

State of New Mexico

Plan Highlights – 2026 SILVER PPO HSA Plan

The following are the highlights of the State of New Mexico PPO Plan administered by Blue Cross and Blue Shield of New Mexico (BCBSNM). Any services received must be medically necessary to be covered.

Benefit Highlights		Preferred (PPO)	Nonpreferred (OON)
Highlights of Cost-Sharing Features			
Annual Deductible ¹ (All services are subject to deductible unless noted otherwise.)		\$3,000 / Individual \$6,000 / Two-Person \$6,000 / Family*	\$4,500 / Individual \$9,000 / Two-Person \$9,000 / Family*
Annual Out-of-Pocket Limit ² (Includes medical deductible, coinsurance, copayments, plus drug plan deductible, drug coinsurance, and drug copays. Does not include penalty amounts, or noncovered charges.)		\$8,500 / Individual \$10,150 / Two-Person \$10,150 / Family*	\$12,000 / Individual \$24,000 / Two-Person \$24,000 / Family*
Lifetime Maximum		Unlimited (Certain services are subject to calendar year and/or lifetime maximums or are limited per condition.)	
Type of Service	Description of Service and Limitations	Your Share After Annual Deductible ^{1,2}	
		Preferred (PPO)	Nonpreferred (OON)
Physician Services, Office			
PPO Primary Provider (PPP) Office Visit/Exam Copayment (non-preventive)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)	
Telehealth Services			
Office Surgery (including casts, splints, etc.)			
Lab Tests, X-rays, EKGs, Diagnostic Services			
Other non-Routine Office Services: Includes services of non-PPP preferred providers (PPO Specialists) and Nonpreferred Providers	30% coinsurance (after Deductible)	50% coinsurance (after deductible)	
Office Surgery			
Allergy Tests, Serum			
Allergy Injections			
Therapeutic Injections (by Physician)			
Therapeutic Injections (by Nurse)			
Preventive Services: Including immunizations, lab, X-ray, colonoscopies, pap tests, mammograms, immunizations, and other wellness services; smoking/tobacco cessation counseling, etc.		No charge (deductible waived)	No charge (deductible waived)
Diagnostic Testing, Outpatient			
PET Scans, CT Scans, MRIs, (unless covered as part of a fixed-dollar copayment during ER visit, admission, etc.)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)	
Other lab, X-ray, EKGs, diagnostic services			
Inpatient Hospital Services, Acute Care			
Hospitalization (includes semi-private room, board, drugs, medications, and ancillaries; inpatient physician visits, surgeon, assistant, and anesthesiologist)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)	
Inpatient Hospital Services, Acute Care			
Hospitalization (includes semi-private room, board, drugs, medications, and ancillaries; inpatient physician visits, surgeon, assistant, and anesthesiologist)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)	

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

Benefit Highlights	Preferred (PPO)	Nonpreferred (OON)
Outpatient Hospital Services		
Surgery – operating and recovery room Observation (nonemergency)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Other treatment room services not otherwise specified in this Summary		
Related physician services (e.g., anesthetist, surgeon)		
Emergency Services and Urgent Care		
Emergency room or emergency observation room visit	30% coinsurance (after Deductible)	30% coinsurance (after Deductible)
Urgent care center		
Ambulance (nonemergency air transfer)		
Ambulance (emergency ground and air transport)		
Transplants		
Bone marrow, heart, heart-lung, liver, lung, pancreas-kidney, and other medically necessary transplants (Case management required. maximums apply to covered travel and lodging fees.)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Transplant Travel	30% after deductible, \$10,000 max per transplant	50% after deductible, \$10,000 max per transplant
Maternity Services		
Initial visit to confirm pregnancy	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Physician / midwife services (delivery, prenatal/ postnatal care)		
Hospital admission		
Routine nursery care for covered newborn (Child covered from birth but must apply for coverage within 31 days.)		
Mental Health and Substance Abuse Rehabilitation Services		
Outpatient / Office services	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Telehealth Services		
Inpatient services		
Partial hospitalization		
Intensive Outpatient Program		
Residential Treatment Center (max. 60 days / calendar year)		
Other Office and Home Services		
Acupuncture and Chiropractic Services (Limited to 25 visits / combined / calendar year.)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Cardiac and Pulmonary rehabilitation		
Chemotherapy, radiation therapy; dialysis		
Durable medical equipment, diabetic equipment, and supplies; orthopedic appliances, prosthetics and orthotics (Rental benefits may not exceed the purchase price of a new unit. Supplies limited to a 30-day supply during a 30-day period)		

Benefit Highlights	Preferred (PPO)	Nonpreferred (OON)
Hearing exam / test – Adults and Children	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Hearing aids – Adults Only (age 22 and older)		
Hearing aids – Children Only (age 21 and younger)		
Home health care and home I.V. services (up to 100 visits per calendar year)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Hospice	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Naprapathy and Massage Therapy (limited to 25 visits / combined / calendar year)	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Rehabilitation Facility and Skilled Nursing Facility		
Short-term rehabilitation: outpatient/office Physical, Occupational, and Speech therapies		
Applied Behavioral Analysis for Autism	30% coinsurance (after Deductible)	50% coinsurance (after deductible)
Occupational, Physical and Speech Therapy for Autism		
TMJ / CMJ, oral surgery, and dental accident services	Applicable copayments, deductible, and / or coinsurance based on place and type of treatment	
Prescription Drugs, Diabetic Supplies, Enteral Nutritional Products, Special Medical Foods, Smoking/Tobacco Cessation	See your PBM benefit summary for details.	

***Note about Family deductibles and out-of-pocket limits:** If you have a Family contract, an entire family meets an applicable deductible or out-of-pocket limit for a calendar year when the total deductible amount or out-of-pocket limit for all family members reaches three times the Individual deductible or out-of-pocket limit amount (the deductible and out-of-pocket limit amounts for three or more family members are combined to satisfy the Family deductible and the Family out-of-pocket limit). However, once a member meets an Individual deductible, that member's applicable deductible is satisfied for the calendar year, and no more charges incurred by that member can be used to satisfy the Family deductible.

Note: For outpatient surgeries, you will pay a coinsurance percentage for the facility *and* the related physician charges.

Blue Cross and Blue Shield of New Mexico (BCBSNM) provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims, except as may be specified in the Professional Services Agreement

FOOTNOTES:

¹ All benefits are based on the covered charges as determined by BCBSNM. The deductible must be met before benefit payments are made for most covered services in a calendar year. ("Deductible waived" is indicated above for those services that are excluded from the deductible requirement.) Preferred Provider amounts do not cross apply to the Nonpreferred Provider deductible nor vice versa.

Note: A "PPP" is any Preferred Provider in one of the following categories of practice: Family Practice, Internal Medicine, General Practice, Gynecology, Pediatrics, or Obstetrics/Gynecology.

² After you reach the applicable out-of-pocket limit, BCBSNM pays 100 percent of most of your covered Preferred or Nonpreferred Provider charges, whichever is applicable, for the rest of the calendar year. Preferred Provider amounts do not cross-apply to the Nonpreferred Provider limit nor vice versa. Amounts in excess of covered charges, penalty amounts, and noncovered charges do not count toward the out-of-pocket limit or deductible.

³ Initial treatment of a medical emergency at a Preferred or Nonpreferred emergency room or trauma center is paid at the Preferred Provider benefit level. If you must be admitted as an inpatient as a result of an emergency, the entire, related hospitalization is paid at the Preferred Provider benefit level. Follow-up treatment and treatment that is not for an emergency is paid at the Nonpreferred Provider level. The emergency room or observation room copayment is waived if an inpatient admission results; then inpatient hospital benefits apply.

⁴ Certain services are not covered if preauthorization is not obtained from BCBSNM. Nonemergency air ambulance transfer services are covered only when it is medically necessary to transfer the patient from one facility to another. A list of services requiring preauthorization is in Section 4 of your benefit booklet.

⁵ Preauthorization (or admission review approval) is required for inpatient admissions. Some services, such as transplants, require additional approval. If you do not receive preauthorization for these individually identified procedures or services, benefits for any related admissions will be denied. See Section 4 in your benefit booklet for additional details.

⁶ Transplants must be received at a facility that contracts with BCBSNM or with the national BCBS transplant network.

**This is a summary only – please refer to the Summary of Benefits and Coverage (SBC)
document and Benefit Booklet for more details.**