Why Blue Cross and Blue Shield of New Mexico?

- Health Plans
- Nationwide and International Coverage
- Personalized Customer Service
- Health and Wellness Programs
- Tools and Resources
- Digital Capabilities
Health Plans

- High/Low PPO Plans
- EPO Plan
- Extensive Provider Network
Blue Preferred EPO Plan

• Similar benefits, quality and services as a PPO plans, but at a more affordable cost

• Wide range of benefits including home health care, hospice, private duty nursing, surgery and skilled nursing centers.

• Exclusive statewide network of providers

• Select a primary care provider and benefit from PCP-guide care.

• You must use Blue Preferred EPO providers to receive benefits (except in a medical emergency).

• Web and mobile tools including Virtual Visits through MDLive at no cost.

• Health and Wellness Programs
# Plan Options Comparison At-A-Glance

Based on **In-Network Coverage**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>PPO *after deductible</th>
<th>EPO *after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
<td>Low</td>
</tr>
<tr>
<td>Deductible Individual / Family</td>
<td>$750 / $1,500</td>
<td>$2,000 / $4,000</td>
</tr>
<tr>
<td>Out-of-Pocket Max Individual/Family</td>
<td>$3,750 / $7,500</td>
<td>$3,750 / $7,500</td>
</tr>
<tr>
<td>Preventive Care / Virtual Visits</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$30</td>
<td>$35</td>
</tr>
<tr>
<td>Specialist</td>
<td>$50</td>
<td>$60</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$50</td>
<td>$60</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 plus 20%*</td>
<td>$150 plus 25%*</td>
</tr>
<tr>
<td>Inpatient Admission</td>
<td>$500 plus 20%*</td>
<td>25%*</td>
</tr>
<tr>
<td>Lab, X-Ray &amp; Basic Diagnostic Tests</td>
<td>$30 or actual allowable (Office/Freestanding)</td>
<td>$35 or actual allowable (Office/Freestanding)</td>
</tr>
<tr>
<td></td>
<td>$60 or actual allowable (Outpatient Hospital)</td>
<td>$70 or actual allowable (Outpatient Hospital)</td>
</tr>
<tr>
<td>MRI, CT Scans &amp; PET Scans</td>
<td>$600 or 20% whichever is less</td>
<td>$700 or 25% whichever is less</td>
</tr>
</tbody>
</table>

91% of doctors

96% of hospitals

Nearly 1.2 million Providers

More than 7,800 Hospitals

Nationwide Coverage when traveling or living outside of home state

Blue Cross Blue Shield Global Core coverage when traveling in 170 countries and territories
Contracted Providers

High/Low Options – Preferred Provider Organization (PPO)

**Hospitals**
- Lovelace Medical Center Downtown Heart Hospital
- Lovelace Westside Hospital
- Lovelace Womens Hospital
- *Presbyterian Hospital (Albuquerque)*
- Socorro General Hospital
- UNM Hospital

**Urgent Care**
- Concentra Urgent Care
- Duke City Urgent Care
- Next Care New Mexico LLC
- Rio Grande Urgent Care
- Ultimed
- UNM Adult Urgent Care Center
- Walk In Care (Journal Center)

**Provider Groups**
- Davita Medical Group
- Lovelace Medical Group
- *Presbyterian Medical Group (Albuquerque)*
- UNM Medical Group

*not contracted with BCBS for members residing in Bernalillo, Sandoval, Torrance or Valencia County*
Contracted Providers

EPO Options – Blue Preferred EPO (NLP)

**Hospitals**
- Lovelace Medical Center Downtown
- Heart Hospital
- Lovelace Westside Hospital
- Lovelace Womens Hospital

**Urgent Care**
- Concentra Urgent Care
- Ultimed
- UNM Adult Urgent Care Center
- Walk In Care (Journal Center)

**Provider Groups**
- Davita Medical Group
- Lovelace Medical Group
Need Help Finding A New Provider?

Call the Concierge Teams from DaVita Medical Group & Lovelace Medical Group for help with finding a new Primary Care Physician or Specialist

(505) 262-7675
(505) 727-2727

ONLINE:
• Provider Finder®
• bcbsnm.com

BY PHONE:
Customer Service Center:
• 1-888-966-7742
Virtual Visits
Get Care When and Where You Need It

• Whether you’re at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.

• You can speak to an MDLIVE doctor immediately or schedule an appointment based on your availability.

• No Cost to Patient ($0 Copay)

• Virtual visits can also be a better alternative than going to the emergency room or urgent care center.

• Doctors can help treat many non-emergency conditions including Behavioral Health.
When to Use Virtual Visits

Non-Emergency Medical Conditions
- Allergies
- Cold and flu
- Diarrhea
- Earache
- Fever
- Headache
- Insect bites
- Nausea
- Pinkeye
- Sore throat

Pediatric Care
- Cold and flu
- Earache
- Nausea

Behavioral Health
- Depression and anxiety
- Marital problems
- Child behavior and learning issues
- Financial hardship
- Coping with loss and grief
- Stresses and challenges of everyday life
Confused About Where to Go?
Smart health care choices may save you money.

Sometimes it’s easy to know when you should go to an emergency room (ER). At other times, it’s less clear. Where do you go when you have an ear infection, or you are generally not feeling well? The emergency room can be an expensive option. The chart below can help you figure out when to use each type of care.

When you use in-network providers for your family’s health care, you usually pay less for care. Search for in-network providers in your area.

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

1 24/7 Nurseline is not a substitute for a doctor’s care. Talk to your doctor about any health questions or concerns.
2 Medical Practice Pulse Report 2009, Press Ganey Associates
3 Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine, January 2012.

<table>
<thead>
<tr>
<th>24/7 Nurseline⁰</th>
<th>Doctor’s Office</th>
<th>Retail Health Clinic</th>
<th>Urgent Care Provider</th>
<th>Freestanding ER</th>
<th>Hospital ER</th>
</tr>
</thead>
<tbody>
<tr>
<td>The 24/7 Nurseline can help you identify some options when you or a family member have a health problem or concern. Nurses are available at 800-582-0368, 24 hours a day, seven days a week, to answer your health questions.</td>
<td>Office hours vary</td>
<td>Based upon retail store hours</td>
<td>Generally includes evenings, weekends and holidays</td>
<td>Usually open 24 hours, seven days a week</td>
<td>24 hours, seven days a week</td>
</tr>
<tr>
<td></td>
<td>Generally the best place to go for non-emergency care</td>
<td>Usually lower out-of-pocket cost to you than urgent care</td>
<td>Often used when your doctor’s office is closed, and there is no true emergency</td>
<td>Could be transferred to a hospital ER based on medical situation</td>
<td>Usually highest out-of-pocket cost to you</td>
</tr>
<tr>
<td></td>
<td>Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history</td>
<td>Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems</td>
<td>Average wait time is 11-20 minutes</td>
<td>Services do not include trauma care</td>
<td>Average wait time is 4 hours, 7 minutes⁴</td>
</tr>
<tr>
<td></td>
<td>Average wait time is 24 minutes²</td>
<td>Must have online and/or telephone check-in</td>
<td></td>
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</tr>
</tbody>
</table>

*Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.*

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.
Deciding Where to Go? Doctor, Retail Clinic, Urgent Care or ER.

<table>
<thead>
<tr>
<th>Who usually provides care</th>
<th>Doctor’s Office</th>
<th>Retail Health Clinic</th>
<th>Urgent Care Center</th>
<th>Freestanding ER</th>
<th>Hospital ER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Doctor</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Physician Assistant or Nurse Practitioner</td>
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<tr>
<td>Internal Medicine, Family Practice, Pediatric and ER Doctors</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ER Doctors, Internal Medicine, Specialists</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ER Doctors, Internal Medicine, Specialists</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Urgent Care Center or Freestanding ER**

**Knowing the Difference Can Save You Money**

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs are higher, just as if you went to the ER at a hospital. Here are some ways to know if you are at a freestanding ER.

**Freestanding ERs:**

- Look like urgent care centers, but include EMERGENCY in facility names.
- Are usually open 24 hours a day, seven days a week.
- Are physically separate from a hospital.
- Are subject to the same copay as hospital ER and are staffed by ER physicians.

**Sprains, strains**

- Doctor’s Office
- ER Doctors, Internal Medicine, Specialists

**Animal bites**

- Doctor’s Office
- ER Doctors, Internal Medicine, Specialists

**X-rays**

- Retail Health Clinic
- Freestanding ER

**Stitches**

- Urgent Care Center
- Hospital ER

**Mild asthma**

- Doctor’s Office
- Retail Health Clinic
- Urgent Care Center

**Back pain**

- Doctor’s Office
- Retail Health Clinic
- Urgent Care Center

**Nausea, vomiting, diarrhea**

- Doctor’s Office
- Retail Health Clinic
- Urgent Care Center

**Minor allergic reactions**

- Doctor’s Office
- Retail Health Clinic

**Coughs, sore throat**

- Doctor’s Office
- Retail Health Clinic

**Bumps, cuts, scrapes**

- Doctor’s Office
- Retail Health Clinic

**Rashes, minor burns**

- Doctor’s Office
- Retail Health Clinic

**Minor fevers, colds**

- Doctor’s Office
- Retail Health Clinic

**Ear or sinus pain**

- Doctor’s Office
- Retail Health Clinic

**Burning with urination**

- Doctor’s Office
- Retail Health Clinic

**Eye swelling, irritation, redness or pain**

- Doctor’s Office
- Retail Health Clinic

**Vaccinations**

- Doctor’s Office
- Retail Health Clinic

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1 Benefits Value Advisers offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependant on the provider or facility of your choosing.

2 Member communications and information from Benefits Value Advisers are not meant to replace the advice of healthcare professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, co-payments and/or co-insurance, the actual cost of the services may vary based on a number of factors including the data of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.

3 The closest urgent care center may not be in your network. Be sure to check Provider Feder® to make sure the center you go to is in-network.

4 Message and data rates may apply. Read terms, conditions and privacy policy at https://www.value-advisers.com/policies terms and conditions.

This information is intended solely as a general guide to what services may be available. The actual availability of services may vary greatly from location to location. The information is not intended to be medical advice. If you have questions about any health concern, you should discuss them with your health care provider.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

02/07/16
Nationwide and International Coverage

- Global Core
Coverage Wherever You Travel

Global Core has a superior global provider network, with contracted facilities and physicians in over 190 countries.

- Peace of mind
- Medical assistance
- Coverage verification
- Provider location
- Referral information
- Medical monitoring
- Wire transfers
- Overseas mailing
- Translation
- Currency conversion
Find a Provider

Find a Doctor or Hospital Outside the U.S.

ONLINE:
• Provider Finder®
• bcbsglobalcore.com
• bcbsnm.com

BY PHONE:
Contact the Global Core Service Center:
• 1-800-810-BLUE (2583)
• 1-804-673-1177 (Collect)
Customer Service

• Who to call?
Call customer service for assistance and questions about:

- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Health education and transfer to other health programs
- Transition of care
Online and Digital Capabilities

- Blue Access for Members
- Virtual Visits
- Provider Finder
- BCBSNM App
Sign Up for Blue Access for Members℠

Go to bcbsnm.com and log in to Blue Access for Members via web or mobile.

Click Register Now for New Users

To register you will need your identification number on the front of your ID card OR you can call the Customer Service number on the back of the card.
Navigating Blue Access for Members℠

1. **My Coverage**: Review benefit details for you and your covered dependents
2. **Claims Center**: View and organize details such as payments, claims status and more
3. **My Health**: Make more informed health care decisions by reading about health and wellness topics and specific conditions
4. **Doctors & Hospitals**: Use Provider Finder® to locate a network doctor, hospital or other health care provider
5. **Forms & Documents**: Use the form finder to get medical, dental, pharmacy and other forms quickly and easily
6. **Quick Links**: For easy access to member discounts, replacement ID cards and more
7. **My Care Profile**: Access and download a summary of provider visits, medications and test results
Accessing the Provider Finder

To access the Provider Finder, click the **Doctors & Hospitals** tab in Blue Access for Members℠, then select the “**Find a Doctor or Hospital**” button.
BCBSNM App

- Find a doctor, hospital or urgent care facility
- Search for doctors that speak Spanish
- Log in to Blue Access for Members℠
- View claims and coverage details
- Create/view messages from customer service
- Access or request ID cards
- Access health and wellness information
- Link to map and directions

To download the app, go to Google Play, the App Store or text BCBSNMAP P to 33633
Wellness Programs

• Well OnTarget®
• Fitness Program
• Naturally Slim
• Blue Points
Well onTarget® - Our Wellness Suite

ENGAGING EVERYONE
- Blue Points℠
- Personalized member communications**
- Fitness device integration
- Monthly Challenge competitions

WELLNESS COACHING
- Dedicated coaching
- Goal-setting tools
- Online and telephonic support

ASSESSING HEALTH
- Health Assessment
- Personal Wellness Report
- Biometric screenings*
- One-on-one coaching

MEMBER WEB PORTAL
- Well onTarget portal
- AlwaysOn® mobile app
- Self-directed courses
- Trackers
- Health articles
- Interactive Symptom Checker
- Fitness Program
- Social networking
- Text messaging

*Buy-up dependent  **Available with BCC Enhanced*

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.
Our Fitness Services

Fitness Program
One Time $25 Registration Fee and a $25 Monthly Membership fee to a nationwide network of leading national, regional and local fitness centers with no contract vs. $45.30 average monthly fee for access to one fitness center brand*

Fitness Works
Our Corporate On-Site Fitness Center Program**
• Facility on-site
• Tracking of usage by members
• Access at Blue Access for Members™ or wellontarget.com
• Earn Blue Points™ as you work out at work

*International Health, Racquet & Sportsclub Association
**Buy-up option with BCC Enhanced™, BCC Elite™ or Custom
Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well on Target Member Wellness Portal at wellontarget.com for further information.
NATURALLY SLIM® Metabolic Syndrome Reversal Program*

• Online program allows employees access anywhere at any time
• Builds behavioral skills (no dieting) to promote long-term weight loss and risk reduction
• Mobile apps for on-the-go access
• Integration with activity trackers, scales and voice-controlled speakers
• Online access to Naturally Slim counselors
• Services covered as preventive with no out-of-pocket cost to members
• Customized employee communication materials and co-branded enrollment website

*Not available with HMO networks.

Naturally Slim is an independent company that provides Metabolic Syndrome Management for Blue Cross and Blue Shield of New Mexico. Naturally Slim is solely responsible for the products and services that it provides.
Blue Points℠ – Built-In Incentives

Instant recognition and rewards with Blue Points

- Offerings that earn points:
  - Biometric screenings
  - Health Assessment completion
  - Self-directed courses
  - Fitness Program visits
  - Use of Online Trackers
  - Synching and using a fitness device or app

Interactive Health and Catapult Health℠ are independently contracted providers that conduct health and wellness screenings for Blue Cross and Blue Shield of Illinois.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well on Target Member Wellness Portal at wellontarget.com for further information.
Questions