



 **PRESBYTERIAN**  
Health Plan, Inc.

## 2020 Summary of Benefits for State of New Mexico Employees

Take a look at Presbyterian Health Plan for your 2020 health benefits. We offer the lowest out-of-pocket plan with a full range of benefits, and we're still the only HMO choice with nationwide coverage.

### Ready to enroll?

Ask your human resources department about Presbyterian health plans during open enrollment. For questions about Presbyterian's plan benefits, contact the Presbyterian State of New Mexico employee dedicated Customer Service line at **(505) 923-5600** or **1-888-ASK-PRES (1-888-275-7737)**, TTY 711, Monday through Friday from 7 a.m. to 6 p.m.

[phs.org/sonm](https://phs.org/sonm)

# Who We Are

- Founded in New Mexico in 1908, Presbyterian Healthcare Services is a locally owned, not-for-profit healthcare system of nine hospitals, a medical group, and a health plan.
- Presbyterian's health system serves one in three New Mexico residents in our clinics, hospitals and as members of our health plan.
- Owned by Presbyterian Healthcare Services, Presbyterian Health Plan, Inc. was formed in 1985 and now has more than 575,000 enrolled in Medicare Advantage, Medicaid, and Commercial/Individual plans.

## Presbyterian by the Numbers

111 years  
of serving  
New Mexicans



9 hospitals in  
7 communities



More than  
**900** providers  
in Presbyterian  
Medical Group



**750,000**  
individual  
customers  
(and counting)



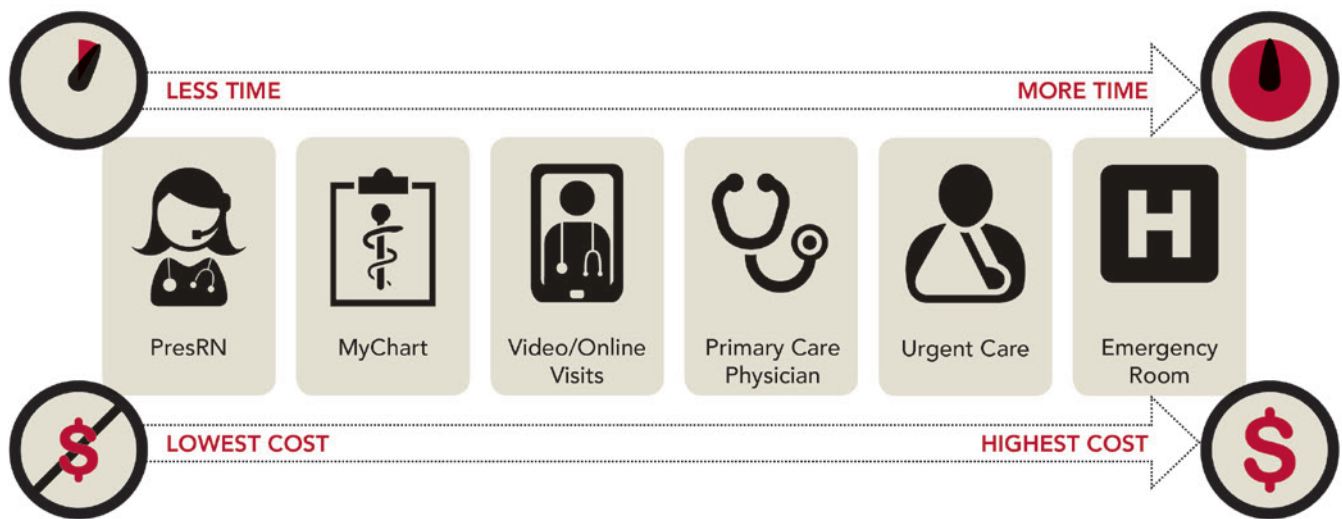
Nearly  
**12,000**  
employees –  
New Mexico's  
largest private  
employer



**575,000**  
Presbyterian  
Health Plan  
members



## Convenient Ways to Access Care



**Direct access to medical advice 24 hours a day, 365 days a year.** The PresRN nurse advice line is an easy way to speak with a registered Presbyterian nurse if you're not feeling well and do not know what to do. This service is available at no cost to you 24 hours a day, 7 days a week, including holidays. Our nurses are happy to answer general health questions when you are healthy, too. Call (505) 923-5570 or 1-888-730-2300.

**A secure, web-based portal for direct communication to your care team.** MyChart allows members with a Presbyterian Medical Group provider to send electronic messages and communicate with their care team, request prescription renewals and schedule office or telephone visits. Members can also conveniently view their medical records, lab and radiology reports, procedures and test results.

**See a provider anytime day or night with Video Visits.** This convenient option offers you a new way to see a medical provider for non-emergency medical conditions via secure video through your smartphone, tablet or computer webcam. Visits are \$0 for all SONM members. For details, visit [pms.org/videovisits](http://pms.org/videovisits). Online visits are also available for patients who have visited a Presbyterian facility.

**Primary care physicians can treat most health problems.** They may be a general/family practice physician, internal medicine physician, gynecologist, physician assistant or nurse practitioner.

**Urgent care** clinics provide care for minor illness and injuries that are not an emergency. For added convenience, Presbyterian now offers same-day, scheduled appointments.

**Emergency rooms** are for serious medical emergencies or injuries that require immediate medical attention.

# Summary of Benefits

The following are the highlights of the HMO plan administered by Presbyterian Health Plan, Inc. for State of New Mexico employees statewide. These benefits are effective 1/1/20 through 12/31/20. The specific terms of coverage, limitations and exclusions are detailed in Sections 2, 4, and 5 of the Summary Plan Description.

BENEFITS	NATIONWIDE HMO PLAN	
	Benefit Highlights	In-network and out-of-state MP/PHCS Provider Care
	Copayments/Co-insurance vary depending on service; see below	
	Member deductible (Calendar Year)	
	Single	\$350
	2-Party	\$700
	Family	\$1,050
	Out-of-Pocket Maximum (Calendar Year) Includes medical and Rx cost sharing	
	Single	\$3,750
	2-Party	\$7,500
	Family	\$11,250
	Lifetime maximum	Unlimited (Certain services are subject to Calendar Year and/or lifetime maximums or are limited per condition.)
<b>Physician Services</b>	Office visit	
	Primary/Gynecology care	\$25 office visit Copayment <sup>5</sup>
	Specialty care	\$45 office visit Copayment <sup>5</sup>
	On-campus student health center	\$25 Copayment per visit <sup>5</sup>
	Preventive services	
Routine physicals	No Copayment <sup>5</sup>	
Well child care including vision and hearing screening (through age 26)	No Copayment <sup>5</sup>	
Immunizations	No Copayment <sup>5</sup>	
Adult wellness	No Copayment <sup>5</sup>	
Health education programs	Fees Vary (based on service)	
	Women's Preventive Services	No Copayment
	Contraceptive Methods	
	• Intrauterine Devices (IUD)	
	• Hormone Contraceptive Injections	
	• Inserted Contraceptive Devices	
	• Implanted Contraceptive Devices	
	Breastfeeding support, supplies and counseling (for one year after delivery)	

BENEFITS	NATIONWIDE HMO PLAN	
	Benefit Highlights	In-network and out-of-state MP/PHCS Provider Care
<b>Physician Services (continued)</b>	Laboratory	20%
	X-ray	20%
	Allergy testing and treatment	\$45 office visit Copayment <sup>5</sup>
	Allergy injections by a nurse	No Copayment <sup>5</sup>
	Allergy extract preparation	No Copayment
<b>Hospital Services</b>	Hospitalization (includes room and board, Inpatient Physician care – Physician visits, surgeon, and anesthesiologist) <sup>3</sup>	\$600 Copayment per Admission
	Inpatient rehabilitation services <sup>3</sup>	\$600 Copayment per Admission
	Laboratory	20%
	X-ray	20%
	MRI/PET Scans/CT Scans <sup>3</sup>	20% Co-insurance up to a maximum of \$200 per test per day
	Hospital Observation Services (no Admission)	\$250 Copayment
	Surgery – Outpatient (no Hospital Admission) – Facility claim only	20% Co-insurance
<b>Maternity Services</b>	Physician/midwife services (delivery, prenatal/postnatal care) Note: Copayment does not include laboratory or x-ray services.	\$25 Copayment – initial visit only, all other visits no Copayment
	Genetic testing and counseling <sup>3</sup>	Copayment based on place of service
	Hospital Admission <sup>3</sup>	\$500 Copayment per pregnancy
	Routine nursery care for newborns	No Copayment
<b>Emergency Services</b>	Emergency room visit <sup>2</sup>	\$275 Copayment
	Urgent Care center	\$55 Copayment
	Ambulance <sup>1</sup> Ground transportation Air ambulance	\$30 Copayment per trip \$100 Copayment per trip
<b>Mental Health</b>	Outpatient services <sup>5</sup>	\$25 office visit Copayment
	Inpatient services <sup>3</sup>	\$500 Copayment per Admission
	Partial Hospitalization <sup>3</sup>	\$250 Copayment per Admission
	Residential Treatment Center <sup>3</sup> (limited to 60 days/Calendar Year; must be Medically Necessary.)	\$500 Copayment per Admission
<b>Substance Abuse</b>	Outpatient services <sup>3,5</sup>	\$25 office visit Copayment
	Acute Inpatient Hospital services <sup>3</sup>	\$500 Copayment per Admission
	Partial Hospitalization <sup>3</sup>	\$250 Copayment per Admission
	Intensive Outpatient (non-Step Down) <sup>3,5</sup>	\$25 Copayment per visit
	Residential Treatment Center <sup>3</sup> (limited to 60 days/Calendar Year; must be Medically Necessary.)	\$500 Copayment per Admission

BENEFITS	NATIONWIDE HMO PLAN	
	Benefit Highlights	In-network and out-of-state MP/PHCS Provider Care
<b>Autism Spectrum Disorder (Habilitative)</b>	PCP <sup>3,5</sup>	\$25 office visit Copayment
	Specialist <sup>3,5</sup>	\$45 office visit Copayment
	Outpatient Physical Therapy <sup>3,5</sup>	\$45 office visit Copayment
	Outpatient Speech Therapy <sup>3,5</sup>	\$45 office visit Copayment
	Applied Behavioral Analysis (ABA) <sup>5</sup>	\$45 office visit Copayment
<b>Other Services</b>	Biofeedback (for specified medical conditions only)	\$45 office visit Copayment <sup>5</sup>
	Cardiac or pulmonary rehabilitation	\$45 office visit Copayment <sup>5</sup>
	Chemotherapy and/or radiation therapy	No Copayment in Physician's office
	Chiropractic (Combined annual limit of 25 visits) <sup>4</sup>	\$50 office visit Copayment <sup>5</sup>
	Acupuncture (Combined annual limit of 25 visits) <sup>4</sup>	\$50 office visit Copayment <sup>5</sup>
	Naprapathic Services (Annual limit of 25 visits) <sup>4</sup>	\$55 office visit Copayment <sup>5</sup>
	Dental services (for specified medical conditions only) Inpatient <sup>3</sup> Outpatient	\$600 Copayment per Admission \$45 office visit Copayment <sup>5</sup>
	Dialysis	No Copayment
	Durable Medical Equipment, orthotics, prosthetics and appliances <sup>3</sup>	23%
	Injectable drugs received in the office <sup>3</sup> If billed in conjunction with an office visit	Included in office visit Copayment based on the location of the services (PCP, Specialist, etc.)
	If provided by a nurse and no office visit is billed	No Copayment
	Home health care <sup>3,5</sup>	\$45 Physician Copayment; no Copayment for nursing services
	Hearing Aids (to include repair, replacement, and associated testing)	Plan pays 100% up to a maximum of \$2,500 per hearing impaired ear every 36 months <sup>5</sup>
	Hospice <sup>3</sup> Bereavement counseling (limited to 3 sessions during the Hospice benefit period) Respite care (lifetime maximum of 2 sessions of up to 10 days for each Hospice benefit period)	No Copayment <sup>5</sup>
Infertility related services (only limited services covered)	Copayment based on services	
Physical, occupational and speech therapy	\$25 office visit Copayment <sup>5</sup>	

BENEFITS	NATIONWIDE HMO PLAN	
	Benefit Highlights	In-network and out-of-state MP/PHCS Provider Care
Other Services (continued)	Skilled nursing facility (Admission Copayment waived if readmitted within 15 days) <sup>3</sup>	\$600 Copayment per Admission
	Sleep disorder studies Inpatient <sup>3</sup> Home/Sleep lab (2 nights)	\$600 Copayment per Admission 20% Co-insurance
	Smoking cessation	50% Co-insurance
	Surgical services Inpatient Outpatient In-Office PCP Specialist	Covered as part of Hospital Admission 20% Co-insurance (Facility claim only)  Included in PCP office visit Copayment <sup>5</sup> \$45 office visit Copayment <sup>5</sup>
	Reconstructive Surgery <sup>3</sup> Inpatient Outpatient	\$600 Copayment per Admission 20% Co-insurance (Facility claim only)
	Weight loss programs (Morbid Obesity treatment only) Inpatient <sup>3</sup> Outpatient	\$600 Copayment per Admission \$45 office visit Copayment <sup>5</sup>
<b>Transplants</b> <sup>3</sup> (No Lifetime Maximum)	Coverage for human organ transplants (refer to Sections 4 and 5 for details on transplant coverage)	Copayments based on place of service
<b>Prescription Drugs</b>	<b>Administered by Express Scripts.</b> Call Express Scripts at <b>1-800-743-1720.</b>	

<sup>1</sup> Ambulance copayment is waived if transportation is medically necessary and results in a hospital admission.

<sup>2</sup> The \$275 emergency care is waived if a hospital admission results. Then, the hospital admission copay applies. Copay is for the ER visit only; other services are subject to deductible and coinsurance.

<sup>3</sup> Prior authorization may be required.

<sup>4</sup> This benefit includes an annual maximum payment, annual visit limitation, lifetime visit limitation and/or lifetime maximum payment.

<sup>5</sup> Not subject to the deductible.

*The State of New Mexico provides group health care coverage through the Health Maintenance Organization Plan (HMO) administered by Presbyterian Health Plan, Inc.*

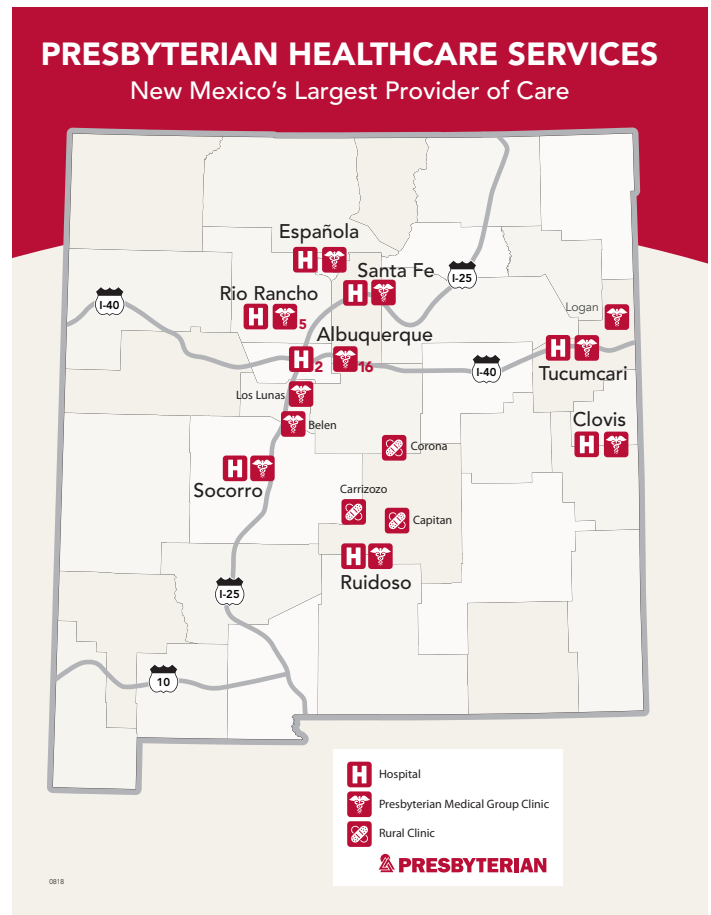
# Wherever you go, we'll be there.

Presbyterian offers you the value that comes with our integrated system of physicians, hospitals, and a health plan – all working together to keep you healthy and provide new and innovative service.

With access to more than 24,000 providers statewide and in bordering communities, Presbyterian gives you more freedom to manage your own healthcare. To find the most current list of providers and create your very own personal Provider Directory based on criteria you choose, visit [www.phs.org/directory](http://www.phs.org/directory). In addition to our robust provider network, members also receive in-network benefits outside of New Mexico with nearly 900,000 providers through our partnership with a national network.

## Investing in Growing Communities

Presbyterian has served the communities of northern New Mexico for more than 60 years. In 2015, we opened our first Santa Fe facility on St. Michael's Drive, and in 2018, we opened the Presbyterian Health Park in Santa Fe, featuring a medical center with 30+ patient beds, specialty medical services, surgery suites and an urgent care and emergency department.







## Membership has its benefits.

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### Convenient Web-based Services

With myPRES, Presbyterian's online self-service feature, you can get fast and convenient service around the clock, any day of the year. With myPRES, you can:

- Look up benefit information securely
- Estimate out-of-pocket costs for common medical treatments and procedures with a **Treatment Cost Calculator**
- View claims status
- Request replacement ID cards

### Electronic Health Record.

Presbyterian's advanced, comprehensive electronic health record system brings together all of your Presbyterian-based medical information, enhancing communication across our healthcare system. Members who have a Presbyterian Medical Group provider can access their electronic health record when they activate

a MyChart account, a secure patient portal allowing you to receive test results, send messages to your care team, request prescription renewals, view summaries of previous visits, view immunization records, and request an appointment.

### Member-only Discounts

Presbyterian partners with BenefitSource to provide member-only discounts for services such as acupuncture, chiropractic, hearing and vision hardware, massage therapy and Meals on Wheels. Visit [benefitsource.org/Presbyterian](https://benefitsource.org/Presbyterian) for more details.

### Member Advocates

This specialized team of Presbyterian Customer Service representatives serve as your advocates by helping connect you with our contracted providers and assisting with scheduling appointments.

# Notice of Nondiscrimination and Accessibility

## *Discrimination is Against the Law*

Presbyterian Healthcare Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Presbyterian Healthcare Services does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Presbyterian Customer Service Center at (505) 923-5420, 1-855-592-7737, TTY 711.

If you believe that Presbyterian Healthcare Services has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance. You can file a grievance in person, or by mail, fax, or email. If you need help filing a grievance, the Privacy Officer and Civil Rights Coordinator is available to help you.

Presbyterian Privacy Officer and Civil Rights Coordinator  
P.O. Box 27489  
Albuquerque, NM 87125  
Phone: 1-866-977-3021, TTY: 711 Fax: (505) 923-5124  
Email: [info@phs.org](mailto:info@phs.org)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
Phone: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

## Multi-Language Interpreter Services

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 505-923-5420, 1-855-592-7737 (TTY: 711).
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 505-923-5420, 1-855-592-7737 (TTY: 711).
Navajo	Díí baa akó nínízin: Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódílnih 505-923-5420, 1-855-592-7737 (TTY: 711).
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 505-923-5420, 1-855-592-7737 (TTY: 711).
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 505-923-5420, 1-855-592-7737 (TTY: 711).
Chinese	注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 505-923-5420, 1-855-592-7737 (TTY: 711)。
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم: 505-923-5420، 1-855-592-7737 رقم هاتف الصم والبكم (TTY: 711).
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 505-923-5420, 1-855-592-7737 (TTY: 711) 번으로 전화해 주십시오.
Tagalog-Filipino	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 505-923-5420, 1-855-592-7737 (TTY: 711).
Japanese	注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。505-923-5420、1-855-592-7737 (TTY: 711) まで、お電話にてご連絡ください。
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 505-923-5420, 1-855-592-7737 (ATS: 711).
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 505-923-5420, 1-855-592-7737 (TTY: 711).
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 505-923-5420, 1-855-592-7737 (телетайп: 711).
Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 505-923-5420, 1-855-592-7737 (TTY: 711) पर कॉल करें।
Farsi	توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 505-923-5420، 1-855-592-7737 (TTY: 711) تماس بگیرید.
Thai	เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 505-923-5420, 1-855-592-7737 (TTY: 711).

State of New Mexico employee dedicated Customer Service line

Available Monday through Friday from 7 a.m. to 6 p.m.

**(505) 923-5600**

**1-888-ASK-PRES (1-888-275-7737)**

TTY 711

**[phs.org/sonm](https://phs.org/sonm)**

