New Mexico
Public Schools
Insurance Authority

Please note online version of NMPSIA July 2016 Program Guide has been amended to include program information that has been made available after the booklet was published.

Information added 03/2017:

- Communication of plan design changes taking effect 5/1/2017 and premium rates changes effective 10/1/2017.
- Corresponding updated 5/1/2017 summary of medical benefit documents for Blue Cross Blue Shield New Mexico and Presbyterian High and Low medical plan options, and New Mexico Health Connections HMO medical plan option.

Information added 10/2016:

- Information for New Mexico Health Connections HMO medical plan option effective 1/1/2017.

New Mexico Public Schools Insurance Authority

2017 NMPSIA Plan Copay Changes and Medical Premium Increases

This notification is to inform you of the upcoming benefit and prescription drug changes for May 1, 2017 and July 1, 2017, as well as medical premium increases effective October 1, 2017.

These changes are necessary in order for the New Mexico Public Schools Insurance Authority (NMPSIA) Group Plan to keep pace with covering claim expenses for its members.

Please keep in mind that the NMPSIA Group Plan is a self-insured plan that covers all claim and program costs with the premium contributions made by you and your employer. Further, NMPSIA does not receive any funding from the Legislature.

In the past, the NMPSIA Board of Directors utilized extra fund balance to offset premium increases and to minimize plan changes. However, the fund balance has depleted to a low level, and NMPSIA has no extra fund balance to assist in absorbing the increased costs this year. The upcoming plan and premium changes have developed due to inflation with prescription drug costs and the increased usage on both the medical and prescription drug plan.

Periodically, NMPSIA's benefits and actuarial consultant conducts a claims/cost analysis to project the plan design and premiums NMPSIA needs to implement in order to meet its obligation of covering claim costs. Over the last three years, NMPSIA has had a larger number of high cost medical claims and again, inflation of prescription drug prices (especially specialty medications). Some of the specialty medications cost thousands of dollars per month, per fill. These specialty drugs treat conditions such as rheumatoid arthritis, Chron's disease, diabetes, cancer, Hep C, MS and other inflammatory conditions.

In order to balance the costs, the NMPSIA Board of Directors has made a decision to pass on a combination of small medical premium increases (3.98% on the High Option Plan and the HMO Plan; 1.82% on the Low Option Plan) and medical/Rx plan copayment changes in order to avoid double-digit medical premium increases. Members will continue to have the opportunity to continue using the telehealth services (video/telephone visits) under Blue Cross Blue Shield of New Mexico and Presbyterian Health Plan for a $10 copayment.

Please visit nmpsia.com to view addendums to the NMPSIA Program Guide and the October 1, 2017 premium rates by clicking on the "Members" tab. You can locate updated plan information per medical plan carrier by clicking on the "Insurance Carriers" tab. When you view the information under the "Carriers Tab," you will all see a wealth of information available with new wellness and care management benefits. Consider participating in these programs and learn how to manage your condition(s) and take control of your lifestyle choices. Member participation may contribute to lower claim costs, which ultimately helps keep premium increases and benefit reductions to a minimum. If you would like to coordinate a wellness activity or health fair for your school in order to promote employee wellness, NMPSIA can help!

We kindly thank you for your understanding and greatly appreciate you as a NMPSIA member. If you have any questions or require further assistance, please contact the NMPSIA Office at 1.800.548.3724.

NMPSIA Plan and Premium Changes

Medical Plan		Current Benefit			New Benefit			Effective Date
		High Option	Low Option	NMHC HMO	High Option	Low Option	NMHC HMO	
Office Visits Primary Care		$20 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	$25 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	$15 copay (deductible waived)	$30 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	$35 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	$25 copay (deductible waived)	**5/1/2017**
Office Visits Specialist		$30 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	$35 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	$25 copay (deductible waived)	$50 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	$60 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	$35 copay (deductible waived)	
Urgent Care		$50 copay In- Network (deductible waived, Out-of-Network 30% coinsurance after deductible	$50 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	$45 copay (deductible waived)	*$50 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	$60 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	*$45 copay (deductible waived)	
Emergency Room		20% coinsurance after deductible	25% coinsurance after deductible	20% coinsurance after deductible	$150 copay plus 20% coinsurance after deductible	$150 copay plus 25% coinsurance after deductible	$150 copay plus 20% coinsurance after deductible	
Rx Copay Changes	**Generic**	Retail - $8 Non-Walgreens, $15 Walgreens; Mail Order - $22			All participating retail pharmacies (including Walgreens) - $10; Mail Order - $22			**7/1/2017**
	Formulary	Retail: 30% ($25 min/ $55 max Non-Walgreens); 30% ($35 min/$65 max Walgreens); Mail Order: $55			All participating retail pharmacies (including Walgreens) 30% ($30 min/$60 max); Mail Order: $60			
	Non-Formulary	Retail & Mail Order: 70%			*Retail & Mail Order 70%			
Premium Changes		Visit nmpsia.com to view premium rate sheets			3.98% premium increase – High Option Medical Plan (BCBSNM & Presbyterian) and the HMO Medical Plan (NM Heath Connections); 1.82% premium increase – Low Option Medical Plan (BCBSNM & Presbyterian)			**10/1/2017**

* Not changing

Revised 3/27/17

NM Public Schools Insurance Authority

(NMPSIA) **Plan Highlights** Effective 5/1/2017

Administered by:

Blue Cross and Blue Shield of New Mexico

Highlights the deductible, out-of-pocket limits, copayment amounts, member coinsurance, percentage amounts, and provides a brief description of NM Public Schools Insurance Authority's Health Care Plan benefits.

NMPSIA High Option PPO Benefits – There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below	**Member's Share of Covered Charges**	
	Preferred Provider[1,2]	**Nonpreferred Provider[1,2]**
Calendar Year Deductible[1] Individual Family	 $750 $1,500	 $1,500 $3,000
Annual Out-of-Pocket Limit [2] Individual Family	 $3,750 $7,500	 $9,000 $18,000
Office Visit/Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and/or coinsurance as listed in the rest of the summary.)	*(deductible waived)*	
	Office Visit Copay	
Primary Preferred Provider (PPP)* Office/Home Visit	$30	30%
Specialist /Office/Home Visit	$50	30%
Telehealth (Virtual Video Visits - Telemedicine vendor MDLIVE)	$10	Not Covered
Office Surgery (including casts, splints, and dressings)[4]	20%	30%
Allergy Injections (only), Extract Preparation	No Charge (deductible waived)	30%
Therapeutic Injections: Allergy Testing	Office Visit Copay	30%
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control and therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 19.	No Charge (deductible waived)	30% (deductible waived)
OTHER SERVICES		
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary)**, and Rolfing** (combined max. benefit of **30 visits**/calendar year)[7]	$50 copay (deductible waived)	30%
Naprapathy (Limit $500 per year)	$50 copay (deductible waived)	Not Covered
Ambulance Services: Ground and Emergency Air Transport	$30 copay (deductible waived)[3]	
Ambulance Services: Inter-facility Transport[3]	$0 (deductible waived)	
Autism Spectrum Disorder Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in and out-of- network combined) PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy and speech therapy.	(deductible waived) PCP $30 copay Specialist $50 copay	30%
Biofeedback (for specified medical conditions only) [3]	$50 copay (deductible waived)	30%
Cardiac and Pulmonary Rehabilitation (office/outpatient)	$50 copay (deductible waived)	30%
Dental/Facial Accident, Oral Surgery, and TMJ/CMJ Services	Varies by services	30%
Emergency Room Treatment [3] Physician and Other Professional Provider Charges	$150 copay plus 20% coinsurance after deductible	
Hearing Aids and Related Services (**Age 21 and older:** Routine exams/testing not covered.)	**Hearing Aids:** No Charge up to $500; thereafter you pay 90% coinsurance in any 36 month period	
Hearing Aids and Related Services (**Under age 21**: Exam/testing subject to usual cost-sharing.)	**Hearing Aids:** No Charge up to $2,200 per hearing impaired ear; thereafter you pay 90% coinsurance in any 36 month period	
Home Health Care/Home I.V. Services [4] Limitations	20% Unlimited	30% **120 visits/**calendar year

* A Primary Preferred Provider is a physician or other professional provider in one of the following categories of practice: Family or General Practice, Internal Medicine, Pediatrics, Obstetrics and Gynecology, and Gynecology Only. A "PPP" is a Primary Preferred Provider in the preferred provider network.

Blue Cross and Blue Shield of New Mexico (BCBSNM) is a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

NMPSIA High Option PPO Benefits – There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	Preferred Provider[1,2]	**Nonpreferred Provider[1,2]**
Hospice Services including respite care (limited to **10 days** for each 6-month per hospice period – 2 periods per lifetime) and bereavement counseling (limited to **3 sessions** during the hospice benefit period)	No charge (deductible waived)	30%
Infertility: Diagnosis Only – No Treatment	Varies by Services	30%
Lab, X-Ray, and Other Basic Diagnostic Tests (nonroutine) [4] (Office/Freestanding Lab or Radiology)	$30 copay or actual allowable amount , whichever is less, per day (deductible waived)	30%
Lab, X-Ray, and Other Basic Diagnostic Tests (nonroutine) [4] (Outpatient Department of Hospital)	$60 copay or actual allowable amount , whichever is less, per day (deductible waived)	30%
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	$600 copay or 20%, whichever is less, per day (deductible waived)	30%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge	30%
Prothrombin Time Test	$10 copay (deductible waived)	30%
Sleep Study	20%	30%
Inpatient Hospital/Facility Services (High Option copays are waived if you are re-admitted for the same condition within 15 days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)		
Medical/Surgical Acute Care, and **Maternity-Related** Room and Board, Covered Ancillaries, Related Professional charges [5] **Skilled Nursing Facility** (max. **60 days**/calendar year) [5] **Inpatient Physical Rehabilitation**[5]	$500 facility copay per admission plus 20%	30% [5]
Observation Stay including Related Professional Charges	$100 facility copay plus 20%	30%
Maternity Services		30% [5]
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	Office Visit Copay/Initial visit	
Hospital Admission (including routine newborn nursery charges)	$500 copay per pregnancy plus 20%	
Extended Stay (Nonroutine) Charges for covered Newborn [5]	$500 facility copay/admission plus 20%	
Home Birth	20%	30%
Mental Health Services [4,5,9]		30%
Office, Home, Outpatient Facility/Physician	$50 copay (deductible waived)	
Inpatient	$500 copay plus 20%	
Partial Hospitalization [8]	$250 copay plus 20%	
Facility-Based Intensive Outpatient Programs (IOP) [8]	$125 copay plus 20%	
Substance Abuse Rehabilitation [4,5,9] (Lifetime max of two courses of treatment for all services combined)		30%
Office, Home, Outpatient Facility/Physician (**max. 30 days**/calendar year)	$50 copay (deductible waived)	
Inpatient (**max. 30 days**/calendar year combined with Partial Hospitalization)	$500 copay plus 20%	
Partial Hospitalization[8](**max. 30 days**/calendar year combined with Inpatient)	$250 copay plus 20%	
Facility-Based Intensive Outpatient Programs (IOP) [8]	$125 copay plus 20%	
Outpatient Hospital/Facility/Ambulatory Surgery Facility[4] (including Related Professional Charges)	$150 copay plus 20%	30%
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60 days/calendar year and 30 days per admit.	$250 copay plus 20%	30%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical, and Speech Therapy Services (Member pays $50 each visit up to a maximum of $500 per calendar year; thereafter plan pays 100% once met for the remaining calendar year.)[6]	$50 copay (deductible waived) up to $500; thereafter No Charge for the remaining calendar year	30%
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge	50%
	For Prescription Drugs, see your Express Scripts Plan for details.	

Supplies, Durable Medical Equipment, Prosthetics, and Functional Orthotics [4,10](Support hose limited to 12 **pair** (or 24 **hose**), Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over $1000.	20%	30%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	30%
Therapy: Chemotherapy and Radiation Therapy	No Charge (deductible waived)	30%
Therapy: Dialysis [4]	20%	30%
Transplant Services [4,5] Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with BCBSNM or with the national BCBS transplant network. *See Section 3*.	Applicable copays based on place and type of service	Not Covered
Urgent Care (includes all services and supplies such as xray/labs/ physician fees)	$50 copay(deductible waived)	30%
Prescription Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products: Administered by Express Scripts. Call Express Scripts Customer Service Center: 1-800-498-4904.		

FOOTNOTES:

1 All services are subject to deductible unless otherwise indicated in the *Summary of Benefits* (i.e., "deductible waived"). When applicable, the deductible must be met before benefit payments are made (excluding routine services, hearing aids for children under age 21 and drugs and items covered under the drug plan).

2 After a member reaches the applicable out-of-pocket limit, the Plan pays 100 percent of his/her covered charges for the rest of the calendar year. Under the High Option plan, coinsurance, copayments, and deductibles for preferred provider services do not cross-apply to the nonpreferred provider limit, nor vice versa.

3 Initial treatment of a medical emergency is paid at the Preferred Provider benefit level. Follow-up treatment from a nonpreferred provider and treatment that is not for an emergency is paid at the Nonpreferred Provider level. Nonemergency air ambulance services are covered **only** when it is medically necessary to transfer the patient from one facility to another.

4 Certain services are not covered if preauthorization is not obtained from BCBSNM. A list of services requiring preauthorization is in *Section 2.* Some services may require a written request for preauthorization in order to be covered.

5 Preauthorization is required for inpatient admissions. You pay a $300 penalty for covered medical/surgical facility services if authorization is not obtained. Some services, such as transplants and physical rehabilitation, require additional authorization. If you do not receive authorization for these individually identified procedures, benefits for any related admissions will be denied. See *Section 2.*

6 All inpatient, short‑term rehabilitation treatments, including skilled nursing facility and physical rehabilitation facility admissions, must receive preauthorization from BCBSNM. See Section 4: Preauthorizations for more information about preauthorization requirements.

7 Services administered by a licensed medical doctor (M.D.), doctor of osteopathy (D.O.), physical therapist (R.P.T. or L.P.T.), doctor of oriental medicine (D.O.M.), doctor of chiropractic (D.C.), and licensed massage therapist (L.M.T.) are covered. Rolfing must be provided by a certified rolfer. Naprapathy must be provided by a certified provider.

8 The partial hospitalization and facility-based intensive outpatient program (IOP) copayments are waived if the patient is admitted directly into either program from an inpatient facility or residential treatment center, or if the patient is admitted into a partial hospitalization program directly from an inpatient facility or residential treatment center.

9 This plan opted out of compliance with Mental Health Parity Addictions Equity Act.

10 Rental benefits for medical equipment and other items will not exceed purchase price of a new unit.

NOTE: 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 Administrative Services Agreement.

IMPORTANT: Deductible amounts and coinsurance percentages are applied to BCBSNM's covered charges, which may be less than the provider's billed charges. Preferred providers will not charge you the difference between the covered charge and the billed charge for covered services; nonpreferred providers may.

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

Administered by:

NM Public Schools Insurance Authority(NMPSIA)

Blue Cross and Blue Shield of New Mexico

Plan Highlights Effective 5/1/2017

Highlights the deductible, out-of-pocket limits, copayment amounts, member coinsurance percentage amounts, and provides a brief description of NM Public Schools Insurance Authority's Health Care Plan benefits.

NMPSIA Low Option PPO Benefits – There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	Preferred Provider[1,2]	**Nonpreferred Provider[1,2]**
Calendar Year Deductible[1]		
Individual	$2,000	$4,000
Family	$4,000	$8,000
Annual Out-of-Pocket Limit [2]		
Individual	$3,750	$9,000
Family	$7,500	$18,000
Office Visit/Exam Charge		
Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and / or coinsurance as listed in the rest of the summary.)	*(Deductible Waived)*	
	Office Visit Copay	
Primary Preferred Provider (PPP)* Office/Home Visit	$35	50%
Specialist Office/Home Visit	$60	50%
Telehealth (Virtual Video Visits - Telemedicine vendor MDLIVE)	$10	Not covered
Office Surgery (including casts, splints, and dressings)[4]	25%	50%
Allergy Injections (only), Extract Preparation	25%	50%
Therapeutic Injections: Allergy Testing	25%	50%
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control and therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 17	No Charge (deductible waived)	50% (deductible waived for routine testing only)
OTHER SERVICES		
Acupuncture, Chiropractic (Spinal Manipulation) ,Massage Therapy, if medically necessary, **and Rolfing** (combined max. benefit of **30 visits**/calendar year)	25%	50%
Naprapathy (limit $500 per year)	$50 copay (deductible waived)	Not Covered
Ambulance Services: Ground and Emergency Air Transport	25%	25%
Ambulance Services: Inter-facility Transport	0% (deductible waived)	
Autism Spectrum Disorder Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year. (in and out-of- network combined). PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy, occupational therapy and speech therapy.	(deductible waived) PCP $35 copay Specialist $60 copay	50%
Biofeedback (for specified medical conditions only)[3]	25%	50%
Cardiac and Pulmonary Rehabilitation (office/outpatient)	25%	50%
Dental/Facial Accident, Oral Surgery, and TMJ/CMJ Services	25%	50%
Emergency Room Treatment [3] Physician and Other Professional Provider Charges	$150 copay plus 25% coinsurance after deductible	
Hearing Aids and Related Services (**Age 21 and older:** Routine exams/ testing not covered.)	**Hearing Aids:** No Charge up to $500; thereafter you pay 90% coinsurance in any 36 month period	
Hearing Aids and Related Services (**Under age 21**: Exam/testing subject to usual cost- sharing.)	**Hearing Aids:** No Charge up to $2,200 per hearing impaired ear; thereafter you pay 90% coinsurance in any 36 month period	
Home Health Care/Home I.V. Services [4]	25%	50%
Limitations	Unlimited	**120 visits**/calendar year

* A Primary Preferred Provider is a physician or other professional provider in one of the following categories of practice: Family or General Practice, Internal Medicine, Pediatrics, Obstetrics and Gynecology, and Gynecology Only. A "PPP" is a Primary Preferred Provider in the preferred provider network.

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	Preferred Provider[1,2]	**Nonpreferred Provider[1,2]**
Hospice Services including respite care (limited to **10 days** for each 6-month per hospice period- 2 periods per lifetime) and bereavement counseling (limited to **3 sessions** during the hospice benefit period)	25%	50%
Infertility: (Diagnosis Only) No Treatment	Varies by Services	50%
Lab, X-Ray, and Other Basic Diagnostic Tests (nonroutine)[4] (Office/Freestanding Lab or Radiology)	$35 copay or actual allowable amount charge, whichever is less, per day (deductible waived)	50%
Lab, X-Ray, and Other Basic Diagnostic Tests (nonroutine)[4] (Outpatient Department of Hospital)	$70 copay or actual allowable amount, whichever is less, per day (deductible waived)	50%
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	$700 copay or 25% per day, whichever is less, (deductible waived)	50%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge	50%
Prothrombin Time Test	$10 copay (deductible waived)	50%
Sleep Study	25%	50%
Inpatient Hospital/Facility Services		
Medical/Surgical Acute Care, and **Maternity-Related** Room and Board, Covered Ancillaries, Related Professional charges[5] **Skilled Nursing Facility**(max. **60 days**/calendar year)[5] **Inpatient Physical Rehabilitation**[5]	25%	50%
Observation Stay including Related Professional Charges	25%	50%
Maternity Services		
Physician/Midwife Services (delivery, pre- and post-natal care)	25%	50%[5]
Hospital Admission (including routine newborn nursery charges)	25%	
Extended Stay (Nonroutine) Charges for covered Newborn[5]	25%	
Home Birth	25%	50%
Mental Health Services[4,5,9]		
Office, Home, Outpatient Facility/Physician	25%	50%
Inpatient	25%	
Partial Hospitalization[8]	25%	
Facility-Based Intensive Outpatient Programs (IOP)[8]		
Substance Abuse Rehabilitation[4,5,9] (Lifetime Max of two courses of treatment for all services combined)		
Office, Home, Outpatient Facility/Physician (max. 30 days/calendar year)	25%	50%
Inpatient (**max. 30 days**/calendar year combined with Partial Hospitalization)	25%	
Partial Hospitalization[8] (**max. 30 days**/calendar year combined with Inpatient)	25%	
Facility-Based Intensive Outpatient Programs (IOP)[8]	25%	
Outpatient Hospital/Facility/Ambulatory Surgery Facility[4] (including Related Professional Charges)	25%	50%
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60 days/calendar year and 30 days per admit.	25%	50%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical, and Speech Therapy Services[6]	25%	50%
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge	50%
	For Prescription Drugs, see your Express Scripts Plan for details.	

Supplies, Durable Medical Equipment, Prosthetics, and Functional Orthotics [4,10] (Support hose limited to 12 **pair** (or 24 **hose**)' Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over $1,000.	25%	50%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	50%
Therapy: Chemotherapy and Radiation Therapy	25%	50%
Therapy: Dialysis [4]	25%	50%
Transplant Services [4,5] Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with BCBSNM or with the national BCBS transplant network. *See Section 3.*	Applicable copays based on place and type of service	Not Covered
Urgent Care (includes all services and supplies such as Xray/ Labs/Physician Fees)	$60 copay (deductible waived)	50%
Prescription Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products: Administered by Express Scripts. Call Express Scripts Customer Service Center: 1-800-498-4904.		

FOOTNOTES:

1 All services are subject to deductible unless otherwise indicated in the *Summary of Benefits* (i.e., "deductible waived"). When applicable, the deductible must be met before benefit payments are made (excluding routine services, hearing aids for children under age 21, and drugs and items covered under the drug plan). Deductible for preferred provider services do not cross-apply to the nonpreferred provider limit, nor vice versa.

2 After a member reaches the applicable out-of-pocket limit, the Plan pays 100 percent of his/her covered charges for the rest of the calendar year. Under the Low Option plan, coinsurance, copayments, and deductible for preferred provider services do *not* cross-apply to the nonpreferred provider limit, nor vice versa.

3 Initial treatment of a medical emergency is paid at the Preferred Provider benefit level. Follow-up treatment from a nonpreferred provider and treatment that is not for an emergency is paid at the Nonpreferred Provider level. Nonemergency air ambulance services are covered **only** when it is medically necessary to transfer the patient from one facility to another.

4 Certain services are not covered if preauthorization is not obtained from BCBSNM. A list of services requiring preauthorization is in *Section 2.* Some services may require a written request for preauthorization in order to be covered.

5 Preauthorization is required for inpatient admissions. You pay a $300 penalty for covered medical/surgical facility services if authorization is not obtained. Some services, such as transplants and physical rehabilitation, require additional authorization. If you do not receive authorization for these individually identified procedures, benefits for any related admissions will be denied. See *Section 2.*

6 All inpatient, short‑term rehabilitation treatments, including skilled nursing facility and physical rehabilitation facility admissions, must receive preauthorization from BCBSNM. See Section 4: Preauthorizations for more information about preauthorization requirements.

7 Services administered by a licensed medical doctor (M.D.), doctor of osteopathy(D.O.), physical therapist (R.P.T. or L.P.T.), doctor of oriental medicine (D.O.M.), doctor of chiropractic (D.C.), and licensed massage therapist (L.M.T.) are covered. Rolfing must be provided by a certified rolfer. Naprapathy must be provided by a certified provider.

8 The partial hospitalization and facility-based intensive outpatient program (IOP) copayments are waived if the patient is admitted directly into either program from an inpatient facility or residential treatment center, or if the patient is admitted into a partial hospitalization program directly from an inpatient facility or residential treatment center.

9 This plan opted out of compliance with Mental Health Parity Addictions Equity Act.

10 Rental benefits for medical equipment and other items will not exceed purchase price of a new unit.

NOTE: 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 Administrative Services Agreement.

IMPORTANT: Deductible amounts and coinsurance percentages are applied to BCBSNM's covered charges, which may be less than the provider's billed charges. Preferred providers will not charge you the difference between the covered charge and the billed charge for covered services; nonpreferred providers may.

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

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.

العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
日本語 Japanese	ご本人様、またはお客様の身の回りの方でも、ご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、 855-710-6984 までお電話ください。
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił hodoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ไทย Thai	หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีข้อสงสัยใด ๆ คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่ามโดยติดต่อที่หมายเลข 855-710-6984.
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị đang giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 855-710-6984.

new mexico health connections

Summary of Benefits for New Mexico Public Schools Insurance Authority

The following grid highlights this HMO plan as administered by New Mexico Health Connections (NMHC) for New Mexico Public Schools Insurance Authority (NMPSIA) members statewide. These benefits are effective 5/1/17. The specific terms of coverage, limitations, and exclusions are detailed in the *What Is Covered by the Plan?* and *Services Your Plan Does Not Cover* sections of your Benefit Booklet.

NMPSIA HMO Summary of Benefits **Administered by New Mexico Health Connections** There is no overall lifetime maximum benefit; however; certain services have maximum annual limits. See below.	**Member's Share of Covered Charge** **Preferred Provider[1,2]**
Calendar Year Deductible[1]	
Individual	$500
Family	$1,000
Annual Out-of-Pocket Limit[2]	
Individual	$3,250
Family	$6,500
Office Visit/Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and/or coinsurance as listed in the rest of the summary.)	**Office Visit Copay** (Deductible Waived)
Primary Care Provider (PCP)* Office/Home Visit	$25
Specialist Office/Home Visit	$35
Office Surgery (including casts, splints, and dressings)[4]	20%
Allergy Injections (only), Extract Preparation[4]	No Charge (Deductible Waived)
Therapeutic Injections: Allergy Testing	Office Visit Copay
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (Including Pap tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control, and therapeutic injections), Immunizations (including travel immunization), Well-Child Care, Routine Vision or Hearing Screenings through age 19.	No Charge (Deductible Waived)
OTHER SERVICES	
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary)**,** and **Rolfing** (combined max. benefit of **30 visits** per calendar year)[7]	$35 Copay (Deductible Waived)
Naprapathy (limit $500 per year)	$50 Copay (Deductible Waived)
Ambulance Services: Ground and Emergency Air Transport	$25 Copay (Deductible Waived)
Ambulance Services: Inter-Facility Transport[3]	$0 (Deductible Waived)
Autism Spectrum Disorder Diagnosis and Treatment for all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year. PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy and speech therapy.	PCP $25 Copay Specialist $35 Copay (Deductible Waived)
Biofeedback (for specified medical conditions only)[4]	$35 Copay (Deductible Waived)
Cardiac and Pulmonary Rehabilitation (office/outpatient)	$35 Copay (Deductible Waived)
Dental/Facial Accident, Oral Surgery, and TMJ/CMJ Services	Dependent on Place of Service

Emergency Room Treatment[3] Physician and Other Professional Provider Charges	$150 copay then 20% after deductible 20% after deductible
Hearing Aids and Related Services (**Age 21 and older**; Routine exams and testing not covered.)	**Hearing Aids:** No Charge up to $500; thereafter, you pay 90% in any 36-month period
Hearing Aids and Related Services (**Under age 21**: Exam/testing subject to usual cost-sharing.)	**Hearing Aids:** No Charge up to $2,200 per ear; thereafter, you pay 90% in any 36-month period
Home Health Care/Home IV Services[4] Limitations; see *What Is Covered by this Plan?* section of your Benefit Booklet for more information	20% after deductible Unlimited
Hospice Services including respite care (limited to **10 days** for each 6-month period – 2 periods per lifetime) and bereavement counseling (limited to **3 sessions** during the hospice benefit period)	No Charge (Deductible Waived)
Infertility: Diagnosis Only – No Treatment	Dependent on Place of Service
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine)[4] (Office/Freestanding Lab and Radiology)	$25 Copay or actual allowable amount, whichever is less, per day (Deductible Waived)
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine)[4] (Outpatient Department of Hospital)	$50 Copay or actual allowable amount, whichever is less, per day (Deductible Waived)
High-Tech Imaging: MRI, MRA, CT Scan, PET Scan	$500 or 20%, whichever is less, per day (Deductible Waived)
Professional Interpretation & Reading (Lab, X-Ray, and High Tech)	No Charge
Prothrombin Time Test	$10 Copay (Deductible Waived)
Sleep Study	20% after deductible
Inpatient Hospital/Facility Services (Copays are waived if you are re-admitted for the same condition within 15 days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)	
Medical/Surgical Acute Care, and **Maternity-Related** Room and Board, Covered Ancillaries, Related Professional charges[5] **Skilled Nursing Facility** (max. **60 days** per calendar year)[5] **Inpatient Physical Rehabilitation**[5]	$500 Facility Copay per admission plus 20% after deductible
Observation Stay including Related Professional charges	$100 Facility Copay plus 20% after deductible
Maternity Services Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary) Hospital Admission (including routine newborn nursery charges) Extended Stay (Non-Routine) Charges for covered Newborn[5] Home Birth	 Office Visit Copay/Initial visit $500 Copay per pregnancy then 20% after deductible $500 Facility Copay/admission then 20% after deductible 20% after deductible
Mental Health Services[4,5,9] Office, Home, Outpatient Facility/Physician Inpatient Partial Hospitalization[8] Facility-Based Intensive Outpatient Programs (IOP)[8]	 $35 Copay (Deductible Waived) $500 Copay then 20% after deductible $250 Copay then 20% after deductible $125 Copay then 20% after deductible
Substance Abuse Rehabilitation[4,5,9] (Lifetime max of two courses of treatment for all services combined) Office, Home, Outpatient Facility/Physician (**max. 30 days** per calendar year)	$35 Copay (Deductible Waived)
Inpatient (**max. 30** days per calendar year combined with partial hospitalization) Partial Hospitalization[8] (**max. 30 days** per calendar year combined with Inpatient) Facility-Based Intensive Outpatient Programs (IOP)[8]	$500 Copay then 20% after deductible $250 Copay then 20% after deductible $125 Copay then 20% after deductible

Outpatient Hospital/Facility/Ambulatory Surgery Facility[4] (including Related Professional Charges)	$150 Copay then 20% after deductible
Residential Treatment Center (RTC): (for adults age 18 and older only) LIMIT: 60 days per calendar year and 30 days per admission.	$250 Copay then 20% after deductible
Short-Term Rehabilitation, Outpatient and Office: Occupational Physical, and Speech Therapy Services (Member pays $35 each visit up to a maximum of $350 per calendar year, thereafter plan pays 100% once met for the remaining calendar year. (Habilitative services are not covered.)	$35 Copay (Deductible Waived) up to $350; thereafter No Charge for the remaining calendar year
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge (for Prescription Drugs. See your Express Scripts Plan for details.)
Supplies, Durable Medical Equipment, Prosthetics, and Functional Orthotics[4,6] (Support hose limited to 12 **pair** or 24 **hose**, Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over $1,000.	20% after deductible
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (Deductible Waived)
Therapy: Chemotherapy and Radiation Therapy	No Charge (Deductible Waived)
Therapy, Dialysis[4]	20% after deductible
Transplant Services[4,5] Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with NMHC.	Applicable Copays based on Place and Type of Service
Urgent Care (includes all services and supplies such as X-ray, labs, and physician fees)	$45 Copay (Deductible Waived)
Prescriptions Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products: Administered by Express Scripts. Call Express Scripts Customer Service Center: 1-800-498-4904.	

Footnotes:

1. All services are subject to deductible unless otherwise indicated in the Summary of Benefits (e.g., "deductible waived"). When applicable, the deductible must be met before benefit payments are made (excluding routine services, hearing aids for children under age 21 and drugs and items covered under the drug plan).
2. After a member reaches the applicable out-of-pocket limit, the Plan pays 100 percent of his/her covered charges for the rest of the calendar year.
3. Initial treatment of a medical emergency is paid at the Preferred provider benefit level. Follow-up treatment from a non-preferred provider and treatment that is not for an emergency is paid at the Non-Preferred Provider level. Nonemergency air ambulance services are covered only when it is medically necessary to transfer the patient from one facility to another.
4. Certain services are not covered if preauthorization is not obtained from NMHC. See the *What Is Covered by the Plan?* section for services that require preauthorization. Some services may require a written request for preauthorizatrion in order to be covered.
5. Preauthorization is required for inpatient admissions. Some services, such as transplants and physical rehabilitation require additional authorization. If you do not receive authorization for these individually identified procedures, benefits for any related admissions will be denied.
6. Rental benefits for medical equipment and other items will not exceed purchase price of a new unit.
7. Services administered by a licensed medical doctor (MD), doctor of osteopathy (DO), physical therapist (RPT or LPT), doctor of oriental medicine (DOM), doctor of chiropractic (DC), and licensed massage therapist (LMT) are covered. Rolfing must be provided by a certified Rolfer. Naprapathy must be provided by a certified provider.
8. The partial hospitalization and facility-based intensive outpatient program (IOP) copayments are waived if the patient is admitted directly into either program from an inpatient facility or residential treatment center, or if the patient is admitted into a partial hospitalization program directly from an inpatient facility or residential treatment center.
9. This plan opted out of compliance with Mental Health Parity Addictions Equity Act.

Language-Access Services and Non-Discrimination Notice

English
You have the right to get help and information in your language at no cost. To request an interpreter, call the toll-free Customer Service phone number listed on your health plan ID card. TTY: 711.

This letter is also available in other formats like large print. To request it in another format, call the toll-free Customer Service phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. TTY: 711.

Spanish
Tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para solicitar un intérprete, llame al número de teléfono gratuito del Servicio al Cliente que aparece en su tarjeta de identificación del plan de salud. TTY: 711.

Navajo
Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'dęę', t'áá jiik'eh, éí ná hóló, kojį' hódíílnih 1-855-769-6642 (TTY: 711).

Vietnamese
Bạn có quyền được trợ giúp và thông tin trong ngôn ngữ của bạn miễn phí. Để yêu cầu một thông dịch viên, hãy gọi đến số điện thoại dịch vụ khách hàng miễn phí liệt kê trên thẻ ID chương trình sức khỏe của bạn. TTY: 711.

German
Sie haben das Recht, Hilfe und Informationen in Ihrer Sprache kostenlos zu bekommen. Um einen Dolmetscher anzufordern, rufen Sie die gebührenfreie Telefonnummer des Kundendienstes an, die in Ihrem Personalausweis aufgeführt ist. TTY: 711.

Chinese
您有权免费使用您的语言获取帮助和信息。 要请求翻译，请拨打您的健康计划身份证上列出的免费客户服务电话号码. TTY：711。

Arabic
لديك الحق في الحصول على المساعدة والمعلومات في لغتك دون أي تكلفة .لطلب مترجم، اتصل بخدمة العملاء رقم الهاتف المجاني المدرجة في بطاقة الهوية خطة صحتك. TTY: 711.

Korean
귀하는 귀하의 언어로 무료로 도움과 정보를 얻을 권리가 있습니다. 통역사를 요청하려면 건강 플랜 ID 카드에 나와있는 무료 고객 서비스 전화 번호로 전화하십시오. TTY : 711 입니다.

Tagalog
Kayo ay may karapatan na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang humiling ng isang interpreter, tumawag sa toll-free Customer Service numero ng telepono na nakalista sa iyong planong pangkalusugan ID card. TTY: 711.

Japanese
あなたは無料であなたの言語でヘルプと情報を入手する権利があります。 通訳を希望する場合は、保健プランIDカードに記載されているフリーダイヤルのカスタマーサービスの電話番号にお電話ください。 TTY：711

French
Vous avez le droit d'obtenir de l'aide et des informations dans votre langue sans frais. Pour demander un interprète, appelez le numéro de téléphone sans frais du Service à la clientèle figurant sur votre carte d'identité du régime de soins de santé. TTY: 711.

Italian
Lei ha il diritto di richiedere assistenza e informazioni nella propria lingua, senza alcun costo. Per richiedere un interprete, chiamare il numero di telefono Servizio Clienti al numero verde indicato sulla carta d'identità piano sanitario. TTY: 711.

Russian
Вы имеете право получить помощь и информацию на вашем языке без каких-либо затрат. Для того, чтобы попросить переводчика, позвоните по бесплатному телефону обслуживания клиентов номер, указанный в вашем плане здоровья удостоверения личности. TTY: 711.

Hindi
आप कोई भी कीमत पर अपनी भाषा में और जानकारी प्राप्त करने का अधिकार रखते हैं। एक दुभाषिया के अनुरोध के लिए टोल फ्री ग्राहक सेवा फोन अपने स्वास्थ्य योजना आईडी कार्ड पर सूचीबद्ध नंबर पर कॉल। TTY: 711।

Persian-Farsi

شما حق دارید که کمک و اطلاعات به زبان خود را بدون هیچ هزینه داشته باشد .برای درخواست یک مترجم از رایگان خدمات مشتریان شماره تلفن ذکر شده
.TTY :برنامه بهداشتی خود تماس بگیرید .711 ID بر روی کارت

Thai
คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณไม่มีค่าใช้จ่าย
หากต้องการขอล่ามโทรไปยังหมายเลขโทรศัพท์โทรฟรีบริการลูกค้าระบุไว้ในบัตรประจำตัวประชาชนแผนสุขภาพของคุณ TTY: 711

Notice of Non-Discrimination and Accessibility

The following is a statement describing nondiscrimination for NMHC and the services it provides to its clients and members:

- We do not discriminate on the basis of race, color, national origin, age, disability, or gender in our health programs or activities.
- We provide help free of charge to people with disabilities or whose primary language is not English. To ask for a document in another format such as large print, or to get language help such as a qualified interpreter, please call NMHC Customer Service at 1-855-769-6642, Monday through Friday, 8:00 a.m. to 5:00 p.m. TTY: 1-800-659-8331.
- If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can send a complaint to:
  NMHC Compliance Hotline
  2440 Louisiana Blvd. NE, Suite 601
  Albuquerque, NM 87110
  Phone: 1-855-882-3904
  Fax: 1-866-231-1344

You also have the right to file a complaint directly with the U.S. Dept. of Health and Human Services online, by phone, or by mail:

- **Online:** https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.
- **Phone:** Toll-free: 1-800-368-1019, TDD: 1-800-537-7697
- **Mail:** U.S. Dept. of Health & Human Services, 200 Independence Ave. SW, Room 509F, HHH Bldg., Washington, DC 20201

PRESBYTERIAN HIGH OPTION – SUMMARY OF BENEFITS

This is only a summary that lists the member cost-sharing amounts and provides a brief description of NMPSIA High Option PPO Health Plan benefits **EFFECTIVE MAY 1, 2017**. The Summary Plan Description supersedes any information outlined in this summary.

NMPSIA High Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges** In-Network Care	Out-of-Network
Calendar Year Deductible Individual Family	 $750 $1,500	 $1,500 $3,000
Annual Out-of-Pocket Limit Individual Family	 $3,750 $7,500	 $9,000 $18,000
Office Visits/Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visit and listed under "Other Services," below, such as therapy, are subject to Deductible, copay, and/or coinsurance as listed in the rest of the summary) **Primary Care office/ Home Visit** **Specialty Care/Office/Home Visit** **Video Visits (Virtual Video Visits)**	*(deductible waived)* **Office Visit Copay** $30 $50 $10	 30% 30% Not Covered
Office Surgery (including cast, splints, and dressing)(1)	20%	30%
Allergy Injections (only), Extract Preparation	No Charge (deductible waived)	30%
Therapeutic Injections: Allergy Testing and Treatment	Office Visit Copay	30%
Routine /Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening, Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 19	No Charge (deductible waived)	30% (deductible waived)
Acupuncture, Chiropractic (Spinal Manipulation),Message Therapy (if medically necessary),**and, Rolfing** (combined max. benefit of 30 visits/calendar year) **Naprapathy** (Limit $500 per year)	$50 copay (deductible waived) $50 copay (deductible waived)	30% Not Covered
Ambulance Services: Ground and Emergency Air Transport	$30 copay (deductible waived)	
Ambulance Services(1)**:** Inter-facility Transport	$0 (deductible waived)	
Autism Spectrum Disorder(1)**:** Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in and out-of-network combined). PCP copay for Applied Behavioral Analysis (ABA) (1). Specialist includes outpatient physical therapy, occupational therapy & speech therapy.	(deductible waived) PCP $30 copay Specialist $50 copay	30%
Biofeedback (for specific medical conditions only)	$50 copay (deductible waived)	30%
Cardiac and Pulmonary Rehabilitation(1)	$50 copay (deductible waived)	30%
Dental/Facial Accident, Oral Surgery & TMJ/CMJ (1)	Varies by service	30%
Emergency Room Treatment Physician and Other Professional Provider Changes	$150 copay plus 20% coinsurance per visit	$150 copay plus 20% coinsurance per visit

(1)***Prior Authorization may be required*** Primary Care Physicians include, but are not limited to: General Practitioners, Family Practice Physicians, Internists, Pediatricians, and Obstetricians/Gynecologists (if applicable). A list of Practitioners who serve as In-network Primary Care Physicians may be found in the PHP Provider Directory at www.phs.org

PRESBYTERIAN HIGH OPTION – SUMMARY OF BENEFITS

NMPSIA High Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Care	**Out-of-Network**
Hearing Aids and Related Services (**Age 21 & older**: Routine exams/testing not covered.)	**Hearing Aids** No charge up to $500 thereafter you pay 90% coinsurance in any 36-month period	
Hearing Aids and Related Services (**Under age 21**: Exam/testing subject to usual cost-sharing)	**Hearing Aids:** No charge up to $2,200 per hearing impaired ear thereafter you pay 90% coinsurance in any 36-month period	
Home Health Care/Home I.V. Services(1) Limitations	20% Unlimited	30% **120 visits**/calendar
Hospice Services (1) including respite care (limited to 10 days for each6-month per hospice period – 2 periods per lifetime) & bereavement counseling (limited to 3 sessions during the hospice benefit period)	No charge (deductible waived)	30%
Infertility: Diagnosis Only- No Treatment	Varies by service	30%
Lab, X-Ray, and Other Basic Diagnostic Tests non-routine (Office/Freestanding Lab or Radiology)	$30 copay or actual allowable amount whichever is less, per day (deductible waived)	30%
Lab, X-Ray, and Other Basic Diagnostic Tests non-routine (Outpatient Department of Hospital)	$60 copay or actual allowable amount whichever is less, per day (deductible waived)	30%
High Tech Imaging: MRI, MRA, CT Scan, PET Scan(1)	$600 Copay or 20% whichever is less, per test, per day.(deductible waived)	30%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No charge	30%
Prothrombin Time Test	$10 copay (deductible waived)	30%
Sleep Study	20%	30%
Inpatient Hospital/Facility Services(1) (High Option copays are waived if you are re-admitted for the same condition within 15 days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)		
Medical/Surgical Acute Care, and, **Maternity-Related** Room & Board, Covered Ancillaries, Related Professional charges, **Skilled Nursing Facility**(1) **(max. 60** days/calendar year) **Inpatient Physical Rehabilitation**(1)	$500 facility copay per admission plus 20%	30%
Observation Stay including Related Professional Charges	$100 facility copay plus 20%	30%
Maternity Services		
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	$30 Office Visit Copay/Initial visit	30%
Hospital Admission(1) (Including routine newborn charges)	$500 copay per pregnancy plus 20%	
Extended Stay(1) (non-routine) Charges for covered Newborn	$500 facility copay/admission plus 20%	
Home Birth	20%	
Mental Health Services		
Office, Home, Outpatient Facility/Physician	$50 copay (deductible waived)	30%
Inpatient services(1)	$500 copay plus 20%	30%
Partial Hospitalization(1)	$250 copay 20%	30%
Facility- Based Intensive Outpatient Program (IOP)	$125 copay plus 20%	30%

(1)***Prior Authorization may be required*** Primary Care Physicians include, but are not limited to: General Practitioners, Family Practice Physicians, Internists, Pediatricians, and Obstetricians/Gynecologists (if applicable). A list of Practitioners who serve as In-network Primary Care Physicians may be found in the PHP Provider Directory at www.phs.org

PRESBYTERIAN HIGH OPTION – SUMMARY OF BENEFITS

NMPSIA High Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Care	**Out-of-Network**
Substance Abuse Rehabilitation (Lifetime max of two courses of treatment for all services combined)		
Office, Home, Outpatient Facility/Physician (**max. 30 days**/calendar year)	$50 copay (deductible waived)	30%
Inpatient [1] (**max. 30 days**/calendar year combined with Partial Hospitalization)	$500 copay per plus 20%	
Partial Hospitalization[1] (**max. 30 days**/calendar year combined with inpatient)	$250 copay plus 20%	
Facility Based Intensive Outpatient Programs (IOP)	$125 copay plus 20%	
Residential Treatment Center(RTC)[1] (for adults age 18 & older only) Limit: 60 days/calendar year and 30 days per admit	$250 copay plus 20%	
Outpatient Hospital/Facility/ Ambulatory Surgery Facility[1] (including Related Professional Charges)	$150 copay plus 20%	30%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical, & Speech Therapy Service[1] (Member pays $50 each visit up to a maximum of $500 per calendar year: thereafter plan pays 100% once meet for the remaining calendar year)	$50 copay (deductible waived) Up to $500, thereafter no charge for the remaining calendar year	30%
Smoking/ Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge For Prescription Drugs, see your Express Scripts Plan for details	50%
Supplies, Durable Medical Equipment, Prosthetics and Functional Orthotics [1] (Support hose limited to **12 pair** (or **24 hose**) (Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over $1,000.	20%	30%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	30%
Therapy: Chemotherapy and Radiation Therapy	No Charge (deductible waived)	30%
Therapy: Dialysis * See Summery plan Description for Out-of-Network	20%	30%
Transplant Services [1] Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with Presbyterian Health Plan.	Applicable copay based on place of service	Not Covered
Urgent Care Center (includes all services and supplies such as x-ray/labs/physician fees)	$50 copay (deductible waived)	30%
Prescription Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products Administered by Express Scripts –Call Express Scripts Customer Service Center at 1-800-498-4904		

[1]***Prior Authorization may be required*** Primary Care Physicians include, but are not limited to: General Practitioners, Family Practice Physicians, Internists, Pediatricians, and Obstetricians/Gynecologists (if applicable). A list of Practitioners who serve as In-network Primary Care Physicians may be found in the PHP Provider Directory at www.phs.org

PRESBYTERIAN LOW OPTION – SUMMARY OF BENEFITS

This is only a summary that lists the member cost-sharing amounts and provides a brief description of NMPSIA Low Option PPO Health Plan benefits **EFFECTIVE MAY 1, 2017**. The Summary Plan Description supersedes any information outlined in this summary.

NMPSIA Low Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges** In-Network Care	Out-of-Network
Calendar Year Deductible Individual Family	 $2,000 $4,000	 $4,000 $8,000
Annual Out-of-Pocket Limit Individual Family	 $3,750 $7,500	 $9,000 $18,000
Office Visits/Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visit and listed under "Other Services," below, such as therapy, are subject to Deductible, copay, and/or coinsurance as listed in the rest of the summary) **Primary Care office/ Home Visit** **Specialty Care/Office/Home Visit** **Video Visits (Virtual Video Visits)**	*(deductible waived)* **Office Visit Copay** $35 $60 $10	 50% 50% Not Covered
Office Surgery (including cast, splints, and dressing)[1]	25%	50%
Allergy Injections (only), Extract Preparation	25%	50%
Therapeutic Injections: Allergy Testing and Treatment'	25%	50%
Routine /Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening, Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 19	No Charge (deductible waived)	50% (deductible waived for routine testing only)
Acupuncture, Chiropractic (Spinal Manipulation),Message Therapy (if medically necessary),**and, Rolfing** (combined max. benefit of 30 visits/calendar year) **Naprapathy** (Limit $500 per year)	25% $50 copay (deductible waived)	50% Not Covered
Ambulance Services: Ground and Emergency Air Transport	25%	
Ambulance Services[1]**:** Inter-facility Transport	$0 (deductible waived)	
Autism Spectrum Disorder[1]**:** Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in and out-of-network combined). PCP copay for Applied Behavioral Analysis (ABA) [1]. Specialist includes outpatient physical therapy, occupational therapy & speech therapy.	 (deductible waived) PCP $35 copay Specialist $60 copay	50%
Biofeedback (for specific medical conditions only)	25%	50%
Cardiac and Pulmonary Rehabilitation[1]	25%	50%
Dental/Facial Accident, Oral Surgery & TMJ/CMJ [1]	25%	50%
Emergency Room Treatment Physician and Other Professional Provider Changes	$150 copay plus 25% coinsurance per visit	$150 copay plus 25% coinsurance per visit

[1]***Prior Authorization may be required*** Primary Care Physicians include, but are not limited to: General Practitioners, Family Practice Physicians, Internists, Pediatricians, and Obstetricians/Gynecologists (if applicable). A list of Practitioners who serve as In-network Primary Care Physicians may be found in the PHP Provider Directory at www.phs.org

PRESBYTERIAN LOW OPTION – SUMMARY OF BENEFITS

NMPSIA Low Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Care	**Out-of-Network**
Hearing Aids and Related Services (**Age 21 & older**: Routine exams/testing not covered.)	**Hearing Aids** No charge up to $500 thereafter you pay 90% coinsurance in any 36-month period	
Hearing Aids and Related Services (**Under age 21**: Exam/testing subject to usual cost-sharing)	**Hearing Aids:** No charge up to $2,200 per hearing impaired ear thereafter you pay 90% coinsurance in any 36-month period	
Home Health Care/Home I.V. Services(1) Limitations	25% Unlimited	50% **120 visits**/calendar
Hospice Services (1) including respite care (limited to 10 days for each6-month per hospice period – 2 periods per lifetime) & bereavement counseling (limited to 3 sessions during the hospice benefit period)	25%	50%
Infertility: Diagnosis Only- No Treatment	Varies by service	50%
Lab, X-Ray, and Other Basic Diagnostic Tests non-routine (Office/Freestanding Lab or Radiology)	$35 copay or actual allowable amount whichever is less, per day (deductible waived)	50%
Lab, X-Ray, and Other Basic Diagnostic Tests non-routine (Outpatient Department of Hospital)	$70 copay or actual allowable amount whichever is less, per day (deductible waived)	50%
High Tech Imaging: MRI, MRA, CT Scan, PET Scan(1)	$700 Copay or 25% whichever is less, per test, per day.(deductible waived)	50%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No charge	50%
Prothrombin Time Test	$10 copay (deductible waived)	50%
Sleep Study	25%	50%
Inpatient Hospital/Facility Services(1)		
Medical/Surgical Acute Care, and, **Maternity-Related** Room & Board, Covered Ancillaries, Related Professional charges, **Skilled Nursing Facility**(1) **(max. 60** days/calendar year) **Inpatient Physical Rehabilitation**(1)	25%	50%
Observation Stay including Related Professional Charges	25%	50%
Maternity Services		
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	25%	50%
Hospital Admission(1) (Including routine newborn charges)	25%	
Extended Stay(1) (non-routine) Charges for covered Newborn	25%	
Home Birth	25%	
Mental Health Services		
Office, Home, Outpatient Facility/Physician	25%	50%
Inpatient services(1)	25%	
Partial Hospitalization(1)	25%	
Facility- Based Intensive Outpatient Program (IOP)	25%	

(1)***Prior Authorization may be required*** Primary Care Physicians include, but are not limited to: General Practitioners, Family Practice Physicians, Internists, Pediatricians, and Obstetricians/Gynecologists (if applicable). A list of Practitioners who serve as In-network Primary Care Physicians may be found in the PHP Provider Directory at www.phs.org

PRESBYTERIAN LOW OPTION – SUMMARY OF BENEFITS

NMPSIA Low Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Care	**Out-of-Network**
Substance Abuse Rehabilitation (Lifetime max of two courses of treatment for all services combined)		
Office, Home, Outpatient Facility/Physician (**max. 30 days**/calendar year)	25%	50%
Inpatient [1] (**max. 30 days**/calendar year combined with Partial Hospitalization)	25%	
Partial Hospitalization[1] (**max. 30 days**/calendar year combined with inpatient)	25%	
Facility Based Intensive Outpatient Programs (IOP)	25%	
Residential Treatment Center(RTC)[1] (for adults age 18 & older only) Limit: 60 days/calendar year and 30 days per admit	25%	
Outpatient Hospital/Facility/ Ambulatory Surgery Facility[1] (including Related Professional Charges)	25%	50%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical, & Speech Therapy Service[1]	25%	50%
Smoking/ Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge For Prescription Drugs, see your Express Scripts Plan for details	50%
Supplies, Durable Medical Equipment, Prosthetics and Functional Orthotics [1] (Support hose limited to **12 pair** (or **24 hose**) (Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over $1,000.	25%	50%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	50%
Therapy: Chemotherapy and Radiation Therapy	25%	50%
Therapy: Dialysis * See Summery plan Description for Out-of-Network	25%	50%
Transplant Services [1] Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with Presbyterian Health Plan.	Applicable copay based on place of service	Not Covered
Urgent Care Center (includes all services and supplies such as x-ray/labs/physician fees)	$60 copay (deductible waived)	50%
Prescription Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products Administered by Express Scripts –Call Express Scripts Customer Service Center at 1-800-498-4904		

[1]***Prior Authorization may be required*** Primary Care Physicians include, but are not limited to: General Practitioners, Family Practice Physicians, Internists, Pediatricians, and Obstetricians/Gynecologists (if applicable). A list of Practitioners who serve as In-network Primary Care Physicians may be found in the PHP Provider Directory at www.phs.org

Notice of Nondiscrimination and Accessibility

Discrimination is Against the Law

Presbyterian Healthcare Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Presbyterian Customer Service Center at 505- 923-5420, 1-855-592-7737, TTY: 711.

If you believe that Presbyterian Healthcare Services has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance. You can file a grievance in person, or by mail, fax, or email. If you need help filing a grievance, the Privacy Officer and Civil Rights Coordinator is available to help you.

Presbyterian Privacy Officer and Civil Rights Coordinator
P.O. Box 27489
Albuquerque, NM 87125

Phone: 1-866-977-3021, TTY: 711
Fax: 505-923-5124
Email: info@phs.org

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, D.C. 20201

Phone: 1-800-368-1019, 1-800-537-7697 (TDD)
Complaint forms are available at **http://www.hhs.gov/ocr/office/file/index.html**.

PRESBYTERIAN

Aviso de no discriminación y accesibilidad

La discriminación es contra la ley

Presbyterian Health Services (Presbyterian) cumple con todas las leyes de derechos civiles federales aplicables y no discrimina sobre la base de la raza, color, nacionalidad, edad, discapacidad o sexo.

Presbyterian no excluye a las personas ni las trata de manera diferente en base a la raza, color, nacionalidad, edad, discapacidad o sexo.

Presbyterian:

- brinda ayudas y servicios gratuitos a personas con discapacidades para que se comuniquen efectivamente con nosotros, como intérpretes calificados de lenguaje de señas e información escrita en otros formatos (letra grande, audio, formatos electrónicos accesibles, otros formatos)
- brinda servicios de idioma gratuito a personas cuyo idioma principal no es el inglés, como intérpretes calificados e información escrita en otros idiomas

Si necesita estos servicios, comuníquese con el Centro de servicio al miembro de Presbyterian llamando al 505-923-5420, 1-855-592-7737, TTY: 711.

Si cree que Presbyterian no le ha brindado estos servicios o lo ha discriminado en otra manera en base a la raza, color, nacionalidad, edad, discapacidad o sexo, puede presentar una queja llamando al Oficial de privacidad de Presbyterian y Coordinadora de derechos civiles, P.O. Box 27489, Albuquerque, NM, 87125, o llame al 1-866-977-3021, TTY: 711, fax 505-923-5124 o info@phs.org. Puede presentar una queja en persona o por correo, correo electrónico, o a los números de teléfono anteriores. Si necesita ayuda para presentar una queja, llame al 1-866-977-3021 y un representante del cliente le ayudará.

También puede presentar una queja a la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos de los EE.UU. electrónicamente a través del portal de quejas de la Oficina de Derechos Civiles en ***https://ocrportal.hhs.gov/ocr/portal/lobby.jsf,*** o por correo o teléfono a:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

Línea telefónica gratis: 1-800-368-1019, 1-800-537-7697 (TDD)
Los formularios de quejas están disponibles en ***http://www.hhs.gov/ocr/office/file/index.html***.

PRESBYTERIAN

Multi-Language Interpreter Services

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 505-923-5420, 1-855-592-7737 (TTY: 711).
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 505-923-5420, 1-855-592-7737 (TTY: 711).
Navajo	Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'dęę', t'áá jiik'eh éí ná hóló, kojį' hódíílnih 505-923-5420, 1-855-592-7737 (TTY: 711)
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 505-923-5420, 1-855-592-7737 (TTY: 711).
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 505-923-5420, 1-855-592-7737 (TTY: 711).
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 505-923-5420, 1-855-592-7737 (TTY: 711)。
Arabic	تتوافر لك بالمجان. اتصل برقم (TTY:711), 505-923-5420 1-855-592-7737 رقم هاتف الصم والبكم. ملحوظة: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 505-923-5420, 1-855-592-7737 (TTY: 711) 번으로 전화해 주십시오.
Tagalog-Filipino	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 505-923-5420, 1-855-592-7737 (TTY: 711).
Japanese	注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。505-923-5420, 1-855-592-7737 (TTY: 711) まで、お電話にてご連絡ください。
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 505-923-5420, 1-855-592-7737 (ATS: 711).
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 505-923-5420, 1-855-592-7737 (TTY: 711).
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 505-923-5420, 1-855-592-7737 (телетайп: 711).
Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 505-923-5420, 1-855-592-7737 (TTY: 711) पर कॉल करें।
Farsi	توجه: اگر به زبان انگلیسی صحبت می کنید، سرویس های دستیار زبان به صورت رایگان در اختیارتان قرار می گیرند. با شماره 505-923-5420، 1-855-592-7737 (TTY: 711) تماس بگیرید.
Thai	เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 505-923-5420, 1-855-592-7737 (TTY: 711).

PRESBYTERIAN

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

Office of Executive Director

410 Old Taos Highway
Santa Fe, New Mexico 87501
1-800-548-3724 or (505) 988-2736
(505) 983-8670 (fax)

Sammy J. Quintana, Esq.
Executive Director

Ernestine Chavez
Deputy Director

BOARD OF DIRECTORS

- *NM School Boards Association*
- *NM Superintendents Association*
- *Public Education Commission*
- *NM School Administrators*
- *NM National Education Association*
- *American Federation of Teachers N.M.*
- *Governor Appointees*
- *Educational Institutions at Large*

MEMORANDUM

FROM: Ernestine Chavez
Deputy Director

SUBJECT: NMPSIA Program Guide Information for New Mexico Health Connections Medical Plan

DATE: October 12, 2016

Information for the new HMO medical plan option available from New Mexico Health Connections was finalized after NMPSIA's July 2016 Program Guide was published. This option is effective January 1, 2017. This HMO Plan does not include benefits for out-of-network coverage (except for emergency care). The accompanying information is being provided as an addendum to the benefit program information contained in the July 2016 Program Guide.

CARRIER	TOLL FREE	WEBSITE
New Mexico Health Connections	1-877-210-8213	www.mynmhc.org/nmpsia.aspx

Monthly premium allocation information effective 1/1/2017*

If you earn $25,000 or more, monthly payroll deductions are:			
	Single	Two Party	Family
New Mexico Health Connections -- HMO Option	$227.08	$431.88	$576.82

If you earn $20,000 but less than $25,000, monthly payroll deductions are:			
	Single	Two Party	Family
New Mexico Health Connections -- HMO Option	$198.70	$377.88	$504.72

If you earn $15,000 but less than $20,000, monthly payroll deductions are:			
	Single	Two Party	Family
New Mexico Health Connections -- HMO Option	$170.30	$323.90	$432.62

If you earn less than $15,000, monthly payroll deductions are:			
	Single	Two Party	Family
New Mexico Health Connections -- HMO Option	$141.92	$269.92	$360.52

new mexico health connections

Summary of Benefits for New Mexico Public Schools Insurance Authority

The following grid highlights this HMO plan as administered by New Mexico Health Connections (NMHC) for New Mexico Public Schools Insurance Authority members. These benefits are effective 1/1/17. The specific terms of coverage, limitations, and exclusions are detailed in the *What Is Covered by the Plan?* and *Services Your Plan Does Not Cover* sections of your Benefit Booklet.

NMPSIA HMO Summary of Benefits Administered by New Mexico Health Connections There is no overall lifetime maximum benefit; however; certain services have maximum annual limits. See below.	Member's Share of Covered Charge Preferred Provider[1,2]
Calendar Year Deductible[1]	
Individual	$500
Family	$1,000
Annual Out-of-Pocket Limit[2]	
Individual	$3,250
Family	$6,500
Office Visit/Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and /or coinsurance as listed in the rest of the summary.)	Office Visit Copay (Deductible Waived)
Primary Care Provider (PCP)* Office/Home Visit	$15
Specialist Office/Home Visit	$25
Office Surgery (including casts, splints, and dressings)[4]	20%
Allergy Injections (only), Extract Preparation	No Charge (Deductible Waived)
Therapeutic Injections: Allergy Testing	Office Visit Copay
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (Including Pap tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control and therapeutic injections), Immunizations (including travel immunization); Well-Child Care; Routine Vision or Hearing Screenings through age 17.	No Charge (Deductible Waived)
OTHER SERVICES	
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary), and Rolfing (combined max. benefit of 30 visits/calendar year)[7]	$25 Copay (Deductible Waived)
Naprapathy (limit $500 per year)	$50 Copay (Deductible Waived)
Ambulance Services: Ground and Emergency Air Transport	$25 Copay (Deductible Waived)
Ambulance Services: Inter-facility Transport[3]	$0 (Deductible Waived)
Autism Spectrum Disorder Diagnosis and Treatment for all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year. PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy and speech therapy.	PCP $15 Copay Specialist $25 Copay (Deductible Waived)
Biofeedback (for specified medical conditions only)[4]	$25 Copay (Deductible Waived)
Cardiac and Pulmonary Rehabilitation (office/outpatient)	$25 Copay (Deductible Waived)

Dental/Facial Accident, Oral Surgery, and TMJ/CMJ Services	Dependent on Place of Service
Emergency Room Treatment[3] Physician and Other Professional Provider Charges	20% after deductible
Hearing Aids and Related Services (Age 21 and older; Routine exams/testing not covered.)	Hearing Aids: No Charge up to $500; thereafter you pay 90% in any 36-month period
Hearing Aids and Related Services (Under age 21: Exam/testing subject to usual cost-sharing.)	Hearing Aids: No Charge up to $2,200 per ear; thereafter you pay 90% in any 36-month period
Home Health Care/Home I.V. Services[4]	20%
Limitations, see 'What is Covered by this Plan' section of your Benefit Booklet for more information	Unlimited
Hospice Services including respite care (limited to 10 days for each 6-month period - 2 periods per lifetime) and bereavement counseling (limited to 3 sessions during the hospice benefit period)	No Charge (Deductible Waived)
Infertility: Diagnosis Only - No Treatment	Dependent on Place of Service
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine)[4] (Office/Freestanding Lab and Radiology)	$25 Copay or actual allowable amount, whichever is less, per day (Deductible Waived)
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine)[4] (Outpatient Department of Hospital)	$50 Copay or actual allowable amount, whichever is less, per day (Deductible Waived)
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	$500 per day (Deductible Waived)
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge
Prothrombin Time Test	$10 Copay (Deductible Waived)
Sleep Study	20%
Inpatient Hospital/Facility Services (Copays are waived if you are re-admitted for the same condition within 15-days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)	
Medical/Surgical Acute Care, and Maternity-Related Room and Board, Covered Ancillaries, Related Professional charges[5] Skilled Nursing Facility (max. 60 days / calendar year)[5] Inpatient Physical Rehabilitation[5]	$500 Facility Copay per admission plus 20%
Observation Stay including Related Professional charges	$100 Facility Copay plus 20%
Maternity Services	
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	Office Visit Copay/Initial visit
Hospital Admission (including routine newborn nursery charges)	$500 Copay per pregnancy plus 20%
Extended Stay (Non-routine) Charges for covered Newborn[5]	$500 Facility Copay/admission plus 20%
Home Birth	20%
Mental Health Services[4,5,9]	
Office, Home, Outpatient Facility/Physician	$25 Copay (Deductible Waived)
Inpatient	$500 Copay plus 20%
Partial Hospitalization[8]	$250 Copay plus 20%
Facility-Based Intensive Outpatient Programs (IOP)[8]	$125 Copay plus 20%
Substance Abuse Reabilitation[4,5,9] (Lifetime max of two courses of treatment for all services combined) Office, Home, Outpatient Facility/Physician (max. 30 days/calendar year)	$25 Copay (Deductible Waived)

Inpatient (max. 30 days/calendar year) Partial Hospitalization[8] (max. 30 days/calendar year combined with Inpatient) Facility-Based Intensive outpatient programs (IOP)[8]	$500 Copay plus 20% $250 Copay plus 20% $125 Copay plus 20%
Outpatient Hospital/Facility/Ambulatory Surgery Facility[4] (including Related Professional Charges)	$150 Copay plus 20%
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60-days/calendar year and 30 days per admit.	$250 Copay plus 20%
Short-Term Rehabilitation, Outpatient and Office: Occupational Physical, and Speech Therapy Services (Member pays $25 each visit up to a maximum of $250 per calendar year, thereafter plan pays 100% once met for the remaining calendar year.)	$25 Copay (Deductible Waived) up to $250; thereafter No Charge for the remaining calendar year
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge (For Prescription Drugs, See your Express Scripts Plan for details.)
Supplies, Durable Medical Equipment, Prosthetics, and Functional Orthotics[4,6]	20%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (Deductible Waived)
Therapy: Chemotherapy and Radiation Therapy	No Charge (Deductible Waived)
Therapy, Dialysis[4]	20%
Transplant Services[4,5] Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with NMHC.	Applicable Copays based on Place and Type of Service
Urgent Care (includes all services and supplies such as xray, labs, and physician fees)	$45 Copay (Deductible Waived)
Prescriptions Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products: Administered by Express Scripts. Call Express Scripts Customer Service Center: 1-800-498-4904.	

Footnotes:

1. All services are subject to deductible unless otherwise indicated in the Summary of Benefits (i.e., "deductible waived"). When applicable, the deductible must be met before benefit payments are made (excluding routine services, hearing aids for children under age 21 and drugs and items covered under the drug plan).
2. After a member reaches the applicable out-of-pocket limit, the Plan pays 100 percent of his/her covered charges for the rest of the calendar year.
3. Initial treatment of a medical emergency is paid at the Preferred provider benefit level. Follow-up treatment from a non-preferred provider and treatment that is not for an emergency is paid at the Non-Preferred Provider level. Nonemergency air ambulance services are covered only when it is medically necessary to transfer the patient from one facility to another.
4. Certain services are not covered if preauthorization is not obtained from NMHC. See the “What is Covered by the Plan” section for services that require preauthorization. Some services may require a written request for preauthorization in order to be covered.
5. Preauthorization is required for inpatient admissions. Some services, such as transplants and physical rehabilitation require additional authorization. If you do not receive authorization for these individually identified procedures, benefits for any related admissions will be denied.
6. Rental benefits for medical equipment and other items will not exceed purchase price of a new unit.
7. Services administered by a licensed medical doctor (MD), doctor of osteopathy (DO), physical therapist (RPT or LPT), doctor of oriental medicine (DOM), doctor of chiropractic (DC), and licensed massage therapist (LMT) are covered. Rolfing must be provided by a certified Rolfer. Naprapathy must be provided by a certified provider.
8. The partial hospitalization and facility-based intensive outpatient program (IOP) copayments are waived if the patient is admitted directly into either program from an inpatient facility or residential treatment center, or if the patient is admitted into a partial hospitalization program directly from an inpatient facility or residential treatment center.
9. This plan opted out of compliance with Mental Health Parity Addictions Equity Act.

New Mexico Public Schools Insurance Authority

PROGRAM guide

| JULY 2016 |

New Mexico Public Schools Insurance Authority

NMPSIA CUSTOMER SERVICE TELEPHONE NUMBERS & WEBSITES

ELIGIBILITY/ENROLLMENT PREMIUM BILLING/COBRA	TOLL FREE	WEBSITE
Erisa Administrative Services, Inc.	1-800-233-3164	nmpsiaonline.nmpsia.com (click on "Contact Us")
View your enrollment information by logging in to https://nmpsiaonline.nmpsia.com		

MEDICAL	TOLL FREE	WEBSITE
BlueCross and BlueShield of New Mexico	1-888-966-7742	bcbsnm.com
Video Visits: mdlive.com/NMPSIA (or visit bcbsnm.com; log in as a member to locate the link)		
Presbyterian	1-888-275-7737	phs.org
Video Visits: visit phs.org and click on "Login to MyPres" to locate link		

PRESCRIPTION DRUGS		
Express Scripts	1-800-498-4904	express-scripts.com

DENTAL		
United Concordia	1-888-898-0370	unitedconcordia.com

VISION		
Davis Vision	1-800-999-5431	davisvision.com

LONG-TERM DISABILITY CLAIMS		
The Standard	1-888-609-9763	standard.com

LIFE CLAIMS		
The Standard	1-888-609-9763	standard.com

NMPSIA ADMINISTRATIVE OFFICE

Customer Service for Administrative Matters/Claim Issues/Appeals
410 Old Taos Highway . Santa Fe, NM 87501
1-800-548-3724 . 505-988-2736 . 505-983-8670 fax . **nmpsia.com**

New Mexico Public Schools Insurance Authority

Greetings from the Executive Director

This is our program guide to your employee benefits offered through the New Mexico Public Schools Insurance Authority (NMPSIA). NMPSIA was created by the Legislature in 1986 to purchase insurance benefits for all New Mexico public school districts (except for Albuquerque Public Schools). Other educational entities and charter schools participate in the NMPSIA program as well.

As a participant in NMPSIA, you may be entitled to FREE Basic Life Insurance if you work at least 15 hours per week. Your employer covers the full cost of this important benefit. In most districts, you may buy additional life insurance at your own cost.

You and your employer share the cost for the medical, dental, vision, and disability plans. Your payroll deduction represents only about one-third of the total cost to fund the plans.

Our High Option Medical Plan currently has a calendar year deductible which must be met before certain services will be covered. Other services are covered at an 80% coinsurance, which means the plan will cover 80% of allowable expenses and you will be responsible for 20% of the cost. Some services have a copayment with the deductible waived. We continue to cover annual, in-network routine/preventive services at 100%.

Due to increased claims costs and the state's economy, there will be some necessary plan changes effective January 1, 2017. There will also be a third medical plan offered. You will find those changes listed at nmpsia.com later this fall when we prepare materials for the fall open/switch enrollment.

The medical plans have an out-of-pocket limit, which is the cap on the total expenses you pay in copays, deductibles, and coinsurance. It is important to know that these plans, while requiring more member cost-sharing, still provide you with invaluable protection from catastrophic medical expenses.

Please don't miss the opportunity to enroll for insurance. If you delay enrolling within 31 days of becoming eligible, you may not have the chance to apply to enroll for medical, dental or vision coverage until the established open enrollment period in the fall. Further, if you do not enroll timely for additional life coverage or long term disability coverage, you will have to apply through evidence of insurability.

We are happy to announce that we are offering wellness benefits and video visits under both medical plans listed in this Program Guide. We encourage you to make every effort to take advantage of the wellness programs in order to stay as healthy as possible in order to keep your claim costs down.

Have a great school year!

Sammy J. Quintana, Esq.
Executive Director

Table of Contents

GENERAL INFORMATION

Employer Plan Matrix ____ 3
NMPSIA Rules and Regulations Summary ____ 9
Frequently Asked Questions ____ 16

LIFE & DISABILITY INSURANCE

Basic Life Insurance (Free) ____ 17
Additional (Voluntary) Life ____ 18
Long Term Disability (LTD) ____ 21

Notice of Privacy Practices ____ 23

MEDICAL PLANS

Blue Cross and Blue Shield of New Mexico (BCBSNM) ____ 26
Presbyterian ____ 28
High Option Plan (offered by both BCBSNM & Presbyterian) ____ 30
Low Option Plan (offered by both BCBSNM & Presbyterian) ____ 32
Exclusions and Limitations ____ 34

PRESCRIPTION DRUGS (Automatic with Medical Coverage)

Express Scripts ____ 35
Notice of Creditable Coverage ____ 38

OTHER PLANS (Your employer may or may not offer these NMPSIA Plans.)

Dental: United Concordia ____ 40
Vision: Davis Vision ____ 44

Medical, Dental and Vision Deductions ____ 46

The Standard Additional Life and Long Term Disability Worksheet ____ 47

Employer Plan Matrix

EMPLOYER	Basic Life	Medical Plan Choices	Dental	Vision	Disability Plan	Add. Life
Academy for Technology and the Classics	$10,000	BCBS, Presbyterian	YES	YES	30 days	YES
Academy of Trades and Technology	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
ACE Leadership High School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
AFT New Mexico	$10,000	BCBS, Presbyterian	YES	YES	30 days	n/a
Alamogordo Public Schools	$25,000	BCBS, Presbyterian	YES	YES	90 days	YES
Albuquerque Charter Academy	$10,000	BCBS, Presbyterian	YES	YES	30 days	YES
Albuquerque Institute of Math & Science	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Albuquerque School of Excellence	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Albuquerque Sign Language Academy	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Aldo Leopold Charter School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Alice King Community School	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Alma D Arte Charter High School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Amy Biehl Charter High School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Anansi Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Animas Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Anthony Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Artesia Public Schools	$25,000	BCBS, Presbyterian	YES	n/a	n/a	YES
Association of Charter Schools Educational Services	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Aztec Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	90 days	YES
Belen Consolidated Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Bernalillo Public Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Bloomfield Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Capitan Municipal Schools	$10,000	BCBS, Presbyterian	YES	YES	n/a	YES
Carinos de los Ninos	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Carlsbad Municipal Schools	$50,000	BCBS, Presbyterian	n/a	n/a	30 days	YES
Carrizozo Municipal Schools	$10,000	BCBS, Presbyterian	YES	YES	n/a	YES
Central Consolidated Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Central New Mexico Community College	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Cesar Chavez Community School	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Chama Valley Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Christine Duncan Community School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Cien Aguas International School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Cimarron Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Clayton Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Cloudcroft Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Clovis Municipal Schools	$50,000	BCBS, Presbyterian	n/a	n/a	30 days	YES
Cobre Consolidated Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES

Employer Plan Matrix

EMPLOYER	Basic Life	Medical Plan Choices	Dental	Vision	Disability Plan	Add. Life
Cooperative Educational Services (CES)	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Coral Community Charter School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Corona Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	60 days	n/a
Corrales International School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Cottonwood Classical Preparatory School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Cottonwood Valley Charter School	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Cuba Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Deming Public Schools	$50,000	BCBS, Presbyterian	YES	n/a	60 days	YES
Deming Public Schools	$25,000	BCBS, Presbyterian	YES	n/a	60 days	YES
Des Moines Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Dexter Consolidated Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Digital Arts and Technology Academy (DATA)	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Dora Consolidated Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Dream Dine' Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Dulce Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Dzit Dil Lool School of Empowerment, Action, and Perseverance (DEAP)	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
East Mountain High School	$10,000	BCBS, Presbyterian	YES	YES	n/a	YES
Eastern New Mexico University	$25,000	BCBS, Presbyterian	YES	n/a	60 days	YES
El Camino Real Academy	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Elida Municipal Schools	$25,000	BCBS, Presbyterian	n/a	n/a	n/a	YES
Espanola Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Estancia Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Estancia Valley Classical Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Eunice Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Explore Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Farmington Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	n/a
Floyd Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Fort Sumner Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Gadsden Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Gallup-McKinley County Public Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Gilbert L. Sena Charter High School	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Gordon Bernell Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Grady Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	60 days	YES
Grants/Cibola County Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Hagerman Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Hatch Valley Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Health Leadership High School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES

Employer Plan Matrix

EMPLOYER	Basic Life	Medical Plan Choices	Dental	Vision	Disability Plan	Add. Life
Health Sciences Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Hobbs Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Hondo Valley Public Schools	$10,000	BCBS, Presbyterian	YES	YES	n/a	YES
Horizon Academy West Charter School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
House Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
J Paul Taylor Academy	$50,000	BCBS, Presbyterian	n/a	YES	30 days	YES
Jal Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Jefferson Montessori Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Jemez Mountain Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Jemez Valley Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
La Academia de Esperanza Charter School	$25,000	BCBS, Presbyterian	YES	YES	60 days	YES
La Academia Dolores Huerta	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
La Promesa Early Learning Center	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
La Resolana Leadership Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
La Tierra Montessori School of the Arts & Science	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Lake Arthur Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Las Cruces Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Las Montanas Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Las Vegas City Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Lea Regional Educational Coop # 7	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Lindrith Area Heritage Charter	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Logan Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Lordsburg Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Los Alamos Public Schools	$10,000	BCBS, Presbyterian	YES	YES	90 days	YES
Los Alamos Schools Credit Union	$10,000	BCBS, Presbyterian	YES	YES	n/a	YES
Los Lunas Public Schools	$25,000	BCBS, Presbyterian	YES	n/a	30 days	YES
Los Puentes Charter School	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Loving Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Lovington Public Schools	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Luna Community College	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Magdalena Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Maxwell Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
McCurdy Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Media Arts Collaborative Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Melrose Public Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Mesa Vista Consolidated Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Mesalands Community College	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES

Employer Plan Matrix

EMPLOYER	Basic Life	Medical Plan Choices	Dental	Vision	Disability Plan	Add. Life
Middle College High School	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Mission Achievement & Success Charter School	$25,000	BCBS, Presbyterian	YES	YES	60 days	YES
Monte del Sol Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Montessori of the Rio Grande	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Mora Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Moreno Valley Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Moriarty-Edgewood School District	$25,000	BCBS, Presbyterian	YES	YES	60 days	YES
Mosaic Academy	$25,000	BCBS, Presbyterian	YES	YES	90 days	YES
Mosquero Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Mountain Mahogany Community School	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Mountainair Public Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Native American Community Academy	$10,000	BCBS, Presbyterian	YES	YES	30 days	YES
NEA	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
NM Activities Association	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM Association of School Business Officials (NMASBO)	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM Coalition for Charter Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM Coalition of Educational Leaders	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM Connections Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM Junior College	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
NM School Board Association	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM School for the Arts	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM School for the Deaf	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
NM Virtual Academy	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
NMPSIA	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
North Valley Academy	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Northern NM College	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
Nuestros Valores Charter School	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Pecos Connections Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Pecos Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Pecos Valley Rec #8	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Penasco Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Pojoaque Valley Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Portales Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Public Academy for Performing Arts	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Quay Schools Federal Credit Union	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Quemado Independent Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Questa Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES

Employer Plan Matrix

EMPLOYER	Basic Life	Medical Plan Choices	Dental	Vision	Disability Plan	Add. Life
Raton Public Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
REC #2	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Red River Valley Charter School	$50,000	BCBS, Presbyterian	YES	YES	n/a	n/a
Regional Educational Center #6	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Reserve Independent Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Rio Gallinas for Ecology and the Arts	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Rio Rancho Public Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Robert F. Kennedy Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Roots and Wings Community School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Roswell Independent Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Roy Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Ruidoso Municipal Schools	$10,000	BCBS, Presbyterian	YES	YES	n/a	YES
Sage Montessori Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
San Diego Riverside Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
San Jon Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Sandoval Academy of Bilingual Education (SABE)	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Santa Fe Community College	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Santa Fe Public Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Santa Rosa Consolidated Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
School of Dreams Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Sidney Gutierrez Middle School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Siembra Leadership High School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Silver City Consolidated Schools	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Six Directions Indigenous School	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Socorro Consolidated Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
South Valley Academy	$50,000	BCBS, Presbyterian	YES	YES	n/a	n/a
South Valley Preparatory School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Southwest Aeronautics, Mathematics & Science Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Southwest Intermediate Learning Center	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Southwest Primary Learning Center	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Southwest Secondary Learning Center	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Springer Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Taos Academy Charter School	$25,000	BCBS, Presbyterian	YES	YES	60 days	YES
Taos Charter School	$10,000	BCBS, Presbyterian	YES	YES	n/a	n/a
Taos Integrated School of the Arts	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Taos International School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Taos Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES

Employer Plan Matrix

EMPLOYER	Basic Life	Medical Plan Choices	Dental	Vision	Disability Plan	Add. Life
Tatum Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Technology Leadership High School	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Texico Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	n/a	YES
The Albuquerque Talent Development SCS	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
The Ask Academy	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
The Great Academy	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
The International School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
The Masters Program	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
The Montessori Elementary School	$10,000	BCBS, Presbyterian	YES	YES	n/a	YES
The New America School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
The New America School - Las Cruces	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
The New Mexico International School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Tierra Adentro of New Mexico	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Tierra Encantada Charter High School	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
Truth or Consequences Municipal Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Tucumcari Public Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Tularosa Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Turquoise Trail Charter School	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Twenty First Century Public Academy	$50,000	BCBS, Presbyterian	YES	YES	60 days	YES
Uplift Community School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Vaughn Municipal Schools	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Vista Grande High School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Wagon Mound Public Schools	$25,000	BCBS, Presbyterian	YES	YES	n/a	YES
Walatowa Charter High School	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES
West Las Vegas Public Schools	$25,000	BCBS, Presbyterian	YES	YES	30 days	YES
Western NM University	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
William W. and Josephine Dorn Charter School	$50,000	BCBS, Presbyterian	YES	YES	30 days	YES
Zuni Public Schools	$50,000	BCBS, Presbyterian	YES	YES	90 days	YES

Active Board Member Options: Subject to health plans offered by the school district.
Additional Life amount is equal to the Basic Life amount available to the school district.
Basic Life and Disability coverage not available.

New Mexico Public Schools Insurance Authority

EMPLOYEE BENEFITS RULES AND REGULATIONS SUMMARY

ELIGIBLE EMPLOYEE

You are eligible to participate in the New Mexico Public Schools Insurance Authority (NMPSIA) Employees Benefits Program if you are actively at work and work the minimum qualifying number of hours established by your employer. *(In most cases, employees qualify for basic life insurance coverage because they work 15 hours or more per week. In most cases, employees qualify for all other lines of coverage because they work a minimum of 20 or more hours per week. If you work fewer than 20 hours per week but at least 15 hours per week, you may also be eligible to participate if your employer has passed a part-time employee resolution which has been approved by the NMPSIA Board of Directors).*

If you are eligible, you may participate only in the lines of NMPSIA employee benefits coverage offered by your employer. Independent contractors *(with the exception of one-bus owner operators)* and fleet bus drivers are not eligible to participate in the NMPSIA Employee Benefits Program.

Your employer determines the rate of basic life insurance coverage ($10,000, $25,000, or $50,000) for its eligible employees. If you are eligible for this basic life insurance coverage, it will be provided to you by your employer at no charge. This coverage goes into effect on the first day of the month following your hire date provided you are actively at work on the day your basic life coverage is scheduled to go into effect.

You have 31 days from your date of hire to apply for all other lines of coverage. We will consider that you have applied when you complete, sign, and turn in your application to your employer's benefits office, or when you or your employer enter your enrollment on the NMPSIA online benefit system at https://nmpsiaonline.nmpsia.com. NMPSIA does not accept retroactive effective dates, so please apply for coverage prior to the effective date being requested.

In most cases, all other lines of NMPSIA coverage will become effective on the first day of the month following the day you apply provided you are actively at work on your effective date of coverage (and your premium is withheld and/or adjusted from your payroll check). Your effective date of coverage is determined by your employer based on your payroll deductions, but this coverage can never go into effect retroactively and never any sooner than the first day of the month FOLLOWING your first day actively at work. *(For example, if your date of hire is August 2, September 1 is the soonest your coverage can go into effect.)*

NOTE: If you are a variable hour or seasonal employee *(or a substitute)*, your employer determines if you are eligible for medical coverage under the Affordable Care Act guidelines. *(This classification of employees is only eligible for medical coverage).*

BOARD MEMBER

Actively serving *(publicly elected)* board members of participating school districts or colleges/universities are eligible to enroll to the NMPSIA benefit plans *(except for basic life and long term disability coverage)* offered to the employees at the entity they represent. Board members have 31 days from being sworn into office to apply for benefits. The additional life insurance amount available is equal to the basic life insurance amount offered to the employees at the entity. Charter school board members are not eligible to enroll for NMPSIA Benefits.

ELIGIBLE DEPENDENTS

You may apply to enroll your eligible dependents *(spouse and children)* to your NMPSIA Group coverage if your dependents meet NMPSIA's eligibility requirements. You will be required to present the original supportive documentation to your employer's benefits office to prove that your dependents meet NMPSIA's eligibility requirements. A copy of the appropriate supportive documentation must accompany your application or change card *(or be presented to your employer, or uploaded, prior to your coverage going into effect)*; otherwise your dependents will experience a delayed effective date of coverage.

As a new hire, you are granted 61 days from the day your coverage goes into effect to provide the appropriate supportive documentation proving that your dependents are eligible for NMPSIA coverage. In cases of changes in status, you are granted 61 days from the qualifying event to provide the appropriate supportive documentation. In either case, coverage for your dependents will go into effect the first day of the month following the day you turn in the appropriate supportive documentation to your employer's benefits office, or uploaded, *(provided you applied timely and meet the 61-day timeline for supportive documentation).* The effective date of coverage for your dependents will not be made retroactive to your effective date of coverage, except for newborns and adopted children who are enrolled timely. See details

New Mexico Public Schools Insurance Authority

EMPLOYEE BENEFITS RULES AND REGULATIONS SUMMARY

NEWBORN	CHILDREN PLACED FOR ADOPTION OR ADOPTED
You are granted 61 days from the first of the month following your newborn's birth to provide appropriate supportive documentation to your employer's benefits office.	You are granted 61 days from the first of the month following your child's date of placement for adoption or adoption (*whichever comes first*) to provide appropriate supportive documentation to your employer's benefits office.
Coverage for a newborn begins on the newborn's date of birth, provided that you are enrolled in NMPSIA family medical coverage. Any claims associated with your newborn, cannot be processed until you apply to enroll your newborn.	Coverage for an adopted child begins on date of placement or adoption (*whichever comes first*) provided that you are enrolled in NMPSIA family medical coverage. Any claims associated with your adopted child, or child placed for adoption cannot be processed until you apply to enroll your child.
If you are not enrolled in NMPSIA family medical coverage, your newborn will not be automatically covered from date of birth. You must apply to enroll your newborn within 31 days from the newborn's date of birth. If you miss this 31-day enrollment period, your newborn will not be eligible for coverage until January 1.	If you are not enrolled in NMPSIA family medical coverage, your adopted child or child placed for adoption will not be automatically covered from date of adoption or placement. You must apply to enroll your child within 31 days from date of placement or adoption (whichever comes first) in order for your child's coverage to be effective from date of placement or adoption. If you miss this 31-day enrollment period, your child will not be eligible for coverage until January 1.

The following is a list of dependents that are eligible to participate in your NMPSIA Group coverage. This list also specifies the supportive documentation required to prove your dependent's eligibility:

ELIGIBLE DEPENDENT	SUPPORTIVE DOCUMENTATION REQUIRED
• **Legal Spouse**	Original official state publicly filed marriage certificate from the County Clerk's Office or from the Bureau of Vital Statistics (*chapel certificate is also acceptable*)
• **Domestic Partner** (Only if Employer has elected this option)	Notarized affidavit of domestic partnership
• **Child under the age of 26 as follows:**	
o Natural Child or Stepchildren	Original official state publicly filed birth certificate from the Bureau of Vital Statistics (*hospital birth registration form is also acceptable*)
o Legally adopted child or a child for whom the eligible employee is the legal guardian and who is primarily dependent on the eligible employee for maintenance and support	Evidence of placement by a state licensed agency, governmental agency or a court order/decree (*notarized statement and power of attorney are not acceptable*)
o Child for whom you have legal guardianship	Legal Guardianship Document (*notarized statement and power of attorney documents are not acceptable*)

New Mexico Public Schools Insurance Authority

EMPLOYEE BENEFITS RULES AND REGULATIONS SUMMARY

ELIGIBLE DEPENDENT	SUPPORTIVE DOCUMENTATION REQUIRED
o Foster child living in the same household as a result of placement by a state licensed placement agency, provided that the foster home is appropriately licensed	Placement order AND foster home license
o Dependent child with qualified medical child support order	Medical Child Support Order
• **Child enrolled in the NMPSIA Group Plan who reaches age 26 while covered under the NMPSIA Group Plan,** who is wholly dependent on the eligible employee for maintenance and support, who is incapable of self-sustaining employment because of mental or physical impairment	Evidence of incapacity and dependency in the form of a physician statement indicating diagnosis and prognosis and application must be provided 31 days before the child reaches age 26 or within 31-days from the date the child becomes incapacitated **while covered under the NMPSIA Group Plan** *(final determination is made by the insurance carrier).*

INELIGIBLE DEPENDENTS

The following **ARE NOT ELIGIBLE** for NMPSIA Group Coverage:

- Ex-spouses (*even if stipulated in a final divorce decree*)
- Common law relationships of the same or opposite sex which are not recognized by New Mexico Law unless domestic partner benefits are offered by your employer
- Dependents while in active military service
- Children left in the care of an eligible employee without evidence of legal guardianship
- Parents, aunts, uncles, brothers, sisters, or any other person not defined as eligible dependent under NMPSIA Rules
- Domestic partners unless your employer has elected this option

ENROLLMENT REQUIREMENTS

You are required to provide Social Security numbers for you and your dependents to enroll in the NMPSIA Group Plan. If you are in the process of applying for a social security number, you may turn in this proof to your employer's benefits office.

You may choose to apply to enroll in single coverage. If you choose to apply to enroll one eligible dependent, you must enroll ALL eligible dependents unless one of the following applies:

1) the eligible dependent for which you are requesting to exclude from a particular line of NMPSIA coverage is covered for that particular line of coverage under another plan (*individual, group, Medicaid, Medicare, VA, Indian Health Services, etc.*);
2) your enrollment is due to a special event defined under the Special Enrollments Provision; or
3) a divorce decree states that the ex-spouse is to provide a particular coverage for your dependent child.

Supportive documentation in the form of a letter from the other plan or employer verifying other coverage is required when #1 applies. (*A current insurance identification card is an acceptable form of supportive documentation if it lists the dependent's name and the type of his or her coverage.)*

Supportive documentation as determined by NMPSIA is required when #2 or #3 apply (*i.e., evidence of involuntary loss of coverage that specifies who lost what coverage, on what date and why the coverage was lost; original official state publicly filed birth certificate or marriage certificate; divorce decree; etc.*).

New Mexico Public Schools Insurance Authority

EMPLOYEE BENEFITS RULES AND REGULATIONS SUMMARY

DEADLINES FOR EMPLOYEE AND DEPENDENT ENROLLMENT

You may apply to enroll yourself and your eligible dependents for NMPSIA employee benefits within 31 days from your date of hire (first day you report to work) or within 31 days from a qualifying event that changes your status. If you are an actively serving board member, you must apply to enroll within 31 days from the date you are sworn into office.

If you miss the 31-day enrollment period or decline coverage, the following will apply:

- ***Medical/Prescription Coverage*** – You may apply during the established open enrollment period in the fall, and your coverage will go into effect January 1 (*coverage may begin sooner if you have a qualifying or special event occur and you apply within 31 days from the event*). ***Exception:*** You have 60 days from the date of involuntary loss of Medicaid coverage or the Children's Health Insurance Program (CHIP) coverage to apply.
- ***Dental Coverage*** – You may apply during the established open enrollment period in the fall, and your coverage will go into effect January 1 (*coverage may begin sooner if you have a qualifying event occur and you apply within 31 days from the event*).
- ***Vision Coverage*** – You may apply during the established open enrollment period in the fall, and your coverage will go into effect January 1 (*coverage may begin sooner if you have a qualifying event occur and you apply within 31 days from the event*).
- ***Long Term Disability Coverage (LTD) and/or Additional Life Coverage (LTD)*** – There is no open enrollment for these coverages. You may apply for ADL and LTD coverage (or increase your ADL coverage) through the evidence of insurability process (children are exempt from going through evidence of insurability). The Life and LTD Insurance Carrier will review your health statement and may request medical records in order to make a final decision on your application.

  Evidence of insurability does not apply if you are promoted to a new job classification with a salary increase or if your part-time employment status changes to full-time with a salary increase provided you apply within 31 days from this qualifying event. If you are enrolled for ADL and your spouse involuntarily loses other life insurance coverage, you may apply for spouse ADL within 31 days from this qualifying event (*provided you provide proof of the involuntary loss timely*).

CHANGE OF STATUS

If you (*or in some cases, your dependents*) have a change of status due to the following qualifying events, you must report this change in status by completing, signing, and turning a change card to your employer's benefits office within 31-days from the qualifying event (*or when you and your employer enter your enrollment on the NMPSIA online benefit system at https://nmpsiaonline.nmpsia.com*):

Qualifying Events:

- Birth
- Marriage
- Adoption of a child or child placement order in anticipation of adoption
- Incapacity of a child covered under the NMPSIA Group Plan
- Legal guardianship of a child
- Promotion to a new job classification with a salary increase, or employment status change from a part-time position to a full-time position with a salary increase *(provided you are fulfilling the actively-at-work requirement)*
- Divorce or Annulment (*not a legal separation*)
  - o You cannot cancel a spouse when a divorce is in progress.
  - o You are required to cancel an ex-spouse effective on the last day of the month your divorce becomes final (*you will be required to provide certain pages of your final divorce decree or proof the divorce became final*).
  - o If you lose other health insurance coverage as a result of divorce, you may apply to enroll in the coverage(s) lost by providing the appropriate supportive documentation listed under the next bullet point.

New Mexico Public Schools Insurance Authority

EMPLOYEE BENEFITS RULES AND REGULATIONS SUMMARY

- Involuntary loss of group or individual coverage through no fault of the person having the group or individual insurance coverage (*This may include an involuntary loss of medical insurance, dental insurance, vision insurance, exhaustion of COBRA, etc.* ***IMPORTANT:*** *You will be required to provide your employer's benefits office with a loss of coverage letter specifying who lost coverage, what type of coverage was lost, what day coverage was lost, and why coverage was lost. If the letter does not address each of these factors, we cannot determine the loss of coverage to be an involuntary loss of coverage and your enrollment may not be accepted.*)
- Loss of employment (*including retirement*)
- Establishment of termination through affidavit terminating domestic partnership
- Establishment of an affidavit of domestic partnership *(If this option is available through your employer and provided all requirements listed in the affidavit apply.)*
- Death

Special Enrollment Events for Medical Coverage Only:

Special enrollment events mandated by state and federal laws permit you to apply to enroll in medical coverage within 31 days from the occurrence of a special event.

If you meet eligibility requirements for medical coverage and **are not enrolled in the NMPSIA Medical Plan**, you may enroll yourself only, or yourself and one or more eligible dependents for NMPSIA medical coverage within 31 days from the occurrence of the following special events:

- You suffer an involuntary loss of coverage because coverage of your spouse (*or domestic partner if your employer allows domestic partner enrollment*) or child under another plan is terminated as a result of divorce, death, termination of employment, reduction in hours, legal separation, or termination of employer contributions
- You get married or you establish domestic partnership by affidavit (*if your employer participates in offering domestic partnership coverage*)
- A child is born to you or your spouse
- You adopt a child or a child is placed for adoption in your family
- You or any eligible dependent suffer an involuntary loss of Medicaid or CHIP coverage *(you have 60 days from date of this type of loss to apply; and proof is required)*

To report your change of status due to a qualifying event or a special enrollment event you are required to complete, sign and turn in a change card and supportive documentation, or you and your employer may enter your change and upload the supportive documentation on the NMPSIA online enrollment system at https://nmpsiaonline.nmpsia.com within 31 days from the date of your qualifying or special event. If you do not meet this 31 day deadline, you may apply for coverage during the established open enrollment in the fall with an effective date of January 1.

Further, if you do not report a change of status that causes your spouse or child to become ineligible either within 60 days from the qualifying event or within 60 days from the day coverage would end; your spouse or child will not be eligible for COBRA continuation coverage under the NMPSIA Group Plan. When a spouse or child becomes ineligible, coverage under NMPSIA Group Plan ends for him/her on the last day of the month for which he/she becomes ineligible. (Even though you have 60 days to report this change as it pertains to COBRA continuation coverage, NMPSIA Rules require that you report this change of status within 31-days from the qualifying event. This alerts NMPSIA to notify the carriers about your spouse's ineligibility to avoid unnecessary claim payments. This also allows your employer to make the necessary premium adjustments, if any, to your payroll check.) NMPSIA will retract or collect claim overpayments from you (the employee) when you are late in reporting an ineligible spouse or ineligible dependent.

> **Example #1:** You divorce *(or terminate your domestic partnership)* on July 12th; this causes your ex-spouse *(or ex-domestic partner)* to become ineligible effective July 31st. You should immediately visit your employee benefits office to drop your ex-spouse *(or ex-domestic partner)* and any enrolled step-children (or your domestic partner's children), if applicable, from the NMPSIA Group Plan. Provide your employee benefits office with a copy of your divorce decree *(or termination of domestic partner affidavit)* and a "signed" record change card. Your ex-spouse *(or ex-domestic partner)* may apply for COBRA continuation coverage provided that you report this change of status within the timeframe

New Mexico Public Schools Insurance Authority

EMPLOYEE BENEFITS RULES AND REGULATIONS SUMMARY

listed above. (***REMINDER***: *Review your beneficiary designation and make any changes you wish. Life insurance proceeds may not be payable to an ex-spouse unless the ex-spouse is re-designated as beneficiary after the divorce becomes final*.)

When you are electing NMPSIA Group coverage, you will be required to complete, sign, and turn in the appropriate application, or you and your employer may enter your enrollment and upload the supportive documentation on the NMPSIA online benefit system at https://nmpsiaonline.nmpsia.com. In the event of a dependent enrollment, your employer's benefits office is required to view the supportive documentation you have presented. Without the appropriate supportive documentation, your dependent's effective date of coverage will be delayed. If supportive documentation is not provided by the established deadline (*61 days from your effective date or 61 days from the qualifying event*), your dependent will not be eligible for coverage until January 1.

ADDRESS AND PHONE NUMBER CHANGES

In order for each insurance carrier affiliated with your NMPSIA coverage to process your address and/or phone number changes, you must report address and phone number changes directly to your employer's benefits office on the appropriate form, or you may enter these changes online at https://nmpsiaonline.nmpsia.com.

BENEFICIARY CHANGES

You may change your beneficiary (*as often as you wish*) for your basic life insurance coverage and your additional life insurance coverage. Contact your employer's benefits office for a "Beneficiary Designation Form". Once you complete, sign, and turn in this form to your employer's benefits office, the form will be forwarded to the NMPSIA Eligibility Administrative Office. When a life claim is filed, the life insurance carrier verifies the latest beneficiary information in your membership file. (*Be sure to designate a beneficiary for your basic life insurance coverage even if you decline or are not eligible to participate in the additional life coverage.*) Visit https://go.standard.com/eforms/17041.pdf to view frequently asked questions about naming a beneficiary.

TERMINATION OF COVERAGE EFFECTIVE DATES

Coverage terminates for NMPSIA Group participation as follows:

- ***Employees*** – Coverage terminates at the end of the period for which deductions are made from your payroll check. This termination date is determined by your employer.
- ***Actively Serving Board Members*** – Coverage terminates on the last day of the month in which the board member's term expires.
- ***Dependents (spouse/domestic partner and dependent child)*** – Coverage terminates on the last day of the month in which the eligible dependent becomes ineligible (*i.e., coverage for an ex-spouse and step-children or the ex-domestic partner's children terminates on the last day of the month in which the divorce becomes final or domestic partnership terminates; coverage for any other dependent child ends on the last day of the month in which the child reaches the limiting age of 26*).
- ***Employees on an extended leave of absence (LOA)*** – Your employer determines when your coverage ends under the active plan. Your employer's policy may allow you to remain on the active plan for up to one year from the date your LOA was approved, so be sure to contact your employer's benefit office one month prior to reaching this 12-month period to discuss your coverage options. **ALSO**, be sure to contact your employer's benefits office **WITHIN 31 DAYS** from returning from your LOA to discuss your benefits or premiums that may have been suspended while you were on LOA. *(Further, if you are on LOA due to disability, be sure to review information regarding benefits you may be eligible for under your life or disability coverage provided by The Standard.)*

New Mexico Public Schools Insurance Authority

EMPLOYEE BENEFITS RULES AND REGULATIONS SUMMARY

GENERAL INFORMATION

- ***The Two Year Vision Rule*** – Once enrolled in vision, you may not drop vision until you and each of your covered dependents have been enrolled two years.
- ***Open Enrollment*** – NMPSIA offers open enrollment each fall for medical, dental, and vision coverage. Once you apply (*prior to January 1*), the change becomes effective on January 1.
- ***Switch Enrollment*** – NMPSIA offers switch enrollment each fall for medical coverage and for dental coverage. Once you apply (*prior to January 1*) to switch plans, the change becomes effective on January 1.
- ***The No NMPSIA Double Coverage Rule*** – If both of you and your spouse work for a NMPSIA employer, you and your spouse may not enroll each other as a spouse, nor may you both cover your children. If your child is also an employee of a NMPSIA participating entity and enrolled for employee coverage, you may not cover your child as a dependent for the lines of coverage your child is enrolled as an employee. Double coverage outside of the NMPSIA Group Plan is allowed.
- ***Confirmation of Enrollment –***
  - o The NMPSIA Eligibility Administrative Office will mail or email you a Confirmation of Enrollment (*or a Notice of Incomplete Enrollment if you are missing information or documentation*). Review these notices carefully and report any discrepancies to your Employee Benefits office. Failure to act may cause coverage to be postponed or denied.
  - o Check your enrollment online at https://nmpsiaonline.nmpsia.com.

INSURANCE FRAUD (*Federal and State Insurance Laws will Apply*) — Under NMPSIA Rules and Regulations, anyone who knowingly or willfully makes any false or fraudulent statement or representation shall forfeit all employee and dependent rights to coverage or benefits. In the event of prohibited actions by an official or employee of a participating school district or other educational entity, the employer shall take the appropriate disciplinary action against the offending official or employee. If such appropriate disciplinary action is not so taken, NMPSIA reserves the right to terminate coverage for the participating school district or other education entity.

IF YOU HAVE ANY QUESTIONS ABOUT THE NMPSIA ELIGIBILITY RULES, CONTACT YOUR EMPLOYER'S BENEFITS OFFICE OR NMPSIA AT 1-800-548-3724, or you may contact the NMPSIA ELIGIBILITY ADMINISTRATIVE OFFICE at 1-800-233-3164.

The NMPSIA Rule and Regulations at www.nmpsia.com supersede any information contained in this Summary or Frequently Asked Questions Section on page 16. You may also log on to www.nmpsia.com to find the links to contact NMPSIA staff.

FREQUENTLY ASKED QUESTIONS

Q. If I decline medical coverage during my 31-day window of opportunity (31 days from date of hire or 31 days from a qualifying event), may I enroll to NMPSIA medical coverage at a later date?

A. If you do not apply during your 31-day window of opportunity, you may visit your benefits office to apply for medical coverage during the established open enrollment period in the fall. Medical coverage will then go into effect on January 1. (*You may have other opportunities to enroll within 31 days from involuntarily losing other medical coverage or within 31 days from the occurrence of a Federal HIPAA special event; or you have 60 days to apply to enroll within 60 days of involuntarily losing Medicaid or CHIP coverage.*)

Q. How often does NMPSIA have an open enrollment for benefits?

A. NMPSIA offers open enrollment in the fall for medical, dental, and vision coverage. You may visit your benefits office during the established open enrollment period in the fall to apply. Coverage goes into effect on January 1.

There is no open enrollment for additional life coverage (ADL) or long term disability(LTD) coverage. If you declined these coverages during your 31 day window from your date of hire, you may apply through evidence of insurability with The Standard. This application can be found at nmpsia.com.

However, you can enroll for ADL or LTD without evidence of insurability is when you apply for these coverages within 31 days from going from part-time to full time with a salary increase or within 31 days from being promoted to a new employment position with a salary increase.

Further, if you are enrolled in ADL and your spouse involuntarily loses other life insurance coverage, you may apply to enroll your spouse to spouse ADL coverage within 31 days from this qualifying event. You will be required to provide evidence of involuntary loss of your spouse's life insurance coverage within 61 days.

Q. If I select a medical plan, will I have the opportunity to switch medical or dental plans at a later date?

A. Yes, NMPSIA offers switch enrollment for medical and for dental coverage each fall with an effective date of January 1. Visit your benefits office during the established switch enrollment period in the fall to apply to switch plans.

Q. If I enroll in the NMPSIA Vision Plan, may I drop it at any time?

A. No. As a safeguard to protect the utilization of the Vision Plan, NMPSIA has a 2-year enrollment requirement under this plan. You and each member of your family have to fulfill the 2-year enrollment requirement before you can drop vision coverage. If you are enrolled in a Section 125 Plan, other rules may apply. Check with your benefits office for clarification.

Q. How will I know that my application for NMPSIA benefits has been processed and that my enrollment has been accepted?

A. Upon receipt of your enrollment application, NMPSIA's Eligibility Administrative Office will mail or email you a Confirmation Notice or a Notice of Incomplete Enrollment. Review these notices carefully and immediately provide your employer's benefits office with any documentation requested to finalize your enrollment. Do this to avoid a delay or denial of coverage for your eligible dependents. You may contact your employer's benefits office for assistance or for clarification. You may also check your enrollment at https://nmpsiaonline.nmpsia.com.

Q. I am a new hire and am applying for family coverage (employee + spouse + natural child + natural child), but I have not been able to locate my marriage certificate and birth certificate for one of my children. Will you still cover my wife and both children?

A. We will initially cover you and the one child for whom you have provided a birth certificate. We will cover your spouse and your other child effective on the first day of the month following the date you provide this missing documentation to your employer's benefits office. (*We will not cover these dependents retroactive to your initial effective date.*) You will have 61 days from your date of hire or qualifying event to provide these missing documents. If you do not meet this deadline, your dependents will be considered late and ineligible for coverage until January 1. You will have an opportunity apply to enroll them during the established open enrollment period in the fall, and their medical, dental, or vision coverage will go into effect January 1."

Q. Both my husband and I are employed with NMPSIA school districts. He carries family dental and vision coverage. Can I enroll in family dental and vision coverage with my employing school district to double cover my eligible dependents for dental and vision coverage?

A. No, NMPSIA Rules do not permit double coverage within the NMPSIA Group Plan. You can have double coverage outside of the NMPSIA Group Plan.

Basic Term Life Insurance and Accidental Death and Dismemberment (AD&D)

100% Employer Paid

Insured by Standard Insurance Company

Employee Coverage

You are eligible for coverage if you are an active employee regularly working at least the minimum number of hours per week required by your employer, but not less than 15 hours per week.

Coverage is effective on the first day of the month following the date you become eligible.

The Accelerated Benefit option allows for payment of up to 75% of your insurance (Basic and Additional combined) if you are terminally ill with a life expectancy of 12 months or less. The maximum Accelerated Benefit amount is $500,000.

The Specified Disease Benefit option allows for payment of up to 25% of your Basic Life insurance if you are diagnosed with certain specified diseases. Specified Disease means you have been diagnosed by a Physician as having one of the following:

1. Life Threatening Cancer
2. Myocardial Infarction (Heart Attack)
3. Coronary Artery Bypass Procedure
4. Renal Failure
5. Stroke
6. Major Organ Transplant
7. Acquired Immune Deficiency Syndrome (AIDS)

Payment of Life premium may be waived if you are totally disabled, you are less than 60 years old when the disability begins, and you continue to be totally disabled. Waiver of premium begins when you complete the waiting period.

Coverage will end due to termination of your employment; however, the effective date of termination of coverage will be determined by your employer. You may convert your insurance to an individual life insurance policy with The Standard within 60 days from the date your group coverage terminates.

You may also have the option to continue your group insurance coverage through a portability provision, if you terminate employment for reasons other than disability and are less than age 65. You may port your insurance to an individual life insurance policy with The Standard within 60 days from the date your group coverage terminates. (You may port the maximum of $300,000 of Basic Life and Additional Life combined.)

AD&D benefits may be paid in addition to Basic Life benefits. In the event of a covered accidental death, your AD&D benefit is equal to your Basic Life amount. Lesser amounts are paid for other specific accidental losses. (*See page 19 and your certificate for details.*)

AD&D exclusions — No AD&D insurance benefit is payable if the accident or loss is caused or contributed to by war or act of war; suicide or other intentionally self-inflicted injury while sane or insane; committing or attempting to commit an assault or felony; actively participating in a violent disorder or riot; voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician; sickness or pregnancy existing at the time of the accident; heart attack or stroke; or medical or surgical treatment for any of the above.

Death benefits will be reduced if an Accelerated Benefit is paid. Receipt of this benefit may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlement. However, if you meet the definition of "terminally ill individual" according to the Internal Revenue Code Section 101, your Accelerated Benefit may be non-taxable. You should consult your personal tax and/or legal advisor before you apply for an Accelerated Benefit.

Additional Term Life Insurance

100% Employee Paid

Insured by Standard Insurance Company

Employee Coverage

If your employer chooses to offer Additional Life, you are eligible if you are an active employee working at least the minimum number of hours per week required by your employer, but not less than 20 hours per week, or with a NMPSIA Board-approved Annual Part-time Resolution 15 or more hours per week.

Coverage is available in amounts equal to 1, 2 or 3 times your base annual earnings (excludes special increments or pay for extracurricular activities). Annual earnings are rounded to the next higher multiple of $1,000 if not already a multiple of $1,000. The maximum amount available is $600,000. Amounts in excess of $500,000 will require proof of good health (satisfactory evidence of insurability).

If you apply for coverage within 31 days after your date of eligibility, no proof of good health is required. If you apply for coverage more than 31 days after your date of eligibility, or if you wish to increase your coverage, proof of good health is required.

The Accelerated Benefit option allows for payment of up to 75% of your insurance (Basic and Additional combined) if you are terminally ill with a life expectancy of 12 months or less. The maximum Accelerated Benefit amount is $500,000. Your death benefit will be reduced by the amount you elect under this provision.

Payment of premium may be waived if you are totally disabled, you are less than 60 years old when the disability begins, and you continued to be totally disabled. Waiver of premium begins when you complete the waiting period.

Coverage will end due to termination of your employment; however, the effective date of termination of coverage will be determined by your employer. You may convert your insurance to an individual life insurance policy with The Standard within 60 days from the date coverage terminates.

You may also have the option to continue your group insurance coverage through a portability provision, if you terminate employment for reasons other than retirement or disability. If coverage ends due to retirement, you may continue up to $300,000 of Additional Life, on a self-pay basis, up to age 65. (You may port the maximum of $300,000 of Basic Life and Additional Life combined.)

Dependent Term Life Insurance

100% Employee Paid

Insured by Standard Insurance Company

Spouse Coverage

If your employer chooses to offer Additional Life and you are insured for Additional Life, you may apply for Dependent Life Insurance for your spouse. The Accelerated Benefit described above also is available to your spouse.

Spouse includes a domestic partner, if that option is selected by your employer.

The benefit amount is the lesser of (a) 50% of your Additional Life amount, or (b) 1 times your annual earnings. Annual earnings are rounded to the next higher multiple of $1,000 if not already a multiple of $1,000.

Proof of your spouse's good health (satisfactory evidence of insurability) is required if you apply for the benefit more than 31 days after you become eligible for Dependents Life insurance.

Spouse coverage will end upon termination of your Additional Life insurance; however, insurance may be converted to an individual policy with The Standard. In some cases, portable group insurance is also available.

Suicide Exclusion Additional and Dependent Spouse Life Insurance — If death results from suicide or other intentionally self-inflicted Injury, while sane or insane, the amount payable will exclude the amount of Life Insurance which is subject to this suicide exclusion and which has not been continuously in effect for at least 2 years on the date of death. In computing the 2-year period, we will include time insured under the Prior Plan. We will refund all premiums paid for that portion of Life Insurance which is excluded from payment under this suicide exclusion.

Child Coverage

Child Life coverage has one premium rate that covers all eligible children. Your dependent children are eligible if you are insured for Additional Life. Coverage begins at birth and continues to age 26.

Coverage is available for your eligible children in the amount of $5,000. No evidence of good health is required.

Child coverage will end upon termination of your Additional Life insurance; however, insurance may be converted to an individual policy with The Standard. In some cases, portable group insurance is also available.

See page 47 for premium calculation or go to nmpsia.com and use "Calculate LTD and ADL Monthly Premiums".

Basic and Additional Life AD&D

Insured by Standard Insurance Company

Employee Only Coverage

You are automatically enrolled for this coverage if you are insured for Basic and/or Additional Life. Your coverage amount is equal to your Basic and/or Additional Life coverage amount. When payable, benefits are paid in addition to Basic and/or Additional Life benefits. Coverage will end due to termination of your employment or your retirement. AD&D terminates when Waiver of Premium begins or the date life insurance is continued under Continuation During Total Disability.

Benefits are paid at a percentage of your coverage amount for the specific loss as shown in the chart below. No more than 100% of your coverage amount will be paid for all losses due to the same accident.

Life	100%	Paraplegia	75%
Sight in both eyes	100%	Hemiplegia	50%
Both hands or both feet	100%	One hand or one foot	50%
One hand and one foot	100%	Sight in one eye	50%
One hand or one foot and sight in one eye	100%	Speech	50%
Speech and hearing in both ears	100%	Hearing in both ears	50%
Quadriplegia	100%	Thumb & index finger on the same hand	25%

Seat Belt Benefit: The plan pays the lesser of (1) $25,000; or (2) the amount of the AD&D insurance benefit payable for loss of your life.

Air Bag Benefit: The plan pays the lesser of (1) $10,000; or (2) the amount of the AD&D insurance benefit payable for the loss of your life.

Additional AD&D Benefits:

- Exposure and Disappearance Benefit
- Coma Benefit
- Occupational Assault Benefit
- Career Adjustment Benefit (for your spouse)
- Higher Education Benefit (for your children)
- Child Care Benefit

AD&D exclusions – No AD&D insurance benefit is payable if the accident or loss is caused or contributed to by war or act of war; suicide or other intentionally self-inflicted injury while sane or insane; committing or attempting to commit an assault or felony; actively participating in a violent disorder or riot; voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician; sickness or pregnancy existing at the time of the accident; heart attack or stroke; or medical or surgical treatment for any of the above.

Additional Benefits – Basic and Additional Life

Insured by Standard Insurance Company

Repatriation Benefit: For the covered employee only. This benefit pays for expenses incurred to transport the body (if more than 150 miles from the primary residence) to a mortuary near the employee's primary place of residence, not to exceed $5,000 or 10% of the Life insurance benefit; whichever is less.

Funeral Assignment: This benefit allows the adult beneficiary to assign payment from the Life Insurance proceeds to the funeral home for expenses. The funeral home is paid directly by The Standard and the remaining Life Insurance benefits are paid to the beneficiary.

Life Services Toolkit: Effective July 1, 2016, employees will be able to access this benefit that provides online tools and services that can help the employee create a will, make advance funeral plans and put their finances in order. After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online. To access call 800.378.5742 or go online at **www.standard.com.mytoolkit** with the username "support".

UnitedHealthcare® Global Travel Assist: For the covered employee and covered dependents.

- Pre-Trip Assistance
- Medical Assistance Services
- Emergency Transportation Services
- Travel Assistance Services
- Personal Security Services
- Medical Supplies

Continuation of Benefits for Dependents: If the employee dies and had Spouse and Child Life enrollment, the Spouse and Child Life will continue for five months without premium payment.

Basic Life, Accidental Death and Dismemberment, Additional Life, Dependents Additional Life and Accidental Death and Dismemberment coverages are underwritten by Standard Insurance Company. This is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. A certificate, with complete plan information, including limitations and exclusions, will be provided, if there is a discrepancy between this document and the certificate issued by The Standard, the terms of the certificate will govern.

Long Term Disability (LTD)

Insured by Standard Insurance Company

Benefits Begin: 30, 60, or 90 days following the onset of your disability due to physical disease, mental disorder, injury, or pregnancy, depending on the benefit waiting period selected by your employer. You must satisfy the definition of disability as determined by The Standard.

Benefit Amount: 66 2/3% of the first $7,500 monthly covered earnings (Insured Pre-disability Earnings) to a maximum of $5,000 less deductible sources of income and disability work earnings. The minimum monthly benefit is $100.

Pre-disability Earnings: Gross base monthly earnings that exclude: bonuses, commissions, overtime, stipends, any other extra pay, and employer pension contributions.

Deductible Sources of Income: Deductible income includes but is not limited to benefits you receive or are eligible to receive from statutory plans; Social Security amounts you, your spouse, or your children under age 18 receive or are eligible to receive because of your disability or your retirement; worker's compensation; and sick pay. Your disability benefit and other sources of income cannot exceed your indexed pre-disability earnings. See your certificate for full details.

Definition of Disability: You are considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of your own occupation, and you suffer a loss of at least 20% in your indexed pre-disability earnings when working in your own occupation. After the first 24 months for which LTD benefits are paid, you are considered disabled if, as a result of physical disease, injury, pregnancy, or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period: Up to your normal retirement age under the Social Security Act. However, if you become disabled at or after age 65, benefits are payable according to an age-based schedule. (See certificate for details.)

Limited Pay Periods: Disabilities caused or contributed to by mental disorder, substance abuse and some other conditions are limited to 24 months of benefits for any one or more during your lifetime. Examples of mental disorders include, but are not restricted to, schizophrenia, depression, manic-depressive illness, bipolar affective disorder, and/or anxiety disorders. Substance Abuse means use of alcohol, alcoholism, use of any drug, including hallucinogens, or drug addiction.

Examples of other limited conditions include, but are not restricted to, chronic fatigue conditions, allergy or sensitivity to chemicals or the environment, chronic pain conditions, and/or carpal tunnel syndrome.

Return to Work Part-time: The return to work incentive provision allows you to remain eligible for benefits while you are working part-time and are still disabled. Your monthly benefits may be reduced by a portion of your disability work earnings.

Assistance with Rehabilitation: While you are disabled, you may qualify to participate in a written plan, program or course of vocational training or education that is intended to prepare you to return to work. An approved rehabilitation plan may include payment by The Standard of some or all of the expenses you incur in connection with the plan, including training and education expenses, family care expenses, job-related expenses, and job search expenses.

Assistance with Social Security Benefits: The Standard will forward LTD claims to an external provider who will assist the employee with the application process, reconsideration actions and hearing level at no cost to the employee.

Long Term Disability (LTD)

Insured by Standard Insurance Company

Tax Payments: The Standard will pay FICA and Medicare taxes for the employee up to 6 months from the date of disability. Upon request by the employee, The Standard will make Federal and State tax payments from the LTD benefit for the employee.

Reasonable Accommodation Expense Benefit: If approved in advance and in writing, The Standard will reimburse an employer (up to $25,000 not to exceed the expenses incurred) for a reasonable accommodation that enables the employee to return to work, reduce time off of work and reduce the duration of LTD benefits.

Assisted Living Benefit: An additional benefit of 13 1/3% of the first $7,500 of Predisability Earnings that is not reduced by Deductible Income, not to exceed $1,000 per month. This benefit is extended to the severely disabled for a total benefit of 80% of Predisability Earnings.

Lifetime Security Benefit: If an employee has been receiving the Assisted Living Benefit and the LTD benefits end solely due to reaching the end of the Maximum Benefit Period, they may be eligible for the Lifetime Security Benefit that will continue to pay LTD benefits beyond the end of the Maximum Benefit Period.

If your LTD Benefits are continued beyond the end of the Maximum Benefit Period by the Lifetime Security Benefit, no Survivors Benefit will be paid if you die.

Survivors Benefit: If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, $1,000 is payable to any one or more of your eligible surviving dependents, as determined by The Standard.

Waiver of Premium: While you are collecting disability benefits you do not have to pay premiums.

Exclusions: You are not covered for a disability caused or contributed to by war or any act of war, an intentionally self-inflicted injury while sane or insane, active participation in a riot, or committing or attempting to commit an assault or felony. You are not covered for a disability caused or contributed to by the loss of your professional license, occupational license or certification. ***Also, during the first 12 months of coverage, no LTD benefits will be paid for a disability caused or contributed to by a pre-existing condition or medical or surgical treatment of a pre-existing condition, as defined by The Standard.***

Premiums: Please see page 47 or go to nmpsia.com and use “Calculate LTD and ADL Premiums”. Your employer shares the cost of this benefit based on your contracted annual salary.

Your employer’s share is:	Your share is:
60% if you earn $25,000 or more	40% if you earn $25,000 or more
65% if you earn between $20,000 and $25,000	35% if you earn between $20,000 and $25,000
70% if you earn between $15,000 and $20,000	30% if you earn between $15,000 and $20,000
75% if you earn less than $15,000	25% if you earn less than $15,000

Long Term Disability coverage is provided by Standard Insurance Company. Please refer to the certificate for all plan details, including any exclusions, limitations and restrictions which may apply.

NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The New Mexico Public Schools Insurance Authority (NMPSIA) is required by law to maintain the privacy of your health information and to provide you with notice of its legal duties and privacy practices with respect to your health information. If you have questions about any part of this Notice or if you want more information about the privacy practices at NMPSIA, please contact the Administrative Office located at 410 Old Taos Highway, Santa Fe, NM 87501, or by telephone at 1-800-548-3724.

How NMPSIA May Use or Disclose Your Health Information

The following categories describe the ways that NMPSIA may use and disclose your health information. For each category of uses and disclosures, we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all the ways we are permitted to use and disclose information will fall within one of the categories.

1. ***Payment Functions.*** We may use or disclose health information about you to determine eligibility for plan benefits, obtain premiums, facilitate payment for the treatment and services you receive from health care providers, determine plan responsibility for benefits, and to coordinate benefits. For example, payment functions may include reviewing the medical necessity of health care services, determining whether a particular treatment is experimental or investigational, or determining whether a treatment is covered under your plan.
2. ***Health Care Operations.*** We may use and disclose health information about you to carry out necessary insurance-related activities. For example, such activities may include underwriting, premium rating and other activities relating to plan coverage; conducting quality assessment and improvement activities; submitting claims for stop-loss coverage; conducting or arranging for medical review, legal services, audit services, and fraud and abuse detection programs; and business planning, management and general administration.
3. ***Required by Law.*** As required by law, we may use and disclose your health information. For example, we may disclose medical information when required by a court order in a litigation proceeding such as a malpractice action.
4. ***Public Health.*** As required by law, we may disclose your health information to public health authorities for purposes related to: preventing or controlling disease, injury or disability; reporting child abuse or neglect; reporting domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications; and reporting disease or infection exposure.
5. ***Health Oversight Activities.*** We may disclose your health information to health agencies during the course of audits, investigations, inspections, licensure and other proceedings related to oversight of the health care system.
6. ***Judicial and Administrative Proceedings.*** We may disclose your health information in the course of any administrative or judicial proceeding.
7. ***Law Enforcement.*** We may disclose your health information to a law enforcement official for purposes such as identifying or locating a suspect, fugitive, material witness or missing person, complying with a court order or subpoena and other law enforcement purposes.

NOTICE OF PRIVACY PRACTICES

8. ***Coroners, Medical Examiners and Funeral Directors.*** We may disclose your health information to coroners, medical examiners and funeral directors. For example, this may be necessary to identify a deceased person or determine the cause of death.
9. ***Organ and Tissue Donation.*** We may disclose your health information to organizations involved in procuring, banking or transplanting organs and tissues, as necessary.
10. ***Public Safety.*** We may disclose your health information to appropriate persons in order to prevent or lessen a serious and imminent threat to the health or safety of a particular person or the general public.
11. ***National Security.*** We may disclose your health information for military, national security, prisoner and government benefits purposes.
12. ***Worker's Compensation.*** We may disclose your health information as necessary to comply with worker's compensation or similar laws.
13. ***Marketing.*** We may contact you to give you information about health-related benefits and services that may be of interest to you.
14. ***Disclosures to Plan Sponsors.*** We may disclose your health information to the sponsor of your group health plan, for purposes of administering benefits under the plan.

When NMPSIA May Not Use or Disclose Your Health Information

Except as described in this Notice of Privacy Practices, we will not use or disclose your health information without written authorization from you. If you do authorize us to use or disclose your health information for another purpose, you may revoke your authorization in writing at any time. If you revoke your authorization, we will no longer be able to use or disclose health information about you for the reasons covered by your written authorization, though we will be unable to take back any disclosures we have already made with your permission.

Statement of Your Health Information Rights

1. ***Right to Request Restrictions.*** You have the right to request restrictions on certain uses and disclosures of your health information. NMPSIA is not required to agree to the restrictions that you request. If you would like to make a request for restrictions, you must submit your request in writing to the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501.
2. ***Right to Request Confidential Communications.*** You have the right to receive your health information through a reasonable alternative means or at an alternative location. To request confidential communications, you must submit your request in writing to the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501. We are not required to agree to your request.
3. ***Right to Inspect and Copy.*** You have the right to inspect and copy health information about you that may be used to make decisions about your plan benefits. To inspect and copy such information, you must submit your request in writing to the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501. If you request a copy of the information, we may charge you a reasonable fee to cover expenses associated with your request.
4. ***Right to Request Amendment.*** You have a right to request that NMPSIA amend your health information that you believe is incorrect or incomplete. We are not required to change your health information and if your request is denied, we will provide you with information about our

NOTICE OF PRIVACY PRACTICES

denial and how you can disagree with the denial. To request an amendment, you must make your request in writing to the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501. You must also provide a reason for your request.

5. ***Right to Accounting of Disclosures.*** You have the right to receive a list or "accounting of disclosures" of your health information made by us, except that we do not have to account for disclosures made for purposes of payment functions or health care operations, or made to you. To request this accounting of disclosures, you must submit your request in writing to the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501. Your request should specify a time period of up to six years and may not include dates before April 14, 2003. NMPSIA will provide one list per 12 month period free of charge; we may charge you for additional lists.
6. ***Right to Paper Copy.*** You have a right to receive a paper copy of this Notice of Privacy Practices at any time. To obtain a paper copy of this Notice, send your written request to the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501.

If you would like to have a more detailed explanation of these rights or if you would like to exercise one or more of these rights, contact the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501, or by telephone at 1-800-548-3724.

NMPSIA reserves the right to amend this Notice of Privacy Practices at any time in the future and to make the new Notice provisions effective for all health information that it maintains. We will promptly revise our Notice and distribute it to you whenever we make material changes to the Notice. Until such time, NMPSIA is required by law to comply with the current version of this Notice.

Complaints

Complaints about this Notice of Privacy Practices or about how we handle your health information should be directed to the Administrative Office, 410 Old Taos Highway, Santa Fe, NM 87501. NMPSIA will not retaliate against you in any way for filing a complaint. All complaints to NMPSIA must be submitted in writing. If you believe your privacy rights have been violated, you may file a complaint with the Secretary of the Department of Health and Human Services.

Effective Date of This Notice: April 14, 2003

BlueCross BlueShield of New Mexico

NMPSIA's Medical Plans

Offering you two plans—High-Option and Low-Option—to meet your health care needs.

NMPSIA's comprehensive and versatile Dual-Option PPO Plans administered by Blue Cross and Blue Shield of New Mexico let you choose **any physician without a referral** and give you the security of a health plan that is recognized around the world.

Choose the High-Option or Low-Option Plan

- Both feature In-Network and Out-of-Network benefits with **no required referrals**.
- Both include In-Network preventive health benefits **with no copays or deductibles**.
- Both include Telehealth visits through MDLive®
- The Low-Option Plan offers a lower premium with a deductible and coinsurance for most benefits.

For more information call **1-888-966-7742**

Or go to **bcbsnm.com**, and under ***Large Groups*** select *New Mexico Public Schools Insurance Authority* from the drop-down menu.

Dual-Option PPO Plan

Comprehensive statewide provider network

Choose from more than 25,000 quality health care providers in our statewide Preferred Provider network. The BCBSNM network includes the only Gamma Knife technology center in New Mexico for treatment of neurological brain diseases, the only women's hospital in the state, and award-winning cancer treatment and cardiology programs.

BlueCard®: Coverage around the world

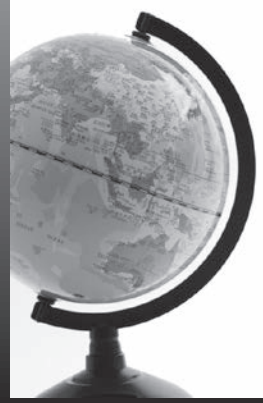
This innovative benefit—available to only Blue Cross and Blue Shield members—helps you access more than 97 percent of hospitals and 92 percent of physicians throughout the United States contracted with BCBS Plans, plus those in over 200 countries when you need medical care.

You can find a contracted provider online at bcbs.com or by calling the BlueCard program directly at 1-800-810-BLUE (2583). Present your member ID card at the provider's office and you'll have the same benefits that you have when you see a contracted provider in your hometown. In the United States you'll pay the same deductible, copayments, and coinsurance amounts and won't have to file claims. (In some foreign countries, you may have to pay for services and then file a claim.)

Blue Access for Members℠: Your online resource

Blue Access for Members (BAM) is the secure, online member account and information area of our website just for our members. You can log in to BAM and:

- Check your claim status
- View your explanations of benefits (EOBs)
- Confirm who is covered under your plan
- Locate a doctor, hospital, or pharmacy in your plan's network with the Provider Finder®
- Access health and wellness information, including preventive health guidelines, news, and health-related web tools to help you manage your health
- Request a replacement ID card or print a temporary ID card



Access new and improved tools in Provider Finder

- Estimate your costs: Use the member liability estimator to research the cost of a provider's procedures, treatments, and tests and help evaluate your out-of-pocket expenses.
- Use the robust search engine: Find a network primary care physician, specialist, or hospital.
- Filter results: Narrow your search results by doctor, specialty, ZIP code, language, and gender.
- Learn more about providers: View certifications and recognitions for doctors. Also, view feedback or add your own review for a provider.

Telehealth Powered by MDLIVE® On-demand health care at your fingertips

Getting sick is never convenient and finding time to get to the doctor can be hard. MDLIVE's telehealth program provides you and your covered dependents access to care for non-emergency medical needs.

Whether you're in the city, a rural area or you're on a weekend camping trip, access to a board-certified MDLIVE doctor is available 24 hours a day/seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Telehealth can also be a better alternative than going to the emergency room or urgent care.*

Special Beginnings® for prenatal health

The first step to a healthy pregnancy and delivery is knowing all you can about your health. BCBSNM offers Special Beginnings to help you manage your pregnancy. This program is voluntary, confidential, and available at no extra cost to you. Special Beginnings can help you from early pregnancy until six weeks after delivery through:

- Identifying your pregnancy risk factors
- Offering videos that cover topics such as eating habits, exercise, stress, and more
- Personal telephone contact with specially trained maternity nurses who can address your needs and concerns and coordinate care with your doctor
- Helping you manage high-risk conditions such as gestational diabetes and preeclampsia

To help ensure the best health for you and your baby, it's best to enroll in Special Beginnings as soon as you find out you are pregnant.

BlueCross BlueShield of New Mexico

The telehealth program from MDLIVE, an independent company, is offered to you by your employer as a participant in your employer's group health plan, and is neither insured through or underwritten by BCBSNM.

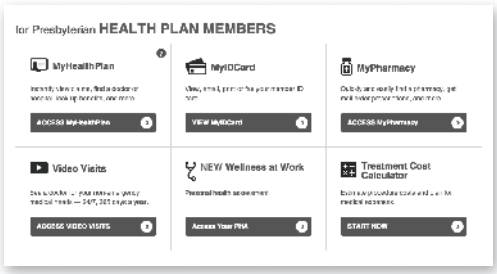
* In the event of an emergency, this service should not take place of an emergency room or urgent care facility. Proper diagnosis should come from your doctor and medical advice is between you and your doctor.

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 478477.0316

Presbyterian Health Plan membership has its benefits.

Online convenience. Manage your insurance and medical care online though *myPRES*, an easy-to-use, secure website just for Presbyterian members.

- Look up your benefit information securely
- Estimate out-of-pocket costs for common medical procedures with our Treatment Cost Calculator
- Pay a physician or hospital bill
- View your medical claims and explanation of benefits
- View your ID card or request a replacement
- Access Wellness at Work, a web-based application offering personal health assessments, health education tools, and more.



Talk to a nurse 24/7. Members have access to the PresRN nurse advice line that gives you a direct link to our experienced registered nurses (RN) for answers to your health questions and concerns. Call (505) 923-5570 or 1-866-221-9679 any day, including holidays.

Locally based customer service. Our friendly representatives, located in Albuquerque, are available to answer benefit questions Monday through Friday from 7:00 a.m. to 6:00 p.m. or via email at any time to info@phs.org.

Full access to Presbyterian's system. With more than 850 doctors in 40 specialties and eight hospitals across New Mexico, Presbyterian offers specialized healthcare in the areas of women's health, pediatric services, heart wellness, cancer care and more.

(505) 923-5600
1-888-ASK-PRES (1-888-275-7737)
www.phs.org

PRESBYTERIAN
Health Plan, Inc.

Wherever you go, we've got you covered.

Presbyterian has a long tradition of serving the employees of New Mexico Public Schools Insurance Authority (NMPSIA) and their families.

Choosing the best health coverage for you and your family can be confusing, but we can help make it simple. Peace of mind comes with knowing that Presbyterian has been caring for New Mexicans since 1908 and is committed to helping our patients and members live healthier lives.

- **A growing statewide network.** As a Presbyterian Health Plan member, you have access to an integrated health system of eight hospitals, a large medical group, and a health plan network of more than 17,000 providers and facilities throughout New Mexico and border communities. Visit phs.org/directory for the most current list.
- **National coverage.** You also receive in-network benefits outside of New Mexico with nearly 900,000 providers through our partnership with the national MultiPlan/PHCS network. Specific providers are listed at multiplan.com/presbyterian.

As the provider of healthcare benefits to more than 460,000 New Mexicans, Presbyterian Health Plan offers the coverage you need to live the life you want – anytime, anywhere.

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HIGH OPTION – SUMMARY OF BENEFITS

This is only a summary that lists the member cost-sharing amounts and provides a brief description of NMPSIA High Option PPO Health Plan benefits. The Summary Plan Description supersedes any information outlined in this summary.

NMPSIA High Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Provider	**Out-of-Network Provider**
Calendar Year Deductible *(*Deductibles changing effective 1/1/17 Individual $750/Family $1,500 in-network; Individual $1,500/$3,000 out-of-network)* Individual Family	$300* $900*	
Annual Out-of-Pocket Limit *(+Calendar Year OOP Maximum changing effective 1/1/17 - Individual $3,750/Family $7,500 in-network; Individual $9,000/Family $18,000 out-of-network)* Individual Family	$2,800+ $5,600+	$3,200+ $9,600+
Office Visit / Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and/or coinsurance as listed in the rest of the summary.)	(deductible waived) **Office Visit Copay**	
Primary Preferred Provider Office/Home Visit	$20	30%
Specialist /Office/Home Visit	$30	30%
Telehealth (Virtual Video Visits)	$10	Not Covered
Office Surgery (including casts, splints, and dressings)	20%	30%
Allergy Injections (only), Extract Preparation	No Charge (deductible waived)	30%
Therapeutic Injections: Allergy Testing	Office Visit Copay	30%
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 17	No Charge (deductible waived)	30% (deductible waived)
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary), **and Rolfing (**combined max. benefit of 30 visits/calendar year) **Naprapathy** (Limit $500 per year)	$30 copay (deductible waived)	30%
Ambulance Services: Ground and Emergency Air Transport	$50 copay (deductible waived)	Not Covered
Ambulance Services: Inter-facility Transport	$30 copay (deductible waived)	
Autism Spectrum Disorder Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in & out-of-network combined) PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy & speech therapy.	$0 (deductible waived) (deductible waived) PCP $20 copay Specialist $30 copay	30%
Biofeedback (for specified medical conditions only)	$30 copay (deductible waived)	30%
Cardiac and Pulmonary Rehabilitation (office/outpatient)	$30 copay (deductible waived)	30%
Dental/Facial Accident, Oral Surgery & TMJ/CMJ Services	Varies by services	30%
Emergency Room Treatment Physician and Other Professional Provider Charges	20% after deductible 20% after deductible	
Hearing Aids and Related Services (**Age 21 & older:** Routine exams/testing not covered.)	**Hearing Aids:** No Charge up to $500; thereafter you pay 90% coinsurance in any 36 month period	
Hearing Aids and Related Services (**Under age 21:** Exam/testing subject to usual cost-sharing.)	**Hearing Aids:** No Charge up to $2,200 per hearing impaired ear; thereafter you pay 90% coinsurance in any 36 month period	
Home Health Care/Home I.V. Services Limitations	20% Unlimited	30% **120 visits**/calendar year
Hospice Services including respite care (limited to 10 days for each 6-month per hospice period – 2 periods per lifetime) & bereavement counseling (limited to 3 sessions during the hospice benefit period)	No charge (deductible waived)	30%
Infertility: Diagnosis Only – No Treatment	Varies by Services	30%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Office/Freestanding Lab or Radiology)	$30 copay or actual allowable amount, whichever is less, per day (deductible waived)	30%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Outpatient Department of Hospital)	$60 copay or actual allowable amount, whichever is less, per day (deductible waived)	30%

NMPSIA High Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Provider	**Out-of-Network Provider**
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	$600 copay or 20%, whichever is less, per day (deductible waived)	30%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge	30%
Prothrombin Time Test	$10 copay (deductible waived)	30%
Sleep Study	20%	30%
Inpatient Hospital/Facility Services (High Option copays are waived if you are re-admitted for the same condition within 15 days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)		
Medical/Surgical Acute Care, and **Maternity-Related** Room & Board, Covered Ancillaries, Related Professional charges, **Skilled Nursing Facility** (max. **60 days**/calendar year) **Inpatient Physical Rehabilitation**	$500 facility copay per admission plus 20%	30%
Observation Stay including Related Professional Charges	$100 facility copay plus 20%	30%
Maternity Services		30%
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	Office Visit Copay/Initial visit	
Hospital Admission (including routine newborn nursery charges)	$500 copay per pregnancy plus 20%	
Extended Stay (non-routine) Charges for covered Newborn	$500 facility copay/admission plus 20%	
Home Birth	20%	
Mental Health Services		30%
Office, Home, Outpatient Facility/Physician	$30 copay (deductible waived)	
Inpatient	$500 copay plus 20%	
Partial Hospitalization	$250 copay plus 20%	
Facility-Based Intensive Outpatient Programs (IOP)	$125 copay plus 20%	
Substance Abuse Rehabilitation (Lifetime max of two courses of treatment for all services combined.)		30%
Office, Home, Outpatient Facility/Physician (**max. 30 days**/calendar year)	$30 copay (deductible waived)	
Inpatient (**max. 30 days**/calendar year combined with Partial Hospitalization)	$500 copay plus 20%	
Partial Hospitalization[8] (**max. 30 days**/calendar year combined with Inpatient)	$250 copay plus 20%	
Facility-Based Intensive Outpatient Programs (IOP)	$125 copay plus 20%	
Outpatient Hospital/Facility/Ambulatory Surgery Facility (including Related Professional Charges)	$150 copay plus 20%	30%
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60 days/calendar year and 30 days per admit.	$250 copay plus 20%	30%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical & Speech Therapy Services (Member pays $30 each visit up to a maximum of $300 per calendar year; thereafter plan pays 100% once met for the remaining calendar year.)	$30 copay (deductible waived) up to $300; thereafter No Charge for the remaining calendar year	30%
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge	50%
	For Prescription Drugs, see your Express Scripts Plan for details.	
Supplies, Durable Medical Equipment, Prosthetics & Functional Orthotics[4,6] (Support hose limited to **12 pair** (or **24 hose**)' Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over $1,000	20%	30%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	30%
Therapy: Chemotherapy and Radiation Therapy	No Charge (deductible waived)	30%
Therapy: Dialysis	20%	30%
Transplant Services Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with BCBSNM or with the national BCBS transplant network.	Applicable copays based on place and type of service	Not Covered
Urgent Care (includes all services and supplies such as xray/labs/ physician fees)	$50 copay(deductible waived)	30%
Prescription Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products: Administered by Express Scripts. Call Express Scripts Customer Service Center: 1-800-498-4904.		

LOW OPTION – SUMMARY OF BENEFITS

This is only a summary that lists the member cost-sharing amounts and provides a brief description of NMPSIA Low Option PPO Health Plan benefits. The Summary Plan Description supersedes any information outlined in this summary.

NMPSIA Low Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Provider	**Out-of-Network Provider**
Calendar Year Deductible *(*Deductibles changing effective 1/1/17 Individual $2,000/Family $4,000 in-network; Individual $4,000/$8,000 out-of-network)* Individual Family	$1,500* $4,500*	
Annual Out-of-Pocket Limit *(+Calendar Year OOP Maximum changing effective 1/1/17 - Individual $3,750/Family $7,500 in-network; Individual $9,000/Family $18,000 out-of-network)* Individual Family	$3,500+ $7,000+	$4,500+ $13,500+
Office Visit / Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and/or coinsurance as listed in the rest of the summary.)	(deductible waived)	
	Office Visit Copay	
Primary Preferred Provider Office/Home Visit	$25	50%
Specialist /Office/Home Visit	$35	50%
Telehealth (Virtual Video Visits)	$10	Not Covered
Office Surgery (including casts, splints, and dressings)	25%	50%
Allergy Injections (only), Extract Preparation	25%	50%
Therapeutic Injections: Allergy Testing	25%	50%
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 17	No Charge (deductible waived)	50% (deductible waived for routine testing only)
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary), **and Rolfing (**combined max. benefit of 30 visits/calendar year)	25%	50%
Naprapathy (Limit $500 per year)	$50 copay (deductible waived)	Not Covered
Ambulance Services: Ground and Emergency Air Transport	25%	25%
Ambulance Services: Inter-facility Transport	$0 (deductible waived)	
Autism Spectrum Disorder Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in & out-of-network combined) PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy & speech therapy.	(deductible waived) PCP $25 copay Specialist $35 copay	50%
Biofeedback (for specified medical conditions only)	25%	50%
Cardiac and Pulmonary Rehabilitation (office/outpatient)	25%	50%
Dental/Facial Accident, Oral Surgery & TMJ/CMJ Services	25%	50%
Emergency Room Treatment Physician and Other Professional Provider Charges	25% after deductible 25% after deductible	
Hearing Aids and Related Services (**Age 21 & older:** Routine exams/testing not covered.)	**Hearing Aids:** No Charge up to $500; thereafter you pay 90% coinsurance in any 36 month period	
Hearing Aids and Related Services (**Under age 21:** Exam/testing subject to usual cost-sharing.)	**Hearing Aids:** No Charge up to $2,200 per hearing impaired ear; thereafter you pay 90% coinsurance in any 36 month period	
Home Health Care/Home I.V. Services	25%	50%
Limitations	Unlimited	**120 visits**/calendar year
Hospice Services including respite care (limited to 10 days for each 6-month per hospice period – 2 periods per lifetime) & bereavement counseling (limited to 3 sessions during the hospice benefit period)	25%	50%
Infertility: Diagnosis Only – No Treatment	Varies by Services	50%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Office/Freestanding Lab or Radiology)	$35 copay or actual allowable amount, whichever is less, per day (deductible waived)	50%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Outpatient Department of Hospital)	$70 copay or actual allowable amount, whichever is less, per day (deductible waived)	50%

NMPSIA High Option PPO Benefits There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.	**Member's Share of Covered Charges**	
	In-Network Provider	**Out-of-Network Provider**
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	$700 copay or 25%, whichever is less, per day (deductible waived)	50%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge	50%
Prothrombin Time Test	$10 copay (deductible waived)	50%
Sleep Study	25%	50%
Inpatient Hospital/Facility Services		
Medical/Surgical Acute Care, and **Maternity-Related** Room & Board, Covered Ancillaries, Related Professional charges, **Skilled Nursing Facility** (max. **60 days**/calendar year) **Inpatient Physical Rehabilitation**	25%	50%
Observation Stay including Related Professional Charges	25%	50%
Maternity Services		50%[5]
Physician/Midwife Services (delivery, pre- and post-natal care)	25%	
Hospital Admission (including routine newborn nursery charges)	25%	
Extended Stay (non-routine) Charges for covered Newborn	25%	
Home Birth	25%	50%
Mental Health Services		50%
Office, Home, Outpatient Facility/Physician	25%	
Inpatient	25%	
Partial Hospitalization	25%	
Facility-Based Intensive Outpatient Programs (IOP)	25%	
Substance Abuse Rehabilitation (Lifetime max of two course of treatment for all services combined.)		50%
Office, Home, Outpatient Facility/Physician (**max. 30 days**/calendar year)	25%	
Inpatient (**max. 30 days**/calendar year combined with Partial Hospitalization)	25%	
Partial Hospitalization[8] (**max. 30 days**/calendar year combined with Inpatient)	25%	
Facility-Based Intensive Outpatient Programs (IOP)	25%	
Outpatient Hospital/Facility/Ambulatory Surgery Facility (including Related Professional Charges)	25%	50%
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60 days/calendar year and 30 days per admit.	25%	50%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical & Speech Therapy Services (combined max of 60 visits per calendar year)	25%	50%
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge	50%
	For Prescription Drugs, see your Express Scripts Plan for details.	
Supplies, Durable Medical Equipment, Prosthetics & Functional Orthotics[4,6] (Support hose limited to **12 pair** (or **24 hose**)' Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over $1,000	25%	50%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	50%
Therapy: Chemotherapy and Radiation Therapy	25%	55%
Therapy: Dialysis	25%	55%
Transplant Services Maximums apply to donor charges and travel and lodging. Must be received at a facility that contracts with BCBSNM or with the national BCBS transplant network.	Applicable copays based on place and type of service	Not Covered
Urgent Care (includes all services and supplies such as xray/labs/physician fees)	$50 copay (deductible waived)	50%

Prescription Drugs, Insulin, Diabetic Supplies, Nutritional Products, Smoking/Tobacco Cessation Products:
Administered by Express Scripts. Call Express Scripts Customer Service Center: 1-800-498-4904.

EXCLUSIONS AND LIMITATIONS

THESE PLAN EXCLUSION AND LIMITATION CATEGORIES APPLY TO ALL NMPSIA MEDICAL PLANS:

Activities of daily living. Adoption/Surrogate expenses. Certain Amniocentesis and/or ultrasound. Artificial conception. Behavioral Training. Blood charges. Breast reduction. Charges in excess of the allowable fee. Certain complications of non-benefit services. Certain convalescent care. Cosmetic and/or plastic surgery or services. Certain counseling. Court ordered services. Custodial care. Dental services. Certain dependent of a dependent (grandchild) expenses. Certain diagnostic, therapeutic, rehabilitative, or health maintenance services. Domiciliary care. Donor expenses. Certain duplicate coverage. Duplicate diagnostic testing. Certain Durable Medical Equipment, orthotics, and prosthetic devices. Education or institutional services. Environmental control. Exercise equipment. Experimental or Investigational services. Eye exercises and refractions. Foot care (routine). Genetic counseling or testing. Hair loss treatment. Hearing exams, procedures and aids. Certain Home health care.

Certain Hospice benefits. Hormone replacement therapy. Hypnotherapy. Infertility testing and treatment. Implantation. Late claim filing. Learning deficiencies and behavioral problems. Legal payment obligations. Certain Local anesthesia. Long term rehabilitation services. Maintenance or long term therapy. Medically unnecessary services. Membership fees. Certain Mental Health and Alcoholism and/or Substance Abuse treatment. Mobile or temporary testing units. No legal payment obligation. Non-covered providers. Non-human organ transplants. Non-medical equipment or expenses. Non-prescription and over the counter drugs. Non-standard or deluxe equipment. Nutritional supplements. Orthodontic appliances and treatment, crowns, bridges, or dentures. Orthopedic shoes. Orthoptics. Personal convenience items or personal services. Personal trainers. Certain physical examinations and/or immunizations. Post-termination services (services received after plan coverage ends).

Prescription drugs and certain specialty medications (see Express Scripts). Prior approval not obtained when required. Private duty nursing services. Private room expenses. Protective clothing or devices. Radial Keratotomy or LASIK. Self-help programs and therapies. Services not specifically identified as covered. Services received before the effective date. Sex change operations. Sexual dysfunction. Sperm storage. Certain standby professional services. Sterilization reversal. Certain therapies. Thermography. Certain Transplant Services. Travel and other transportation expenses, unless listed as covered under the Transplant benefit. Treatment for injuries due to committing a felony. Veterans' Administration facility services. Vision care. Vision therapy. Vitamins, nutritional supplements, special foods, formulas or diets. Vocational rehabilitation services. War-related conditions. Weight loss programs, obesity treatment, and nutritional counseling. Work-related conditions.

The above are highlights of areas which may be excluded or limited. Please refer to the booklet for complete details of exclusions and limitations or call the medical plan's customer service unit at the telephone number listed on the back cover of this guide.

EXPRESS SCRIPTS®

PRESCRIPTION DRUG BENEFIT SUMMARY

Administered by Express Scripts • Toll-free: 1-800-498-4904

Effective Date of Coverage: July 1, 2016

	Local Participating Pharmacy (EXCLUDES ALL WALGREENS PHARMACIES)	Mail-Order Pharmacy
Maximum days' supply per copay	30 days	90 days
Generic drugs	$8 copay	$20 copay
Preventative products under the Patient Protection & Affordable Care Act. (Prescription required. To confirm products covered, contact Member Services at 1-800-498-4904.)	$0 copay	$0 copay
Diabetic supplies & insulin	$0 copay	$0 copay
Generic & preferred-brand diabetes medications	$8 copay	$20 copay
Non-preferred diabetes medications and supplies	70% copay	70% copay
Preferred brand-name drugs	30% of the discounted cost; minimum payment of $25 and maximum payment of $55	$55 copay
Non-preferred drugs	70% copay Visit www.express-scripts.com to view the current formulary, obtain copay cost estimates, and find less costly alternatives for your doctor's review.	70% copay Visit www.express-scripts.com to view the current formulary, obtain copay cost estimates, and find less costly alternatives for your doctor's review.
Specialty drugs Obtained via the contracted specialty pharmacy, Accredo, after the second fill at retail.	$75 copay for a 30-day supply. After specialty copays add up to $750, copays are $50 generic, $75 preferred and $125 non-preferred the remainder of the calendar year. **Effective January 1, 2017: Specialty copays change to $55 generic, $80 preferred and $130 non-preferred.*	
Immunizations administered by certified pharmacists. (See definitions in this Section.)	$0 copay To locate a certified pharmacist, visit https://nmpsia.com/ExpressScripts.html or Contact Member Services at 1-800-498-4904.	Not covered at mail order. Only available from local, certified pharmacist. Visit https://nmpsia.com/ExpressScripts.html or contact Member Services at 1-800-498-4904.
Out of pocket Maximum (specialty/ non-specialty combined): $3,100/individual, $6,200/family	If you choose to take a brand name drug where a generic is available, you will still pay the difference in cost between the brand and the generic even after your out-of-pocket has been met.	

EXPRESS SCRIPTS®

PRESCRIPTION DRUG BENEFIT SUMMARY

Administered by Express Scripts • Toll-free: 1-800-498-4904

Effective Date of Coverage: July 1, 2016

	WALGREENS PHARMACIES ONLY
Maximum days' supply per copay	30 days
Generic drugs Preferred brand-name drugs	$15 copay 30% of the discounted cost; minimum payment of $35 and maximum payment of $70
Non-preferred drugs	70% copay Visit www.express-scripts.com to view the current formulary, obtain copay cost estimates, and find less costly alternatives for your doctor's review.
Preventative products under the Patient Protection and Affordable Care Act. (Prescription required. To confirm products covered, contact Member Services at 1-800-498-4904.)	$0 copay
Generic & preferred-brand oral diabetic medications	$15 copay
Diabetic insulin and supplies	Not eligible for copay waiver at Walgreens. Customary copays apply.
Specialty drugs Obtained via the contracted specialty pharmacy, Accredo, after the second fill at retail.	$75 copay for a 30-day supply. After specialty copays add up to $750, copays are $50 generic, $75 preferred and $125 non-preferred the remainder of the calendar year. **Effective January 1, 2017: Specialty copays change to $55 generic, $80 preferred and $130 non-preferred.*
Immunizations administered by certified pharmacists	To locate a certified pharmacist, visit https://nmpsia.com/ExpressScripts.html or contact Member Services at 1-800-498-4904
Out of pocket Maximum (specialty/non-specialty combined): $3,100/individual, $6,200/family	If you choose to take a brand name drug where a generic is available, you will still pay the difference in cost between the brand and the generic even after your out-of-pocket has been met.

EXPRESS SCRIPTS®

DEFINITIONS

Generic prescription drug. A medication that contains the same active ingredient and is manufactured according to the same strict federal regulations as its brand-name counterpart. Generic medications may differ in color, size, or shape, but the Food and Drug Administration requires that they have the same strength, purity, and quality as their brand counterparts. A generic medication can be produced once the manufacturer of the brand medication is required to allow other manufacturers the opportunity to produce it.

Brand-name drug. A medication that is available only from its original manufacturer or from another manufacturer that has a licensing agreement to produce it. These medications are marketed under recognized brand names. A brand-name drug may have a generic equivalent once the manufacturer is required to allow other manufacturers the opportunity to produce it.

Multisource brand drug. A medication that may have a Food and Drug Administration generic equivalent substitute available.

Maintenance drug. A medication prescribed for long-term use (e.g., therapy taken daily by those with high blood pressure or diabetes).

Formulary. A list of commonly prescribed medications that have been selected based on their clinical effectiveness and opportunity for savings. An independent Pharmacy and Therapeutics Committee updates this list regularly, based on continuous evaluation of medications. You can contact Express Scripts at 1-800-498-4904 to determine if the medication you are taking is on the formulary. You can also locate this information at **www.express-scripts.com**. If a medication you are taking is not on the formulary, you may want to discuss alternatives with your doctor or pharmacist. Using medications on the formulary will keep your costs and NMPSIA's costs lower.

Coverage review (prior authorization). Express Scripts must review prescriptions for certain medications with your doctor before they can be filled under your plan, since more information than appears on a prescription is needed. The review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines, and uses that are considered reasonable, safe, and effective. Your doctor can request a coverage review (prior authorization) by calling Express Scripts at 1-800-753-2851. If you need to know whether your prescription will require a coverage review (prior authorization), visit **www.express-scripts.com** or call Member Services at 1-800-498-4904.

Immunizations covered if administered by a certified pharmacist include the following: DPT, MMR, Tetanus/Diphtheria, HPV, Hepatitis A & B, Shingles, Meningococcal, Varicella (chicken pox), Influenza (Flu), Pneumonia.

Quantity management. NMPSIA sets limits on quantities of certain medications. To promote safe and effective drug therapy, certain covered medications may have quantity restrictions. These quantity restrictions are based on manufacturer or clinically approved guidelines and are subject to periodic review and change.

Request generics whenever possible. If you or your doctor selects a brand medication instead of a generic, you'll be charged the brand copay, plus the difference in cost between the brand and the generic.

Step therapy requirement. Your plan uses a coverage tool called step therapy, which requires you first to try one or more specified drugs to treat a particular condition before your plan will cover another (usually more expensive) drug that your doctor may have prescribed. Step therapy is intended to reduce costs to you and your plan by encouraging the use of medications that are less expensive but can treat your condition effectively. If your doctor believes that you should use medication that requires a review for coverage, your doctor can request such a review. Your doctor can call toll-free 1-800-753-2851, 6:00am to 7:00pm, Mountain Standard Time, Monday through Friday. To see which medications are affected by step therapy, visit **www.express-scripts.com** or call Member Services at 1-800-498-4904.

Specialty medications. Accredo, Express Scripts' specialty pharmacy, is the preferred provider of specialty medications. Specialty medications are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis. To find out more about your specialty prescription drug benefit, visit **www.express-scripts.com** or call Accredo at 1-800-501-7210.

Drug safety. Prescription drugs help fight off illness and can improve health. They can also be dangerous if the wrong person takes them, or if they're taken in the wrong amount. It's important they be taken only as directly and stored safely. Your plan partners with Express Scripts to identify unusual or excessive utilization patterns.

MEMBERS WITH DIABETES

Insulin and diabetes supplies are covered. To confirm copay or coverage of insulin or diabetes supplies, visit **www.express-scripts.com** or contact Member Services at 1-800-498-4904.

Diabetic Supplies & Test Strips: The test strips you currently use may no longer be covered under your formulary. As the preferred brand for Express Scripts*, OneTouch® may offer you savings that are not available with non-preferred brands. Talk to your doctor about OneTouch® to avoid paying full cost for your diabetes supplies.

To order a OneTouch® System at no charge: Visit **www.OneTouch.orderpoints.com** and input order code 573EXP333 or call 1-800-668-7148 and provide order code 573EXP333. Get started with your free kit and start saving today.

NOT COVERED

Drugs for cosmetic purposes only. Over-the-counter (OTC)/OTC equivalents, except *certain preventative products under the Patient Protection and Affordable Care Act.* Proton Pump Inhibitors, Intranasal Steroids and Antihistamines with over-the-counter (OTC)/OTC equivalents (*Prilosec®, Nexium®, Claritin®, Zyrtec®, Allegra®, Alavert®, Nasacort®, Flonase®*). Compound medications that contain certain ingredients which have a FDA approved commercially available alternative drug. Medical supplies and equipment (except syringes and needles used to administer insulin, and spacers for asthma inhalers). Medications prescribed by a physician or healthcare practitioner acting outside the scope of his or her license. Experimental, investigational, and unproven drugs. Replacement prescriptions filled due to loss or theft.

This is intended as a summary only. This summary does not supersede the provisions of the program documents, which in all cases govern program eligibility and benefits. This is a summary of material modifications to the New Mexico Public Schools Insurance Authority benefit program and should be read as an amendment to the program documents.

NOTICE OF CREDITABLE COVERAGE

To People Eligible for Medicare: Important Notice from NMPSIA About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with NMPSIA and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. NMPSIA has determined that the prescription drug coverage we offer through all of our Plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered Creditable Coverage.

Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep NMPSIA coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st. This may mean that you may have to wait to join a Medicare drug plan and that you may pay a higher premium (a penalty) if you join later. You may pay that higher premium (a penalty) as long as you have Medicare prescription drug coverage. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a sixty (60) day Special Enrollment Period (SEP) because you lost creditable coverage to join a Part D plan. In addition, if you lose or decide to leave employer/union sponsored coverage; you will be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period. You should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area.

If you decide to join a Medicare drug plan, your NMPSIA coverage will not be affected. You may keep this coverage in addition to Part D and the NMPSIA plan will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your NMPSIA medical and prescription drug coverage, be aware that you and your dependents will be able to re-enroll under NMPSIA as a late enrollee.

You should also know that if you drop or lose your coverage with NMPSIA and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium may go up by at least 1% of the base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may consistently be at least 19% higher than the base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For more information about this notice or your current prescription drug coverage...

Contact the NMPSIA office for further information at 1-800-548-3724. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through NMPSIA changes. You also may request a copy from NMPSIA by contacting the Benefits Department.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).

Date:	July 2016
Name of Entity/Sender:	NMPSIA
Address:	410 Old Taos Highway Santa Fe, NM 87501
Phone Number:	1-800-548-3724

UNITED CONCORDIA® DENTAL

Welcome to United Concordia!

At United Concordia, we know oral health is more than just your smile—it affects your entire body. That's why everything we do is focused on connecting you to a life of better overall health. You can count on our more than 40 years of dental experience, strong network of dentists, personal service and innovative plans to promote healthy smiles. We proudly serve the dental health needs of NMPSIA, as well as the needs of more than six million Americans worldwide.

With your United Concordia dental plan, you will experience:

- Access to quality dentists through our **Alliance** network with more than 1,500 access points in New Mexico
- Online and personal service
  - Access your benefit information when you need it, where you need it through **UnitedConcordia.com** and our mobile app—scan the code now to get started
  - Create a **My Dental Benefits** account for fast, secure access to claim details, payment information, procedure history, printable ID cards and more
  - Speak to a knowledgeable, US-based representative by calling **1-888-898-0370** who can resolve problems and give on-the-spot solutions

Why use a United Concordia network dentist?

Network dentists agree to accept our discounted fees as payment in full for covered services. Non-network dentists can charge you more. This means you'll lower your out-of-pocket expense using a network dentist. Using a network dentist maximizes your dental benefits because they:

- **Save money**—a network dentist saves you the difference between our negotiated fees and the dentist's regular charges; putting more money in your pocket
- **Save time**—a network dentist files your claims for you, saving you time and the hassle of paperwork
- **Save worry**—every network dentist is carefully screened, so you know you're getting high-quality care

You can still receive care from any licensed dentist, but your benefits may differ and your out-of-pocket costs could be higher with a non-network dentist. Find a dentist by visiting **UnitedConcordia.com** and click **Find a Dentist** on our homepage; select **Alliance** network.

Your plan includes Smile for Health®–Wellness

If you or your dependents have a chronic medical condition* and periodontitis (gum disease), you are all eligible for improved dental benefits to better manage your condition and clear up gum disease. With Smile for Health®–Wellness, you get 100% coverage for periodontal services, plus e-mail outreach to keep your mouth healthy. Here's how to sign up:

- Visit **UnitedConcordia.com**
- Sign in to **My Dental Benefits** (Or, create an account)
- Click **My Oral Health**
- Add your medical condition

Enhanced Benefits with Smile for Health®–Wellness

Service	Coverage*
Periodontal Maintenance—**one additional** to your plan's standard limit per year	100%
Scaling & Root Planing	
Periodontal Surgery—four procedures**	

* Conditions include diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis, stroke

** Four procedures related to gingival flap or osseous surgeries. Must have selected High Option to have Periodontal Surgeries covered.

UNITED CONCORDIA® DENTAL

Q. Do I have to complete a claim form for each dental visit?

A. If you receive care from a network dentist, he or she will file your claim for you. If you receive care from a non-network dentist, you may have to complete and submit your own claims. You can receive a claim form by visiting **UnitedConcordia.com**, click **Members**, then **Forms**.

Q. How will orthodontic benefits be paid if I am currently undergoing orthodontic treatment?

A. An orthodontic treatment plan must be submitted by the treating provider to determine the remaining benefit that you may be entitled.

Q. How can I know what my out-of-pocket costs will be for a procedure?

A. For services beyond routine diagnostic and preventive, most dentists will give you a pre-treatment estimate at the time they schedule your next appointment. This will give you an estimate of what the dentist expects to receive from your insurance per procedure. Or, ask the dental office to provide a list of procedures to be performed and their corresponding fees. You can then call Customer Service or go to **My Dental Benefits** on **UnitedConcordia.com** to determine how much your plan will cover for these procedures. For more exact cost information, ask your dentist for a predetermination of benefits.

Q. Does United Concordia require predetermination of benefits?

A. Predeterminations are not required, although you should consider requesting that your dentist provide a predetermination before you begin treatment for services like crowns or dentures. That way you'll know whether or not a service is covered and how much you can expect to pay out-of-pocket.

Q. Are there frequency limitations for certain services?

A. Yes. For example, you can receive a 2 routine cleaning once in a 12 month period. This is not calendar year, this is a rolling 12 month period.

1st Cleaning	
Date	Covered?
10/04/15	Yes

2nd Cleaning	
Date	Covered?
05/01/16	Yes

3rd Cleaning			
Date	Covered?	Date	Covered?
09/25/16	No	10/07/16	Yes

In addition there are frequency limitations for x-rays and other services. Please refer to your Certificate of Insurance for a complete listing of Plan Limitations and Exclusions.

Q. When should I take my child to the their first dental appointment?

A. ADA recommends the first dental visit six months after the first tooth appears, but no later than the child's first birthday.

Q. Can I receive care from a dentist that is not in United Concordia's network?

A. Yes, you can receive care from any licensed dentist. If you choose to see a non-network dentist, you will be responsible for higher coinsurance amounts, subject to lower plan maximums and billed for any charges over and above United Concordia's allowed amount for covered services.

Q. How much will I pay if go out of network?

A. Depends on the plan, type of procedure and the dentist location. The following chart shows an example of the difference in costs if you have the high plan and receive a crown:

Dental Care from IN-NETWORK DENTIST	Example Dentist Charge	Plan Allowance	Plan Pays 50%	Member Owes the Network Dentist
1 Crown	$1,200	$690	$690 minus $50 deductible = $640 $640 x .50 = $320	**$370** **($690–320 = $370)**

Dental Care from NON-NETWORK DENTIST	Example Dentist Charge	Plan Allowance	Plan Pays 35%	Member Owes the Non-Network Dentist
1 Crown	$1,200	$690	$690 minus $50 deductible = $640 $640 x .35 = $224	**$976** **($1,200–224 = $976)**

Actual cost will vary depending on geographic area and actual dentist charge. You can request a predetermination to help determine your out-of-pocket cost. A predetermination lets you know what procedures will or won't be covered prior to receiving services. It calculates the total amount you owe and what your plan will cover based on your coinsurance amounts. A predetermination is not a guarantee of payment—it is an estimate of what you can expect to owe.

EEM-0143 0316

UNITED CONCORDIA® DENTAL

HIGH OPTION

Concordia Preferred Comprehensive Plan

Benefit Category	Alliance Network		Non-Network	
	Plan Pays[1]	You Pay[1]	Plan Pays[4]	You Pay
Diagnostic & Preventive Services ■ Routine Oral Exams (twice every 12 months) ■ Routine Cleanings (twice every 12 months) ■ Periodontal Cleanings (twice every 12 months) ■ X-rays—complete mouth (once every 5 years); bitewings (twice every 12 months through age 13, once every 12 months thereafter) ■ Sealants (through age 15): permanent first and second molars only ■ Emergency Treatment for Relief of Pain ■ Fluoride Treatment (twice every 12 months through age 19)	100%	0% (No Deductible)	100% (of Allowed Amount)	0% (of Allowed Amount) + Any charges in excess of the allowed amount (No Deductible)
Basic Services ■ Basic Restorative (amalgam and posterior composites) ■ Simple Extractions ■ Endodontics ■ Repair of Denture and Bridgework ■ General Anesthesia & IV Sedation (covered only in conjunction with dental surgery) ■ Complex Oral Surgery ■ Surgical Periodontics ■ Nonsurgical Periodontics	80%	20% (Deductible Applies)	55% (of Allowed Amount)	45% (of Allowed Amount) + Any charges in excess of the allowed amount (Deductible Applies)
Major Services ■ Removable Partial or Complete Dentures and Fixed Bridges (to replace teeth lost while insured under this contract) ■ Inlays, Onlays & Crowns (when teeth cannot be restored to normal form and function with amalgam, composite resin or plastic fillings) ■ Implant Coverage	50%	50% (Deductible Applies)	35% (of Allowed Amount)	65% (of Allowed Amount) + Any charges in excess of the allowed amount (Deductible Applies)
Orthodontic Services ■ Diagnostic, Active, Retention Treatment Adult and Child	50%	50% (No Deductible)	50% (of Allowed Amount)	50% (of Allowed Amount) + any charges in excess of the allowed amount (No Deductible)
Included Plan Features ■ Pregnancy Benefit	■ Covers 1 additional cleaning during pregnancy ■ Covers 1 additional periodontal maintenance			
■ Smile for Health®–Wellness[2] (Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke)	■ Covers 1 additional periodontal maintenance per year and all are covered at 100% ■ Scaling and root planing are covered at 100% ■ 4 periodontal surgery procedures are covered at 100%			
Calendar Year Deductible (per person/per family)	$50/$150		$50/$150	
Calendar Year Maximum (per person) [3]	$1,500		$1,000	
Lifetime Orthodontic Maximum (per person)	$1,500		$500	

1. Network providers agree to accept United Concordia's maximum allowable charge as payment-in-full.
2. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through My Dental Benefits on UnitedConcordia.com.
3. Network and non-network maximums cannot be combined.
4. Non-network reimbursed at the 80th percentile.

This Benefit Summary highlights some of the benefits available under your plan. A complete description regarding the terms of coverage and exclusions and limitations will be provided in your summary plan description, available online at www.nmpsia.state.nm.us.

New Mexico Public Schools Insurance Authority

UNITED CONCORDIA® DENTAL

LOW OPTION

Concordia Preferred Basic Plan

Benefit Category	Alliance Network		Non-Network	
	Plan Pays[1]	You Pay[1]	Plan Pays[4]	You Pay
Diagnostic & Preventive Services ■ Routine Oral Exams (twice every 12 months) ■ Routine Cleanings (twice every 12 months) ■ Periodontal Cleanings (twice every 12 months) ■ X-rays—complete mouth (once every 5 years); bitewings (twice every 12 months through age 13, once every 12 months thereafter) ■ Sealants (through age 15), permanent first and second molars only ■ Emergency Treatment for Relief of Pain ■ Fluoride Treatment (twice every 12 months through age 19)	100%	0% (No Deductible)	25% (of Allowed Amount)	75% (of Allowed Amount) + Any charges in excess of the allowed amount (No Deductible)
Basic Services ■ Basic Restorative (amalgam and posterior composites) ■ Simple Extractions ■ Endodontics (root canal therapy only) ■ Repair of Denture and Bridgework ■ Nonsurgical Periodontics	80%	20% (Deductible Applies)	25% (of Allowed Amount)	75% (of Allowed Amount) + Any charges in excess of the allowed amount (Deductible Applies)
Major Services ■ Complex Oral Surgery ■ Surgical Periodontics (including endodontic surgery) ■ Removable Partial or Complete Dentures and Fixed Bridges ■ Inlays, Onlays & Crowns (when teeth cannot be restored to normal form and function with amalgam, composite resin or plastic fillings)	Not Covered			
Orthodontic Services ■ Diagnostic, Active, Retention Treatment	Not Covered			
Included Plan Features ■ Pregnancy Benefit	■ Covers 1 additional cleaning during pregnancy ■ Covers 1 additional periodontal maintenance			
■ Smile for Health®–Wellness[2] (Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke)	■ Covers 1 additional periodontal maintenance per year and all are covered at 100% ■ Scaling and root planing are covered at 100%			
Calendar Year Deductible (per person/per family)	$50/$150			
Calendar Year Maximum (per person)[3]	$1,500			
Lifetime Orthodontic Maximum (per person)	Not Covered			

1. Network providers agree to accept United Concordia's maximum allowable charge as payment-in-full.
2. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through My Dental Benefits on UnitedConcordia.com.
3. Network and non-network maximums cannot be combined.
4. Non-network reimbursed at the 80th percentile.

This Benefit Summary highlights some of the benefits available under your plan.
A complete description regarding the terms of coverage and exclusions and limitations will be provided in your summary plan description, available online at www.nmpsia.state.nm.us.

DAVIS VISION
EYECARE REFRAMED℠

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

Premier Vision Plan

New Mexico Public Schools Insurance Authority is pleased to provide this information about your vision care plan, administered by Davis Vision, Inc., a leading national administrator of vision care programs. Healthy eyes and clear vision are an important part of your overall health and quality of life. With the rising cost of eyewear you can't afford not to be covered through a managed vision care plan. Your vision plan helps you care for your eyes while saving you money by offering:

Paid-in-full eye examinations, eyeglasses and contacts!

Frame Collection: Your plan includes a selection of designer, name brand frames that are completely covered in full.[1]

Contact Lens Collection: Select from the most popular contact lenses on the market today with Davis Vision's Contact Lens Collection.[1]

One-year eyeglass breakage warranty included on plan eyewear at no additional cost!

How to locate a Network Provider...

Just log on to the Open Enrollment section of our Member site at davisvision.com and enter Client Code 7129 to locate a provider near you including:

Visionworks

Eligibility for vision care benefits is determined by the same rules that apply to your other health care benefits. A description of coverage is listed to the right. Keep in mind that this information is a summary only. Please Refer to the plan's official Summary Plan Description for full details, including all limitations and exclusions. Once enrolled just log on to our Member site at www.davisvision.com or call us at 1.800.999.5431 for more information.

IN-NETWORK BENEFITS	
Eye Examination	Every 12 months, **Covered in full** after $10 copayment
Eyeglasses	
Spectacle Lenses	Every 12 months, **Covered in full** For standard single-vision, lined bifocal, or trifocal lenses after $15 copayment
Frames	Every 24 months, **Covered in full** Any Fashion, Designer or Premier frame from Davis Vision's Collection[1] (value up to $190) OR $40 wholesale allowance toward any other frame from provider OR $130 retail allowance to go toward any frame from a Visionworks family of store locations.[5]
Contact Lenses (in lieu of eyeglasses)	
Contact Lens Evaluation, Fitting & Follow Up Care	Every 12 months, Collection Contacts: **Covered in full** OR Non Collection Contacts: 15% discount[3]
Contact Lenses	Every 12 months, **Covered in full** Any contact lenses from Davis Vision's Contact Lens Collection[1] OR $110 retail allowance toward provider supplied contact lenses, plus 15% off balance[3] OR Visually required contacts covered in full with prior approval

ADDITIONAL DISCOUNTED LENS OPTIONS & COATINGS		
MOST POPULAR OPTIONS Savings based on in-network usage and average retail values.	Without Davis Vision	With Davis Vision
Scratch-Resistant Coating	$45	$0
Polycarbonate Lenses	$64	$0[2]-$30
Standard Anti-Reflective (AR) Coating	$62	$35
Standard Progressives (no-line bifocal)	$154	$50
Plastic Photosensitive (Transitions®[4])	$123	$65

Lower costs and more benefits! *See the savings!*

Service	Without Davis Vision	With Davis Vision
Eye Examination	$100	$10
Lenses		
Bifocals	$80	$15
Scratch-Resistant Coating	$45	$0
Transitions®[4]	$123	$65
Frame	$100	$0
Total	$448	$90

Savings up to: ***$358***

[1] The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.
[2] For dependent children, monocular patients and patients with prescriptions of 6.00 diopters or greater.
[3] Additional discounts not applicable at Walmart or Sam's Club locations.
[4] Transitions® is a registered trademark of Transitions Optical Inc.
[5] Enhanced frame allowance available at all Visionworks Locations nationwide.

Davis Vision has made every effort to correctly summarize your vision plan features. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract or insurance policy will prevail.

OE00450 3/10/16

Davis Vision plans offer...

Value for our Members

A comprehensive benefit ensuring low out-of-pocket cost to members and their families. Our goal is 100% member satisfaction.

Convenient Network Locations

A national network of credentialed preferred providers throughout the 50 states.

Freedom of Choice

Access to care through either our network of independent, private practice doctors (optometrists and ophthalmologists) or select retail partners.

Value-Added Features:

- Mail Order Contact Lenses Replacement contacts (after initial benefit) through DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.
- Laser Vision Correction discounts of up to 25% off the provider's Usual & Customary fees, or 5% off advertised specials, whichever is lower.

Contact Info

For more details about the plan prior to enrolling, just log on to the Open Enrollment section of our Member site at davisvision.com or call 1.877.923.2847 and enter Client Code 7129.

ADDITIONAL LENS OPTIONS	WITHOUT DAVIS VISION	WITH DAVIS VISION
All Ranges of Prescriptions and Sizes	**$90**	**$0**
Plastic Lenses	**$33**	**$0**
Oversized Lenses	**$20**	**$0**
Tinting of Plastic Lenses	**$20**	**$0**
Scratch-Resistant Coating	**$45**	**$0**
Polycarbonate Lenses	$64	$0[1/] or $30
Ultraviolet Coating	$28	$12
Standard Anti-Reflective (AR) Coating	$62	$35
Premium AR Coating	$80	$48
Ultra AR Coating	$113	$60
Intermediate-Vision Lenses	$150	$30
Standard Progressive Addition Lenses	$154	$50
Select Progressive Addition Lenses	$248	$70
Premium Progressive Addition Lenses	$248	$90
Ultra Progressive Addition Lenses	$462	$140
High-Index Lenses	$120	$55
Plastic Photosensitive Lenses	$123	$65
Scratch Protection Plan (Single vision | Multifocal lenses)		$20 | $40

[1/] Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions 6.00 diopters or greater.

Out-of-Network Benefits

You may receive services from an out-of-network provider, although you will receive the greatest value and maximize your benefit dollars if you select a provider who participates in the network. If you choose an out-of-network provider, you must pay the provider directly for all charges and then submit a claim for reimbursement to:

Vision Care Processing Unit
P.O. Box 1525
Latham, NY 12110

OUT-OF-NETWORK REIMBURSEMENT SCHEDULE
Eye Examination up to $35 | Frame up to $35 Spectacle Lenses (per pair) up to: Single Vision $25, Bifocal $40, Trifocal $55, Lenticular $80 Elective Contacts up to $110, Visually Required Contacts up to $210

MEDICAL, DENTAL, VISION MONTHLY DEDUCTIONS

If you earn $25,000 or more, monthly payroll deductions are:			
	Single	Two Party	Family
Blue Cross Blue Shield – High Option	$252.32	$479.86	$640.92
Blue Cross Blue Shield – Low Option	$209.70	$398.80	$532.68
Presbyterian – High Option	$204.06	$428.46	$571.34
Presbyterian – Low Option	$169.60	$356.10	$474.82
Dental – High Option	$10.90	$20.74	$32.60
Dental – Low Option	$5.46	$10.38	$16.30
Vision	$2.50	$4.18	$5.66

If you earn $20,000 but less than $25,000, monthly payroll deductions are:			
	Single	Two Party	Family
Blue Cross Blue Shield – High Option	$220.78	$419.88	$560.80
Blue Cross Blue Shield – Low Option	$183.48	$348.96	$466.10
Presbyterian – High Option	$178.54	$374.90	$499.92
Presbyterian – Low Option	$148.40	$311.58	$415.46
Dental – High Option	$9.54	$18.16	$28.52
Dental – Low Option	$4.78	$9.08	$14.26
Vision	$2.20	$3.68	$4.94

If you earn $15,000 but less than $20,000, monthly payroll deductions are:			
	Single	Two Party	Family
Blue Cross Blue Shield – High Option	$189.24	$359.90	$480.70
Blue Cross Blue Shield -- Low Option	$157.26	$299.10	$399.52
Presbyterian – High Option	$153.04	$321.34	$428.50
Presbyterian – Low Option	$127.20	$267.08	$356.12
Dental – High Option	$8.18	$15.56	$24.44
Dental – Low Option	$4.10	$7.78	$12.22
Vision	$1.88	$3.14	$4.24

If you earn less than $15,000, monthly payroll deductions are:			
	Single	Two Party	Family
Blue Cross Blue Shield – High Option	$157.70	$299.92	$400.58
Blue Cross Blue Shield – Low Option	$131.06	$249.24	$332.92
Presbyterian – High Option	$127.52	$267.78	$357.08
Presbyterian – Low Option	$106.00	$222.56	$296.76
Dental – High Option	$6.82	$12.96	$20.38
Dental – Low Option	$3.42	$6.50	$10.18
Vision	$1.58	$2.64	$3.54

FOR ADDITIONAL LIFE INSURANCE AND LONG TERM DISABILITY DEDUCTIONS, PLEASE SEE NEXT PAGE.

The contribution rates are effective **October 1, 2016** and represent the maximum employee contribution allowed by law. They are subject to change. Payroll deductions are made in advance of coverage (For example, September deductions pay for October coverage). Your deductions above represent about 1/3 of the total cost; your employer pays the rest. Your employer may have a customized payroll deduction table, so please verify your actual premiums with your Benefits/Human Resource Office.

MONTHLY DEDUCTION WORKSHEET

"Calculate LTD and ADL Monthly Premiums" at nmpsia.com

THE STANDARD ADDITIONAL (VOLUNTARY) LIFE *(pages 18-19)*

Age of Adult	Under 30	30-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +	Child(ren)
Rate per $1,000	$.04	$.06	$.08	$.12	$.22	$.34	$.52	$.78	$1.02	$.24/mo.

EMPLOYEE PAYS 100% OF THE PREMIUM.

To calculate your Additional Life monthly payroll deduction, follow these steps:

		Example: Employee Age 46 earning $34,666 choosing 3x for Employee Life Insurance and enrolling Spouse Age 36 and Children
Enter Annual Contracted Salary, rounded to next higher $1,000		*$35,000*
Multiply by your selection (1x, 2x, or 3x) (Maximum amount $500,000 without medical underwriting; $600,000 if approved by medical underwriting)		*3 x $35,000 = $105,000*
Divide by 1,000 (for # of units of $1,000)		*$105,000 / $1,000 = 105*
Multiply by the rate for Employee's age group to get the Employee Life Insurance deduction		*Rate for ages 45-49 is $.12* *105 x $.12 = $12.60*
If insuring Spouse, enter the lesser of: (a) 50% of your Additional Life Insurance or (b) 1x your Annual Contracted Salary, rounded to the next higher $1,000		*Spouse amount limited to $35,000 in this example because spouse amount may not exceed 1x Employee's Salary rounded to the next higher $1,000*
Divide by 1,000 (for # of units of $1,000)		*$35,000 / 1,000 = 35*
Multiply by the rate for Spouse's age group to get the deduction for Spouse Life		*Rate for ages 30-39 is $.06* *35 x $.06 = $2.10*
If insuring Child(ren) for the Children's Additional Life Coverage of $5,000, add $.24		*$.24*
Add amounts in shaded rows for your total deduction for Additional Life		*$12.60 for $105,000 on Employee* *$ 2.10 for $35,000 on Spouse* *$ .24 for $5,000 on Children* *$14.94 per month*

THE STANDARD LONG TERM DISABILITY PLAN *(pages 21-22)*

Benefit Waiting Period *(as selected by your employer)*	Monthly Premium
30 Day Wait	$.58 per $100 payroll
60 Day Wait	$.34 per $100 payroll
90 Day Wait	$.28 per $100 payroll

EMPLOYER MATCHES PREMIUM.

To calculate your LTD monthly payroll deduction, follow these steps:

		Example: $40,000 Salary, 30 Day Benefit Waiting Period
Enter Contracted Annual Salary but not more than $90,000		*$40,000*
Divide by Salary by 1200		*$40,000 / 1200 = $33.34*
Multiply by plan rate from table. This is the total monthly cost, which is shared between you and your employer.		*$33.34 x $.58 = $19.34*
Your share is: 40% if you earn $25,000 or more 35% if you earn between $20,000 and $25,000 30% if you earn between $15,000 and $20,000 25% if you earn less than $15,000		*40% of $19.34 = $7.74* *Sample monthly deduction at $40,000 Salary*

NOTES

New Mexico Public Schools Insurance Authority

NMPSIA CUSTOMER SERVICE TELEPHONE NUMBERS & WEBSITES

ELIGIBILITY/ENROLLMENT PREMIUM BILLING/COBRA	TOLL FREE	WEBSITE
Erisa Administrative Services, Inc.	1-800-233-3164	nmpsiaonline.nmpsia.com (click on "Contact Us")
View your enrollment information by logging in to https://nmpsiaonline.nmpsia.com		

MEDICAL	TOLL FREE	WEBSITE
BlueCross and BlueShield of New Mexico	1-888-966-7742	bcbsnm.com
Video Visits: mdlive.com/NMPSIA (or visit bcbsnm.com; log in as a member to locate the link)		
Presbyterian	1-888-275-7737	phs.org
Video Visits: visit phs.org and click on "Login to MyPres" to locate link		

PRESCRIPTION DRUGS		
Express Scripts	1-800-498-4904	express-scripts.com

DENTAL		
United Concordia	1-888-898-0370	unitedconcordia.com

VISION		
Davis Vision	1-800-999-5431	davisvision.com

LONG-TERM DISABILITY CLAIMS		
The Standard	1-888-609-9763	standard.com

LIFE CLAIMS		
The Standard	1-888-609-9763	standard.com

NMPSIA ADMINISTRATIVE OFFICE

Customer Service for Administrative Matters/Claim Issues/Appeals
410 Old Taos Highway . Santa Fe, NM 87501
1-800-548-3724 . 505-988-2736 . 505-983-8670 fax . **nmpsia.com**

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