


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

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

 **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 <http://www.mynmhc.org/shop-plans-on-exchange.aspx> or by calling (855) 7MY-NMHC.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	\$1,750 individual/\$3,500 family Doesn't apply to preventive care or services where a copay is listed.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st).
<b>Are there other <u>deductibles</u> for specific services?</b>	No. There are no other specific deductibles.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes. For participating providers \$7,150 individual/\$14,300 family	The <b>out-of-pocket limit</b> 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	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.
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. See <a href="http://www.mynmhc.org">www.mynmhc.org</a> or call (855) 7MY-NMHC for a list of participating providers.	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	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 <b>excluded services</b> .

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- **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 a Native American Provider	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	No Charge	\$10 copay/visit	Not Covered	—none—
	Specialist visit	No Charge	\$20 copay/visit	Not Covered	
	Other practitioner office visit	No Charge	\$20 copay/visit for chiropractic and acupuncture	Not Covered	Coverage is limited to 20 visit/calendar year for each type of provider unless for rehabilitative or habilitative purposes.
	Preventive care/screening/immunization	No Charge	No charge	Not Covered	—none—
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No Charge	No charge	Not Covered	—none—
	Imaging (CT/PET scans, MRIs)	No Charge	\$250 copay/test	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription</u>	Generic drugs	No Charge	\$5 retail; \$15 mail order/prescription	Not Covered	Covers up to a 30-day retail supply; 90- day mail order supply
	Preferred brand drugs	No Charge	\$25 retail; \$75 mail order/prescription	Not Covered	
	Non-preferred brand drugs	No Charge	\$125 retail; \$375 mail order/prescription	Not Covered	

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<u>drug coverage</u> is available at <a href="http://www.mynmhc.org">www.mynmhc.org</a> .	Specialty drugs	No Charge	\$500 /prescription, retail	Not Covered	Covers up to a 30-day supply, retail. Failure to obtain Prior Approval may result in a denial of coverage.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	10% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Physician/surgeon fees	No Charge	10% after deductible	Not Covered	
<b>If you need immediate medical attention</b>	Emergency room services	No Charge	\$250 copay/visit	\$250 copay/visit	Copay waived if admitted to hospital
	Emergency medical transportation	No Charge	\$100 copay/trip	\$100 copay/trip	—none—
	Urgent care	No Charge	\$50 copay/visit	\$50 copay/visit	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	10% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Physician/surgeon fee	No Charge	10% after deductible	Not Covered	
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No Charge	No Charge	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Mental/Behavioral health inpatient services	No Charge	10% after deductible	Not Covered	
	Substance use disorder outpatient services	No Charge	No Charge	Not Covered	
	Substance use disorder inpatient services	No Charge	10% after deductible	Not Covered	
<b>If you are pregnant</b>	Prenatal and postnatal care	No Charge	\$20 copay/visit	Not Covered	Up to a maximum of \$300 copay/pregnancy.
	Delivery and all inpatient services	No Charge	10% after deductible	Not Covered	Home birth not covered.
<b>If you need help recovering or have other special health needs</b>	Home health care	No Charge	10% after deductible	Not Covered	Coverage is limited to 100 visits per plan year.
	Rehabilitation services	No Charge	\$10 copay/visit	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Habilitation services	No Charge	\$10 copay/visit	Not Covered	

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	Skilled nursing care	No Charge	10% after deductible	Not Covered	Coverage is limited to 60 days/visits per plan year.
	Durable medical equipment	No Charge	10% after deductible	Not Covered	Failure to obtain Prior Approval may result in a denial of coverage.
	Hospice service	No Charge	10% after deductible	Not Covered	
<b>If your child needs dental or eye care</b>	Eye exam	No Charge	No Charge	50% of billed charges	Coverage is limited to one exam per calendar year.
	Glasses	No Charge	No Charge	50% of billed charges	Coverage is limited to one pair of lenses and frames per calendar year.
	Dental check-up	Not Covered	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.)

- Abortion, except where a pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed
- Hearing Aids (Adult)
- Weight Loss Programs (Unless for Medically necessary treatment for morbid obesity)
- Cosmetic Surgery
- Long Term Care
- Routine Eye Care (Adult)
- Dental Care (Adult and Child)
- Private-Duty Nursing

### 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 (Max 20 visits/year)
- Routine Foot Care (Diabetics Only)
- Bariatric Surgery
- Chiropractic Care (Max 20 visits/year)

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your premium. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at (855) 7MY-NMHC. You may also contact the Office of the Superintendent of Insurance (OSI) at (855) 4ASK-OSI; by fax at (505) 827-4734; or Completed on-line with an OSI Complaint Form available at <http://www.osi.state.nm.us>.

## 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

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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 submit your Concerns in writing to the above noted address. 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](mailto: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:

**English** If you, or someone you're helping, has questions about Be Well NM, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-855-769-6642.

**Spanish** Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Be Well NM, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-769-6642.

**Navajo** Dii kwe'é atah níníngíí Be Well NM haada yit' éego bína'idííkidgo éí doodago háida bíká anilyeedígíí t'áadoo le'é yína'idííkidgo beehaz'áanii hóló díí t'áá hazaadk'ehjí háká a'doowotgo bee haz' a doo baah ílínígóó. Ata' halne'ígíí koji' bich'i'í hodíílnih 1-855-769-6642

**Vietnamese** Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Be Well NM, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-855-769-6642.

**German** Falls Sie oder jemand, dem Sie helfen, Fragen zum Be Well NM 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 1-855-769-6642 an.

**Chinese** 如果您，或是您正在協助的對象，有關於[插入項目的名稱] Be Well NM方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話在此插入數字 1-855-769-6642。

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**Arabic** شما حق دریافت کمک و اطلاعات به زبان خود را بدون هیچ هزینه داشته باشد. برای صحبت با یک مترجم، 1-855-769-6642 تماس بگیرید. Be Well NM، اگر شما یا کسی شما کمک است، سوال در مورد

**Korean** 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Be Well NM 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-769-6642 로 전화하십시오.

**Tagalog** Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Be Well NM, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-769-6642.

**Japanese** ご本人様、またはお客様の身の回りの方でも、Be Well NM について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、1-855-769-6642 までお電話ください。

**French** Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Be Well NM, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-855-769-6642.

**Italian** Se tu o qualcuno che stai aiutando avete domande su Be Well NM, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-855-769-6642.

**Russian** Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Be Well NM, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-855-769-6642.

**Hindi** यदि आपके ,या आप द्वारा सहायता ककए जा रहे ककसी व्यक्तत के Be Well NM के बारे में प्रश्न हैं ,तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। ककसी िुभाषण से बात करने के लिए , 1-855-769-6642 पर कॉि करें।

**Persian-Farsi**

شما حق دریافت کمک و اطلاعات به زبان خود را بدون هیچ هزینه داشته باشد. برای صحبت با یک مترجم، 1-855-769-6642 تماس بگیرید. Be Well NM، اگر شما یا کسی شما کمک است، سوال در مورد

**Thai** หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Be Well NM คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับสาม โทร 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 \$5,160
- Patient pays \$2,380

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$1,750
Copays	\$30
Coinsurance	\$450
Limits or exclusions	\$150
<b>Total</b>	<b>\$2,380</b>

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

**Amount owed to providers: \$5,400**

- Plan pays \$3,290
- Patient pays \$2,110

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$1,750
Copays	\$250
Coinsurance	\$90
Limits or exclusions	\$80
<b>Total</b>	<b>\$2,170</b>



## 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.