



# Welcome to the State of New Mexico's Open Enrollment

July 1, 2026 – June 30, 2027



United  
Healthcare®

UMR™

# Sign up for your 2026-2027 benefits

July 1, 2026 – June 30, 2027

## Today you'll learn more about:

- Why choose UnitedHealthcare/UMR
- UnitedHealthcare network and identifying providers
- How to find and price care
- UMR Digital tools
- Teladoc services
- NurseLine services
- UMR Care programs
- Gym Membership Program





# Why UnitedHealthcare/UMR



United  
Healthcare®

UMR™

# Why Choose UnitedHealthcare/UMR

## UnitedHealthcare provides the network — UMR supports your benefits

- 1 Get care where life takes you**— You can see doctors and hospitals in New Mexico and across the country—all in one UnitedHealthcare network. That includes **Lovelace, Presbyterian, and UNM Health**, plus world renowned providers like **Mayo Clinic** and **Children's Hospital Colorado**, without referrals or special permission.
- 2 Support for your whole health**— You have access to mental health and behavioral health care when you need it—whether that's virtual support or in-person care—making it easier to get timely help for you and your family.
- 3 Simple ways to manage your care**— You can find providers, check benefits, and get information online or on your phone, so managing your health plan is easier and less time-consuming.
- 4 Help when you have questions** – When something isn't clear, you can talk to a real person who can explain your benefits, help you find care, and guide you through next steps—one-on-one.
- 5 Extra help to stay healthy**— You have access to tools like 24/7 NurseLine, virtual visits, fitness options, and programs that support ongoing health conditions—designed to help you address issues early and avoid bigger problems later.

### Your ID card

<b>UMR</b> A UnitedHealthcare Company		YOUR COMPANY NAME HERE			
Issuer (99999) 999-99999-99		Customer Logo (If Applicable)			
Member ID: 99934427	Group Number: 769999999				
Member: CADE BLANK 00 MED	Prescription benefits logo Rx BIN: 999999 Rx PCN: 99999999 Rx GRP: 99999999				
Dependents: ELIZABETH BLANK 01 MED SAMUEL BLANK 02 MED KARYN BLANK 03 MED					
CO-PAYS MAY APPLY				Primary network logo	
9999				Self-funded plan administered by UMR	

# Access the nation's largest single provider network

Backed by the scale and reach of UnitedHealthcare networks.

 **965**  
Centers of Excellence

 **6K+**  
hospitals

 **1,400+**  
convenience care centers

 **1.7M+**  
physicians and health professionals

National network with care close to home

 **CHRISTUS**  
Health.

**Lovelace**  
Health System

**Optum**

 **PRESBYTERIAN**

 **HEALTH  
SCIENCES**

# Four medical plan options.

## Two HMO Plans

- You'll have your choice of HMO plans, the HMO Clear Cost Platinum Plan or the HMO Basic Gold Plan.
- Preventive care is 100% under these plans when you visit Tier 1 or Tier 2 Providers
- There are no PCP selections required
- No referrals required to see a specialist
- There is no coverage out of network.
- These plans provide two tiers of coverage. UnitedHealthcare uses tiers for primary care doctors and many common specialists. For services like hospitals, urgent care, and labs, any provider in the UnitedHealthcare network is Tier 1. You'll also have network coverage with our nationwide Tier 1 and Tier 2 network, so you're covered wherever you travel.

## PPO Basic Gold Plan

- Most services are covered at copays but for some services, you'll first have to meet a deductible.
- Preventive care is 100% covered when you visit Tier 1 or Tier 2 providers.
- There are no PCP selections required
- No referrals required to see a specialist
- You have out-of-network coverage, those providers will likely charge you more.
- This plan provides three tiers of coverage. UnitedHealthcare uses tiers for primary care doctors and many common specialists. For services like hospitals, urgent care, and labs, any provider in the UnitedHealthcare network is Tier 1. You'll also have network coverage with our nationwide Tier 1 and Tier 2 network, so you're covered wherever you travel.

## PPO HDHP Silver Plan

- You'll first have a deductible to meet before your plan will start to pay for most services.
- Preventive care is 100% covered when you visit In-Network Providers.
- There are no PCP selections required
- No referrals required to see a specialist
- You have out-of-network coverage, those providers will likely charge you more.
- This plan provides two tiers of coverage, you'll have network coverage with our nationwide network so you're covered wherever you travel.
- You are eligible to open a Health Savings Account.



Tier 1 physicians are listed on [go.umar.com/sonm](https://go.umar.com/sonm) with the blue dot next to their names.



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Our Premium Care Physicians consistently meet or exceed national standards for quality and local benchmarks for cost efficiency.

# Finding a network provider


- Visit [go.umar.com/sonm](https://go.umar.com/sonm) and under the heading **Find a provider**, choose View Choice Plus Premium providers to search medical providers or choose View behavioral health providers to search for behavioral health providers.
- Call UMR toll-free at 833-997-1079 and ask a representative for help
- Once you are active with UMR, download the **UMR app** to search for a provider while on the go



Once your benefits are active with UMR, you can find your network information and customer service number on your ID card.



# What to look for when searching for providers

	Tier 1	Tier 2
Physicians Primary Care and Specialists		These providers will not have a Tier 1 indicator but will be listed online after Tier 1 physicians.
Hospitals (Inpatient and Outpatient)	No Tier 1 indicator. All network facilities are Tier 1.	All network hospitals are Tier 1.
Labs/Radiology Centers	No Tier 1 indicator. All network facilities are Tier 1.	All network labs and radiology centers are Tier 1
Urgent Care Facilities	No Tier 1 indicator. All network facilities are Tier 1.	All network urgent care facilities are Tier 1.
Outpatient Rehabilitation Physical/Speech/Occupational/ Cardiac Therapy	No Tier 1 indicator. All network providers are Tier 1.	All network providers are Tier 1.
Virtual Visits with Teladoc	No Tier 1 indicator. Teladoc providers are covered at no charge.	No Tier 1 indicator. Teladoc providers are covered at no charge.
Mental Health/Substance Use	No tier 1 indicator. All network providers are Tier 1.	All network providers are Tier 1.

# These specialists are always Tier 1 when in-network

*This is not an all-inclusive list. Call to confirm your provider's status if they don't have the Tier indicator.*

- Audiology
- Behavioral health professionals
- Chiropractors and acupuncturists
- Dermatologists
- Hematologists
- Hospice and palliative care professionals
- Neonatologists
- Nurses, nurse practitioners, physician assistants, and midwives
- Oncologists
- Ophthalmologists, optometrists, and eye specialists
- Plastic Surgery
- Podiatrists
- Radiologists, anesthesiologists, and pathologists
- Speech therapists, physical therapists, and occupational therapists



# Not seeing your provider?

## Your provider can join the UnitedHealthcare network

### Instructions for Physicians:

- Go to [uhcprovider.com](https://uhcprovider.com)
- Select Our network
- Then choose, Join our network
- If you need assistance, you can call Provider Services at 877-842-3210

### Instructions for Chiropractors and physical/speech/occupational therapists

- Go to [myoptumhealthphysicalhealth.com](https://myoptumhealthphysicalhealth.com) or call 800-873-4575

### Instructions for Behavioral health doctors and therapists

- Go to [providerexpress.com](https://providerexpress.com) or call 800-817-4705

### How to make sure your doctor is in the network

After your provider has applied, check to make sure that your health care provider is part of the UnitedHealthcare network. Call the customer service number on your ID card or sign into the member portal at [umr.com](https://umr.com) and use the Find a provider tool to search for them.

## Provider not in-network? You may qualify for Transition of Care

**Transition of care:** Gives new UMR members the option to request extended coverage from their current, out-of-network health care professional at in-network rates for a limited time due to a specific medical condition, until the safe transfer to an in-network health care professional can be arranged. Access the form at our pre-member website at: [go.umar.com/sonm](https://go.umar.com/sonm)

# Your Primary Care Provider: Your Partner in Staying Healthy

*A trusting relationship with a PCP helps keep you and your family at your best.*

## Why your PCP matters:

- Your PCP gets to know you and your health history
- Helps catch health issues early, before they become bigger concerns
- Guides your care and helps you choose the right screenings and services
- A single place to turn for everyday health questions and support

## Preventive care helps you stay ahead

When you visit a network PCP, many preventive services are covered at 100% under your plan, including:

- Annual wellness exams and well-child visits
- Blood pressure, cholesterol, diabetes, and depression screenings
- Cancer screenings, vaccines, and immunizations
- Preventive counseling for healthy weight, tobacco cessation, and more



**The bottom line:** Seeing your PCP regularly helps you stay healthy, manage risks early, and get care that's personalized to you often at no additional cost.

# Your Go-To Resource for Health Plan Answers

## umr.com & the UMR App

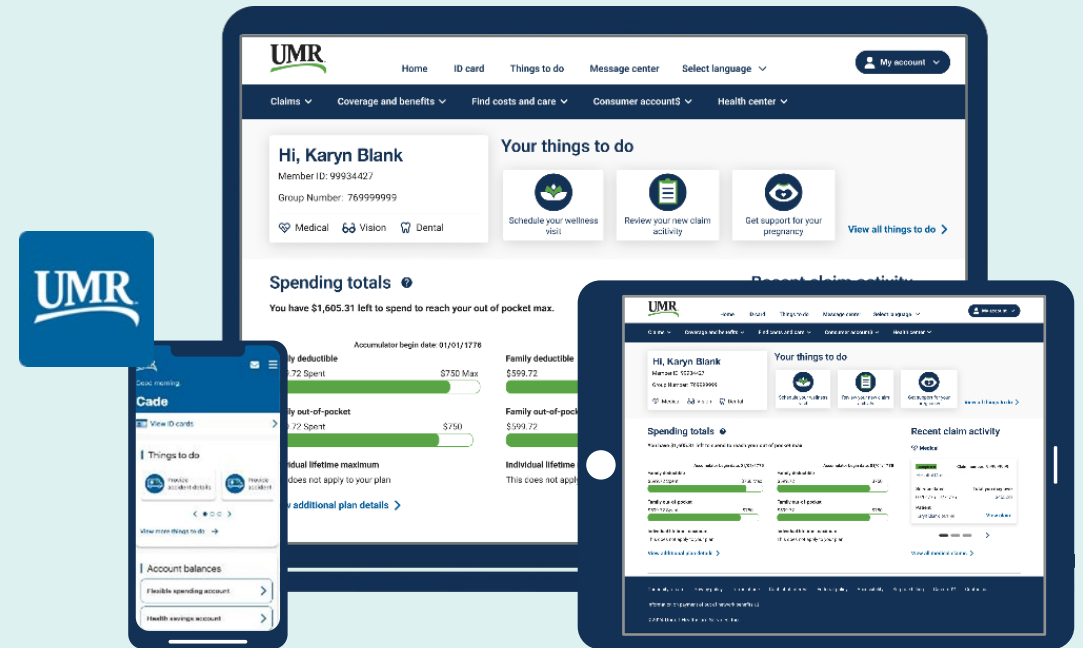
Everything you need when you need it.

- Check your coverage and see what's included in your plan
- Track claims, view EOBs, and see what you may owe
- Find in-network doctors and estimate costs before care
- Access your digital ID card anytime
- Message, call, or chat with UMR member support
- Care guides on chronic conditions and preventive care
- Symptom Navigator

**Manage your benefits anytime, anywhere on your computer or phone. Download the UMR app or visit umr.com to get started.**

*Simple. Secure. Available 24/7.*

- 1 Visit **umr.com** on your desktop computer or download the **UMR mobile app**
- 2 Select **Create your account** to sign up



*(Fictionalized data)*

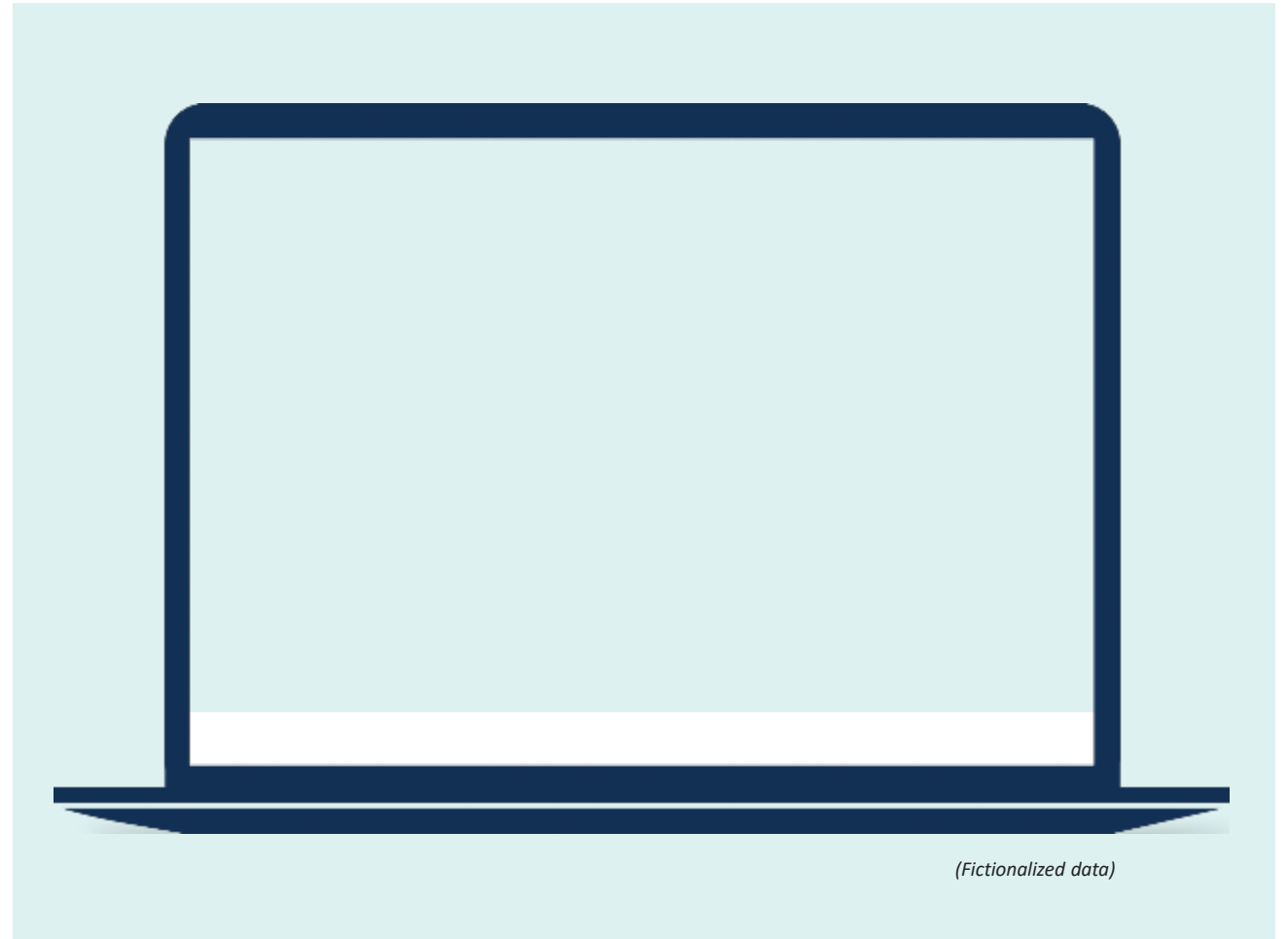
### Helpful hints

- Have your UMR member ID card handy
- Spouses and adult children must create their own online account
- You must provide a valid email address
- Select a username and password you can remember

# Compare costs before you go for care

## With the health cost estimator you can:

- Search by specific service, treatment or condition
- View estimates from providers, including your out-of-pocket costs and what your plan will pay
- Find additional information, such as care paths for treatments and related costs



# Talk to someone who speaks your language

- Get help in Spanish from a UMR customer first representative
- Or get interpretation service assistance for more than 200 other languages



UMR's customer service and language lines are available 24 hours a day, 365 days a year.



# Chat online with UMR Customer Service

- Simply sign in to **umr.com** and select the **Chat now** icon to get started. On the **UMR app**, select **Contact** to access the **Chat with us** icon.
- Get real-time support from customer support agents 24 hours a day\*, 7 days a week (excluding major holidays).



We've made it easier for you to get the answers you need — fast.

UMR

Home ID card Things to do Message center Select language My account

Claims and EOBs Coverage and benefits Find costs and care Health center Pharmacy

## Message center

Letters MA-1099 Email

All your letters and emails from UMR can be found here.

If you would like to chat with us directly, call the number on your ID card during business hours to chat with a member services representative.

Filter results here

Date	Name	Description
No letters found		
• Try different search filters above		
• Check for any misspellings		

You are viewing 0 - 0 of 0

Message us

Please select which plan you would like to chat about today.

Medical Dental

Type your message

(Fictionalized data)

# Talk to a doctor anytime, anywhere



A virtual office visit  
for non-emergency care



Connect by phone,  
video or mobile app



24/7 assistance



A network of board-  
certified physicians



Prescriptions sent to  
your pharmacy



Low-cost alternative to ER  
or urgent care



## 24/7 care:general health

- Colds or flu
- Allergies
- Strains and sprains
- Digestive issues
- Sinus problems
- Pediatric care



## To get a consult:

Visit [teladochealth.com](https://teladochealth.com) or  
call **800-Teladoc (835-2362)**

# Talk to a nurse anytime, night or day

Get expert advice for making important health care decisions

- Call NurseLine<sup>SM</sup> to ask about medical issues or when and where to go for care
- Chat online about preventive services, or common illnesses and treatments
- Get help 24 hours a day, seven days a week



Call **NurseLine** 877-950-5083  
Live Chat with a nurse at **umr.com**

## Expert support when care gets complex

These are a few ways nurse case managers guide patients through complicated medical events:

- Reviewing your treatment needs
- Helping you understand your benefits options
- Coordinating care among different providers
- Communicating issues to your medical plan



# Support for Your Mental Health, On Your Schedule



**Talkspace brings therapy to you – wherever you are.**

- Connect with a licensed therapist from your phone or computer
- No office visits required
- Get support for anxiety, depression, stress, and more
- Available for ages 13+ (psychiatry services for adults 18+)
- Choose messaging or live video visits

**Getting started is simple.**

Visit [talkspace.com/connect](https://talkspace.com/connect), choose UMR under Use my Insurance Benefits, and get matched—often within hours. Covered under your behavioral health benefits.

*Confidential, secure, and available nationwide.*



# A gift for you and your baby

**Want to be rewarded for taking the right steps toward a healthy pregnancy and delivery?**

When you join the **Maternity CARE** program, you'll have the opportunity to earn a \$25 reward card – plus a free pregnancy or infant care book of your choice. You'll also get support and educational materials from an obstetrics/gynecology (OB/GYN) nurse, along with access to the CARE app and more. To receive your reward, you must complete the program and satisfaction survey.

**Don't miss out on \$25 for giving your baby a health start.  
Enroll by calling 888-438-8105**



# One Membership. Thousands of Ways to Stay Active. Only with One Pass Select™

A flexible fitness and wellness membership for you and your family with no long-term gym contracts required.

## Why Members Choose One Pass Select

### Work out your way

- Thousands of gyms, studios, and on-demand online classes
- Use locations nationwide—at home, near work, or while traveling

### No long-term commitment

- No annual gym contracts
- Change membership tiers month to month

### Fit your family and your lifestyle

- Add eligible family members (ages 18+)
- Optional grocery delivery and wellness add-ons



At the gym: *gyms & studios nationwide*



At home: *Live & on-demand classes*



***This isn't one gym—it's thousands of options, all in one flexible membership.***

# Large fitness network. The most diverse offerings. The best prices.



Please visit [OnePassSelect.com](https://OnePassSelect.com) for the current network listing. Network partners and tier level are subject to change.

# Simple pricing. Flexible options. Value to you.

- Pay month-to-month; no long-term contracts

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- Cancel anytime (30-day notice)

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- Browse locations in each tier before purchase

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- Adjust tiers monthly (if desired)

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- Easily add friends and family (ages 18+)

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- Access gym and classes at preferred times – no restrictions

	Avg. savings compared to retail	Up to 50% savings	Up to 27% savings	Up to 40% savings	Up to 36% savings
	Digital	Classic	Standard	Premium	Elite
Monthly member fee	\$10	\$34	\$69	\$109	\$249
Enrollment one-time member fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11K+	12K+	16K+	20K+
Multi-location access		✓	✓	✓	✓
Digital classes	✓	✓	✓	✓	✓
Grocery delivery		✓	✓	✓	✓

\*Monthly membership fees subject to change based on market factors.



**25% of Americans pay for a fitness membership.\*  
One Pass brings access to multiple locations, savings, and simplicity.**

\*HFA / IHRSA – 2025 U.S. Health & Fitness Consumer Report: Headline Trends

# The only fitness benefit that goes beyond the gym

One Pass uniquely combines national fitness access with everyday lifestyle perks – at no added cost when you add the Classic membership or above



- Free shipping with no order minimum
- Video streaming from Paramount+ or Peacock
- Savings on fuel at **13,000 locations** through Exxon, Mobil, Walmart and Murphy stations

\$98  
annual value  
at no cost



- Free delivery on orders over \$35
- National and local retailers: CVS, Harris Teeter, HEB, Meijer, Office Depot, Petco, Sephora, Target and many more
- Exclusive deals

\$99  
annual value  
at no cost



- AARP Membership available to all ages
- Discounts on travel, dining and everyday purchases
- Tools for everything from finances to healthy living
- Exclusive products like dental, hearing and cell phone plans

\$20  
annual value  
at no cost

# Resources.



## Call

**1-833-997-1079, TTY 711**

Speak with a live with an open enrollment specialist for help with plan questions, finding a provider, or learning more about UMR.



## Go online

Pre-member website  
**[go.umar.com/sonm](https://go.umar.com/sonm)**

**Thank you!**