbsnm.com/bluecomm or call 1-866-236-1702 for a list of participating providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| **Do you need a referral to see a specialist?** | No. | You can see the specialist you choose without a referral. |

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | 30% coinsurance | Not Covered | Virtual visits: 30% coinsurance. No charge for Covid treatment. You may be subject to additional facility/clinic fees. Please check with your provider. See your benefit booklet* for details. |
| | Specialist visit | 40% coinsurance | Not Covered | No charge for Covid treatment. You may be subject to additional facility/clinic fees. Please check with your provider. |
| | Preventive care/ screening/immunization | No Charge; deductible does not apply | Not Covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. No charge for Covid vaccines. |
| **If you have a test** | Diagnostic test (x-ray, blood work) | Freestanding Facility: 35% coinsurance<br>Hospital: 40% coinsurance | Not Covered | Recommended Clinical Review (RCR) is available. You may be subject to additional facility/clinic fees. Please check with your provider. See your benefit booklet* for details. No charge for Covid tests. |
| | Imaging (CT/PET scans, MRIs) | Freestanding Facility: 35% coinsurance<br>Hospital: 40% coinsurance | Not Covered | Recommended Clinical Review (RCR) is available. See your benefit booklet* for details. Gynecological or obstetrical ultrasounds do not require prior authorization. You may be subject to additional facility/clinic fees. Please check with your provider. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | |
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at www.bcbsnm.com/rx25/6T | Generic drugs (Preferred) (Tier 1) | Preferred - 20% coinsurance<br>Participating - 25% coinsurance | Not Covered | Limited to a 30-day supply at retail (or a 90-day supply at a network of select retail pharmacies). Up to a 90-day supply at mail order. Specialty drugs are limited to a 30-day supply except for certain FDA-designated dosing regimens.<br>Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available.<br>Your cost share for a covered insulin drug will not exceed $25 per 30-day supply.<br>Third party payments such as manufacturer's coupons apply towards the deductible and out-of-pocket limit. |
| | Generic drugs (Non-Preferred) (Tier 2) | Preferred - 25% coinsurance<br>Participating - 30% coinsurance | Not Covered | |
| | Brand drugs (Preferred) (Tier 3) | Preferred - 30% coinsurance<br>Participating - 35% coinsurance | Not Covered | |
| | Brand drugs (Non-Preferred) (Tier 4) | Preferred - 35% coinsurance<br>Participating - 40% coinsurance | Not Covered | |
| | Specialty drugs (Preferred) (Tier 5) | 45% coinsurance | Not Covered | |
| | Specialty drugs (Non-Preferred) (Tier 6) | 50% coinsurance | Not Covered | |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | Freestanding Facility: $650/visit with deductible plus 35% coinsurance<br>Hospital: $650/visit with deductible plus 40% coinsurance | Not Covered | Recommended Clinical Review (RCR) is available for non-emergency surgery.<br>Outpatient Infusion Therapy: 40% coinsurance; see your benefit booklet* for details. You may be subject to additional facility/clinic fees. Please check with your provider. |
| | Physician/surgeon fees | $200/visit with deductible plus 40% coinsurance | Not Covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | |
| **If you need immediate medical attention** | Emergency room care | Facility: $1,000/visit with deductible plus 40% coinsurance<br>Physician: 40% coinsurance | Facility: $1,000/visit with deductible plus 40% coinsurance<br>Physician: 40% coinsurance | Facility/visit copayment waived if admitted. Balance billing is not allowed for out-of-network emergency care.<br>No charge for Covid treatment. |
| | Emergency medical transportation | 40% coinsurance | 40% coinsurance | Recommended Clinical Review (RCR) is available for non-emergency transportation. No charge for Covid treatment. See your benefit booklet* for details. |
| | Urgent care | 40% coinsurance | 40% coinsurance | No charge for Covid treatment. |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | $850/visit with deductible plus 40% coinsurance | Not Covered | Prior authorization may be required, unless for emergency. |
| | Physician/surgeon fees | 40% coinsurance | Not Covered | Prior authorization may be required, unless for emergency. |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | No Charge; deductible does not apply | Not Covered | Virtual visits are available. Recommended Clinical Review (RCR) is available. See your benefit booklet* for details. |
| | Inpatient services | No Charge; deductible does not apply | Not Covered | Prior authorization may be required; see your benefit booklet* for details. |
| **If you are pregnant** | Office visits | Primary Care: 30% coinsurance<br>Specialist: 40% coinsurance | Not Covered | Coinsurance applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
| | Childbirth/delivery professional services | 40% coinsurance | Not Covered | |
| | Childbirth/delivery facility services | $850/visit with deductible plus 40% coinsurance | Not Covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | |
| **If you need help recovering or have other special health needs** | Home health care | 40% coinsurance | Not Covered | 100 visits/year. Recommended Clinical Review (RCR) is available. See your benefit booklet* for details. |
| | Rehabilitation services | Physical, occupational and speech therapies: 30% coinsurance<br>All other rehabilitation services: 40% coinsurance | Not Covered | Physical, occupational, and speech therapies in an office or outpatient setting, performed by providers acting within the scope of their license, including Chiropractors and Doctors of Oriental Medicine. You may be subject to additional facility/clinic fees. Please check with your provider.<br>Recommended Clinical Review (RCR) is available. See your benefit booklet* for details. |
| | Habilitation services | Physical, occupational and speech therapies: 30% coinsurance<br>All other habilitation services: 40% coinsurance | Not Covered | |
| | Skilled nursing care | 40% coinsurance | Not Covered | 60 days/year. Prior authorization may be required. |
| | Durable medical equipment | 40% coinsurance | Not Covered | Recommended Clinical Review (RCR) is available. See your benefit booklet* for details. |
| | Hospice services | 40% coinsurance | Not Covered | Inpatient: Prior authorization may be required.<br>Outpatient: Recommended Clinical Review (RCR) is available. See your benefit booklet* for details. |
| **If your child needs dental or eye care** | Children's eye exam | No Charge; deductible does not apply | Up to a $30 reimbursement is available | One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details. |
| | Children's glasses | No Charge; deductible does not apply | Up to a $50 reimbursement is available | One pair of glasses per year. Reimbursement for frames, lenses, and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | |
| | Children's dental check-up | Not Covered | Not Covered | Pediatric dental coverage can be purchased separately as a stand-alone policy. |

## Excluded Services & Other Covered Services:

**Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)**

- Abortion care (except if the pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed)
- Cosmetic surgery (Except when medically necessary)
- Dental care (Adult, routine dental)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)**

- Acupuncture (20 visits/year unless for habilitative or rehabilitative purposes)
- Bariatric surgery
- Chiropractic care (20 visits/year unless for habilitative or rehabilitative purposes)
- Hearing aids (limit 1 item per hearing impaired ear every 3 years)
- Infertility treatment (only for diagnosis and medically indicated treatments for physical conditions causing infertility)
- Routine foot care (when medically necessary)
- Weight loss programs

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the plan at 1-866-236-1702. You may also contact your state insurance department at 1-855-427-5674. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace or the New Mexico State-Based Exchange BeWellnm at www.BeWellnm.com. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of New Mexico (BCBSNM) Appeals Unit at 1-833-415-0566. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the New Mexico Superintendent of Insurance toll-free at 1-855-427-5674 or visit www.osi.state.nm.us.

**Does this plan provide Minimum Essential Coverage?** **Yes.**
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet the Minimum Value Standards?** **Not Applicable.**
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-236-1702.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-236-1702.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-866-236-1702.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-236-1702.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:

**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

| | |
|---|---|
| **The plan's overall deductible** | **$1,800** |
| **Specialist coinsurance** | **40%** |
| **Hospital (facility) copayment/coinsurance** | **$850+40%** |
| **Other coinsurance** | **40%** |

**This EXAMPLE event includes services like:**
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

| | |
|---|---|
| **Total Example Cost** | **$12,700** |

**In this example, Peg would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $1,800 |
| Copayments | $900 |
| Coinsurance | $3,900 |
| *What isn't covered* | |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$6,660** |

### Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

| | |
|---|---|
| **The plan's overall deductible** | **$1,800** |
| **Specialist coinsurance** | **40%** |
| **Hospital (facility) copayment/coinsurance** | **$850+40%** |
| **Other coinsurance** | **40%** |

**This EXAMPLE event includes services like:**
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

| | |
|---|---|
| **Total Example Cost** | **$5,600** |

**In this example, Joe would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $1,800 |
| Copayments | $300 |
| Coinsurance | $200 |
| *What isn't covered* | |
| Limits or exclusions | $20 |
| **The total Joe would pay is** | **$2,320** |

### Mia's Simple Fracture
(in-network emergency room visit and follow up care)

| | |
|---|---|
| **The plan's overall deductible** | **$1,800** |
| **Specialist coinsurance** | **40%** |
| **Hospital (facility) copayment/coinsurance** | **$850+40%** |
| **Other coinsurance** | **40%** |

**This EXAMPLE event includes services like:**
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

| | |
|---|---|
| **Total Example Cost** | **$2,800** |

**In this example, Mia would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $1,800 |
| Copayments | $400 |
| Coinsurance | $300 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Mia would pay is** | **$2,500** |

The plan would be responsible for the other costs of these EXAMPLE covered services.

BlueCross BlueShield of New Mexico

**Health care coverage is important for everyone.**

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 talk to an interpreter, call 855-710-6984. 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, sexual orientation, health status or disability. 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, IL 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960

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/smartscreen/main.jsf
Complaint Forms: https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

| | **To receive language or communication assistance free of charge, please call us at 855-710-6984.** |
|---|---|
| Español | Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo. |
| العربية | لتلقي المساعدة اللغوية أو التواصل مجانًا، يرجى الاتصال بنا على الرقم 855-710-6984. |
| 繁體中文 | 如欲獲得免費語言或溝通協助，請撥打855-710-6984與我們聯絡。 |
| Français | Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984. |
| Deutsch | Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an. |
| ગુજરાતી | ભાષા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કૉલ કરો. |
| हिंदी | निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें। |
| Italiano | Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984. |
| 한국어 | 언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요. |
| Navajo | Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájíík'eh bee náhaz'á. 1-866-560-4042 jį' hodíilnį. |
| فارسی | برای دریافت کمک زبانی یا ارتباطی رایگان، لطفاً با شماره 855-710-6984 تماس بگیرید. |
| Polski | Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984. |
| Русский | Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984. |
| Tagalog | Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984. |
| اردو | مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، براہ کرم ہمیں 855-710-6984 پر کال کریں۔ |
| Tiếng Việt | Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984. |