The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, 1-877-994-2583 or at www.bcbsnm.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-877-994-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$425 Individual / \$850 Two-Person / \$1,275 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Some services that charge a copay, and certain preventive care are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/.</u>
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$4,000 Individual / \$8,000 Two-Person / \$12,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing 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.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbsnm.com/SONM or call 1-877-994-2583 for a list of participating providers .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge and what your plan pays (balance billing)</u> . Be aware, your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</u>
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Preferred Provider	Non-preferred Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	(You will pay the least) \$35 copay/visit; deductible does not apply	Not Covered	None
If you visit a health care provider's	<u>Specialist</u> visit	\$50 <u>copay</u> /visit; <u>deductible</u> does not apply	Not Covered	None
office or clinic	Preventive care/screening/immunization	No Charge; deductible does not apply	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	25% coinsurance	Not Covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	25% coinsurance up to max \$250/test	Not Covered	Prior-Authorization may be required; see your benefit booklet* for details. Gynecological or obstetrical ultrasounds do not require prior-authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com or 1-877-744-5313	Generic drugs	Not Applicable	Not Applicable	
	Preferred brand drugs	Not Applicable	Not Applicable	See your CVS Prescription drug plan information for details.
	Non-preferred brand drugs	Not Applicable	Not Applicable	
	Specialty drugs	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	Not Covered	Non-emergency observation is \$250 per visit after <u>deductible</u> .
	Physician/surgeon fees	No Charge; deductible does not apply	Not Covered	None

^{*} For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.bcbsnm.com/SONM}}$.

Common Medical Event	Services You May Need	What You <u>Preferred Provider</u> (You will pay the least)	Will Pay Non-preferred Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need	Emergency room care	Facility Charges: \$300 <u>copay</u> /visit ER Physician Charges: No Charge after <u>deductible</u>	Facility Charges: \$300 copay/visit ER Physician Charges: No Charge after deductible	Copay waived if admitted.
immediate medical attention	Emergency medical transportation	\$30 <u>copay</u> /trip ground \$100 <u>copay</u> /trip air	\$30 <u>copay</u> /trip ground \$100 <u>copay</u> /trip air	Facility to Facility transportation requires prior-authorization.
	<u>Urgent care</u>	\$60 <u>copay</u> /visit	Not Covered	Call 1-800-810-BLUE (2583) if you are outside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$700 <u>copay</u> /admission	Not Covered	Requires prior-authorization.
	Physician/surgeon fees	No Charge after deductible	Not Covered	None
If you need mental health, behavioral	Outpatient services	No Charge; deductible does not apply	Not Covered	Prior-Authorization may be required; see
health, or substance abuse services	Inpatient services	No Charge; deductible does not apply	Not Covered	your benefit booklet* for details.
If you are pregnant	Office visits	\$35 PCP/\$50 SPC copay/visit; deductible does not apply	Not Covered	Copay charged for initial visit only. Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or
	Childbirth/delivery professional services	No Charge after deductible	Not Covered	deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	\$500 copay/admission	Not Covered	Requires <u>prior-authorization</u> .

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsnm.com/SONM</u>.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Preferred Provider (You will pay the least)	Non-preferred Provider (You will pay the most)	Important Information
Home health care No dec	Home health care	\$45 <u>copay</u> /physician visit No Charge for nurse visit; <u>deductible</u> does not apply	Not Covered	None
	\$35 copay/therapist visit; deductible does not apply \$50 copay/visit for other providers; deductible does not apply	Not Covered	Includes physical, occupational, and speech therapies (office/outpatient). Lesser copay applies to physical, occupational, and speech therapists in	
	Habilitation services	\$35 copay/therapist visit; deductible does not apply \$50 copay/visit for other providers; deductible does not apply	Not Covered	office setting. Other <u>providers</u> includes, but is not limited to, Chiropractors and Doctors of Oriental Medicine. No benefit maximum.
	Skilled nursing care	\$700 <u>copay</u> /admission	Not Covered	Includes inpatient physical rehabilitation. Requires prior-authorization; related professional services are No Charge after deductible.
	<u>Durable medical equipment</u>	25% coinsurance	Not Covered	None
	Hospice services	No Charge; deductible does not apply	Not Covered	No Charge for home hospice.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsnm.com/SONM</u>.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event		<u>Preferred Provider</u> (You will pay the least)	Non-preferred Provider (You will pay the most)	Important Information
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	If vision coverage purchased, see your vision plan information.
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	If dental coverage purchased, see your dental <u>plan</u> information.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult, routine dental)
- Infertility treatment (unless for medical condition causing the infertility)
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)

- Routine foot care (unless you are diabetic)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (25 visits per year combined with chiropractic care)
- Bariatric surgery

- Chiropractic care (25 visits per year combined with acupuncture)
- Hearing aids (Children up to age 21 no benefit maximum, Adults 22 years and above limited to \$2,500 per hearing-impaired ear, per 3 years period from date of purchase)
- Non-emergency care when traveling outside the U.S.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsnm.com/SONM</u>.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the <u>plan</u> at 1-877-994-2583, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace or the New Mexico State-Based Exchange BeWellnm at www.BeWellnm.com. For more information about the Marketplace, visit www.Health.Care.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of New Mexico (BCBSNM) Appeals Unit at 1-800-423-1630 or visit www.bcbsnm.com, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the New Mexico Superintendent of Insurance toll-free at 1-855-427-5674 or www.osi.state.nm.us.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-994-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-994-2583.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-994-2583.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-994-2583.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$425
■ Specialist copayment	\$50
■ Hospital (facility) copayment	\$700
■ Other coinsurance	25%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700

In this example, Peg would pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$400	
Copayments	\$700	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$70	
The total Peg would pay is	\$1,470	

Managing Joe's type 2 Diabetes

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The plan's overall deductible	\$425
■ Specialist copayment	\$50
■ Hospital (facility) copayment	\$700
■ Other coinsurance	25%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$400	
Copayments	\$400	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$3,500	
The total Joe would pay is	\$4,400	

Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$425
■ Specialist copayment	\$50
■ Hospital (facility) copayment	\$700
■ Other coinsurance	25%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$400
Copayments	\$600
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$10
The total Mia would pay is	\$1,110

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator Phone: 855-664-7270 (voicemail)

300 E. Randolph St. TTY/TDD: 855-661-6965 35th Floor Fax: 855-661-6960

Chicago, Illinois 60601

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 6984-710-855.
繁體中文 Chinese	如果您, 或您正在協助的對象, 對此有疑問, 您有權利免費以您的母語獲得幫助和訊息。 洽詢一位翻譯員, 請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen 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 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें ।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'i' hodíílnih kwe'é 855-710-6984.
فار س <i>ي</i> Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 6984-710-855 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-859 پر کال کریں۔
Tiềng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.