

2017 New Mexico Health Connections Large Group Plans (51+)

This benefit grid contains plan highlights only, and is subject to change. Specific terms of coverage are listed in the Summary of Benefits and Coverage and the Evidence of Coverage Handbook, including plan Limitations and Exclusions.

	CHOICE CONNECT PPO										CARE CONNECT HMO						HEALTHY CONNECT HMO				
	Choice Connect \$500 PPO		Choice Connect \$1,000 PPO		Choice Connect \$2,000 PPO		Choice Connect \$2,500 PPO		Choice Connect HDHP ⁷		Care Connect \$0	Care Connect \$500	Care Connect \$1,000	Care Connect \$1,500	Care Connect \$2,500	Care Connect HDHP ⁷	Healthy Connect \$500	Healthy Connect \$750	Healthy Connect \$1,000	Healthy Connect \$1,500	Healthy Connect \$2,500
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Annual In-Network Deductible ¹	\$500	\$1,000	\$1,000	\$2,000	\$2,000	\$4,000	\$2,500	\$5,000	\$4,000	\$8,000	\$0	\$500	\$1,000	\$1,500	\$2,500	\$5,000	\$500	\$750	\$1,000	\$1,500	\$2,500
Coinsurance after Deductible	0%	50%	20%	50%	20%	50%	20%	50%	0%	50%	0%	10%	20%	20%	20%	0%	30%	30%	30%	30%	30%
Annual Out-of-Pocket Max. ²	\$2,500	\$5,000	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$4,000	\$8,000	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$5,000	\$5,000	\$6,000	\$6,000	\$6,850	\$6,850
Preventive Care Services ³	No charge	50% after deduct.	No charge	50% after deduct.	No charge	50% after deduct.	No charge	50% after deduct.	No charge	50% after deduct.	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Primary Care	\$15/visit	50% after deduct.	\$20/visit	50% after deduct.	\$25/visit	50% after deduct.	\$25/visit	50% after deduct.	No charge after deduct.	50% after deduct.	\$10/visit	\$15/visit	\$20/visit	\$20/visit	\$25/visit	No charge after deductible	\$20/visit	\$20/visit	\$20/visit	\$20/visit	\$20/visit
Specialist Care	\$30/visit	50% after deduct.	\$40/visit	50% after deduct.	\$50/visit	50% after deduct.	\$50/visit	50% after deduct.	No charge after deduct.	50% after deduct.	\$20/visit	\$30/visit	\$40/visit	\$50/visit	\$50/visit	No charge after deductible	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit
Outpatient Behavioral Health Visits	No charge	50% after deduct.	No charge	50% after deduct.	No charge	50% after deduct.	No charge	50% after deduct.	No charge after deduct.	50% after deduct.	No charge	No charge	No Charge	No charge	No charge	No charge after deductible	No charge	No charge	No charge	No charge	No charge
Urgent Care	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit	No charge after deduct.	No charge after deduct.	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit	No charge after deductible	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit
Emergency Room Services	\$250/visit	\$250/visit	\$250/visit	\$250/visit	\$250/visit	\$250/visit	\$250/visit	\$250/visit	No charge after deduct.	No charge after deduct.	\$250/visit	\$250/visit	\$250/visit	\$250/visit	\$250/visit	No charge after deductible	\$250/visit	\$250/visit	\$250/visit	\$300/visit	\$300/visit
MRI/CT/PET	\$250/test	50% after deduct.	\$250/test	50% after deduct.	\$250/test	50% after deduct.	\$250/test	50% after deduct.	No charge after deduct.	50% after deduct.	\$250/test	\$250/test	\$250/test	\$250/test	\$250/test	No charge after deductible	\$300/visit	\$300/visit	\$300/visit	\$350/visit	\$350/visit
PT/OT/ST ⁴	\$15/visit	50% after deduct.	\$20/visit	50% after deduct.	\$25/visit	50% after deduct.	\$25/visit	50% after deduct.	No charge after deduct.	50% after deduct.	\$10/visit	\$15/visit	\$20/visit	\$20/visit	\$25/visit	No charge after deductible	\$20/visit	\$20/visit	\$20/visit	\$20/visit	\$20/visit
Outpatient Hospital	\$500/admission	50% after deduct.	20% after deduct.	50% after deduct.	20% after deduct.	50% after deduct.	20% after deduct.	50% after deduct.	No charge after deduct.	50% after deduct.	\$250/admission	\$500/admission	20% after deductible	20% after deductible	20% after deductible	No charge after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible

	CHOICE CONNECT PPO										CARE CONNECT HMO						HEALTHY CONNECT HMO				
	Choice Connect \$500 PPO		Choice Connect \$1,000 PPO		Choice Connect \$2,000 PPO		Choice Connect \$2,500 PPO		Choice Connect HDHP ⁷		Care Connect \$0	Care Connect \$500	Care Connect \$1,000	Care Connect \$1,500	Care Connect \$2,500	Care Connect HDHP ⁷	Healthy Connect \$500	Healthy Connect \$750	Healthy Connect \$1,000	Healthy Connect \$1,500	Healthy Connect \$2,500
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
									deduct.												
Inpatient Hospital	\$1,000/admission	50% after deduct.	20% after deduct.	50% after deduct.	20% after deduct.	50% after deduct.	20% after deduct.	50% after deduct.	No charge after deduct.	50% after deduct.	\$500/admission	\$1,000/admission	20% after deductible	20% after deductible	20% after deductible	No charge after deductible	\$1,500/admission	\$1,500/admission	30% after deductible	30% after deductible	30% after deductible
Lab & X-Ray Services ⁵	No charge	50% after deduct.	No charge	50% after deduct.	No charge	50% after deduct.	No charge	50% after deduct.	No charge after deduct.	50% after deduct.	No charge	No charge	No charge	No charge	No charge	No charge after deductible	No charge	No charge	No charge	No charge	No charge
Generic Drugs ⁶	\$5/Rx	50% after deduct.	\$10/Rx	50% after deduct.	\$10/Rx	50% after deduct.	\$10/Rx	50% after deduct.	No charge after deduct.	50% after deduct.	\$5/Rx	\$5/Rx	\$10/Rx	\$10/Rx	\$10/Rx	No charge after deduct. for retail and mail-order prescriptions	\$15/Rx	\$15/Rx	\$20/Rx	\$20/Rx	\$20/Rx
Brand-Name Drugs	\$15/Rx	50% after deduct.	\$30/Rx	50% after deduct.	\$30/Rx	50% after deduct.	\$30/Rx	50% after deduct.	No charge after deduct.	50% after deduct.	\$15/Rx	\$15/Rx	\$30/Rx	\$30/Rx	\$30/Rx	No charge after deduct. for retail and mail-order prescriptions	\$45/Rx	\$45/Rx	\$45/Rx	\$45/Rx	\$45/Rx
Non-Preferred Brand Drugs	\$30/Rx	50% after deduct.	\$60/Rx	50% after deduct.	\$60/Rx	50% after deduct.	\$60/Rx	50% after deduct.	No charge after deduct.	50% after deduct.	\$30/Rx	\$30/Rx	\$60/Rx	\$60/Rx	\$60/Rx	No charge after deduct. for retail and mail-order prescriptions	\$75/Rx	\$75/Rx	\$75/Rx	\$75/Rx	\$75/Rx
Specialty Drugs	\$200/Rx	50% after deduct.	\$250/Rx	50% after deduct.	\$250/Rx	50% after deduct.	\$300/Rx	50% after deduct.	No charge after deduct.	50% after deduct.	\$200/Rx	\$200/Rx	\$250/Rx	\$250/Rx	\$300/Rx	No charge after deduct. for retail	\$250/Rx	\$250/Rx	\$300/Rx	\$300/Rx	\$400/Rx

1. Family deductible is 2 times the Individual deductible.

2. Family Annual Out-of-Pocket Maximum is 2 times the Individual Annual Out-of-Pocket Maximum. Annual Out-of-Pocket Maximum includes the deductible, copayments, coinsurance, and prescription drug costs.

3. Cost share may apply for services received during visits that are not related to Preventive Care.

4. PT/OT/ST are therapy services. PT= Physical Therapy, OT= Occupational Therapy, ST= Speech Therapy.

5. Cost share may apply for other services received during the visit, such as Primary Care, Specialist, or Emergency Room copays.

6. NMHC offers medications at a \$0 copay for many chronic conditions on most plans (excluded Individual Plans are; Care Connect HDHP Bronze, Care Connect HDHP Silver and Care Connect Catastrophic). The \$0 copay applies to generic medications received from a participating pharmacy for the following chronic disorder, coronary artery disease, congestive heart failure, hypercholesterolemia, including oral chemotherapy medications. Please refer to the NMHC Formulary Reference Guide at www.mynmhc.org/Formulary.aspx for a complete listing of \$0 copay medications for NMHC members.

7. If two or more members are covered on an HDHP contract, they must singularly or collectively meet the family deductible before any benefits are paid at 100%.