

 **This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.mynmhc.org or by calling (855) 7MY-NMHC.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	\$3,000 individual/\$6,000 family doesn't apply to preventive care or services where a copay is listed.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . If a service lists a copay amount (\$ per visit, per test, per prescription, per surgery, per trip, per admit) the deductible does not apply to that service.
Are there other <u>deductibles</u> for specific services?	No. There are no other specific deductibles.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For participating providers \$6,850 individual/\$13,700 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u>?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u>?	Yes. See www.mynmhc.org or call (855) 7MY-NMHC for a list of participating providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u>?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual, Individual + Spouse, Family | **Plan Type:** HMO



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	50% after deductible	Not Covered	—————none—————
	Specialist visit	50% after deductible	Not Covered	—————none—————
	Other practitioner office visit	50% after deductible for chiropractic and acupuncture	Not Covered	Coverage is limited to a \$1,500 annual maximum for each type of provider. \$1500 limit does not apply to services for rehabilitation and habilitation.
	Preventive care/screening/immunization	No charge	Not Covered	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	50% after deductible	Not Covered	—————none—————
	Imaging (CT/PET scans, MRIs)	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
If you need drugs to treat your illness or condition	Generic drugs	50% after deductible for retail and mail order prescriptions	Not Covered	Covers up to a 30-day retail supply; 90-day mail order supply
	More information about <u>prescription</u>	Preferred brand drugs	50% after deductible for retail and mail order prescriptions	Not Covered

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual, Individual + Spouse, Family | **Plan Type:** HMO

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<u>drug coverage</u> is available at www.mynmhc.org .	Non-preferred brand drugs	50% after deductible for retail and mail order prescriptions	Not Covered	Covers up to a 30-day retail supply; 90-day mail order supply
	Specialty drugs	50% after deductible	Not Covered	Covers up to a 30-day supply, retail. Failure to obtain Prior Approval may result in a denial of coverage.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Physician/surgeon fees	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
If you need immediate medical attention	Emergency room services	50% after deductible	50% after deductible	—————none—————
	Emergency medical transportation	50% after deductible	50% after deductible	—————none—————
	Urgent care	50% after deductible	50% after deductible	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Physician/surgeon fee	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No charge for the first 3 visits, then 50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Mental/Behavioral health inpatient services	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Substance use disorder outpatient services	No charge for the first 3 visits, then 50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual, Individual + Spouse, Family | **Plan Type:** HMO

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
	Substance use disorder inpatient services	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
If you are pregnant	Prenatal and postnatal care	50% after deductible	Not Covered	—————none—————
	Delivery and all inpatient services	50% after deductible	Not Covered	—————none—————
If you need help recovering or have other special health needs	Home health care	50% after deductible	Not Covered	Coverage is limited to 100 visits per plan year.
	Rehabilitation services	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Habilitation services	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Skilled nursing care	50% after deductible	Not Covered	Coverage is limited to 60 days/visits per plan year.
	Durable medical equipment	50% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Hospice service	No Charge	Not Covered	Coverage is limited to \$10,000 per member, per lifetime.
If your child needs dental or eye care	Eye exam	No Charge	50% coinsurance	Coverage is limited to one exam per calendar year.
	Glasses	No Charge	50% coinsurance	Coverage is limited to one pair of lenses and frames per calendar year.
	Dental check-up	Not Covered	Not Covered	Pediatric dental coverage can be purchased separately as a stand-alone policy.

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- | | | |
|----------------------------|---|------------------------|
| • Cosmetic surgery | • Dental Care (Adult and Child) | • Hearing aids (Adult) |
| • Long Term Care | • Non-emergency care when traveling outside the U.S | • Private-duty nursing |
| • Routine Eye Care (Adult) | | |

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- | | | |
|-------------------------|--------------------------------------|------------------------|
| • Acupuncture | • Bariatric surgery | • Chiropractic care |
| • Infertility Treatment | • Routine Foot Care (diabetics only) | • Weight Loss Programs |

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-855-7MY-NMHC. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Complaint and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **complaint**, sometimes called a **grievance**. For questions about your rights, this notice, or assistance, you can contact New Mexico Health Connections at (855) 7MY-NMHC. In addition to speaking to one of our Customer Care Representatives by phone, you can also express your Concerns by walk-in interview or arranged appointment at the address below.

New Mexico Health Connections
2440 Louisiana Blvd. NE, Suite 601
Albuquerque, NM 87110

You may also contact the OSI by mail to the Office of the Superintendent of Insurance, P.O. Box 1689, Santa Fe, New Mexico 87504-1689; or Email to mhcb.grievance@state.nm.us. You may fax to the OSI, ATTN: Superintendent at (505) 827-4734; or Complete an on-line Complaint Form available at <http://www.osi.state.nm.us>.

Does This Coverage Provide Minimal Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does This Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits to a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-769-6642.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-855-769-6642.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers: \$7,540**
- **Plan pays \$2,510**
- **Patient pays \$5,030**

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$3,000
Copays	\$0
Coinsurance	\$1,880
Limits or exclusions	\$150
Total	\$5,030

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers: \$5,400**
- **Plan pays \$1,250**
- **Patient pays \$4,150**

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$3,000
Copays	\$0
Coinsurance	\$1070
Limits or exclusions	\$80
Total	\$4,150

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.