



## University of New Mexico Student Health Plan

Dear Student:

Under the Affordable Care Act, all health insurers and group health plans are required to provide consumers with a Summary of Benefits and Coverage (SBC). The SBC is a summary of the benefits and health coverage offered by the University of New Mexico Student Health Plan. Minimum Essential Coverage (MEC) certification is in process.

Attached is the SBC for the University of New Mexico Student Health Plan covering plans purchased between 07/11/16-07/31/17. In accordance with the University of New Mexico, coverage may be purchased for varying periods of time. The coverage periods for University of New Mexico are listed below:

Coverage Period	Date
Fall*	08/01/16 - 01/15/17
Spring	01/16/17 - 06/04/17
Summer	06/05/17 - 07/31/17

\*MD coverage begins 07/11/16

If you have any questions regarding your coverage or the length of time you purchased, please contact UNM Health at 844-866-2224.



**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 [www.bcbsnm.com/member/policy-forms](http://www.bcbsnm.com/member/policy-forms) or by calling 1-844-866-2224.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	Student Health & Counseling Center Provider <b>\$0</b> Individual/ <b>\$0</b> Family UNM Health & PPO Providers (Combined) <b>\$250</b> Individual/ <b>\$500</b> Family Doesn't apply to preventive care and prescription drugs. Copays don't count toward the overall deductible.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No. There are no other specific deductibles.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Student Health & Counseling Center, UNM Health & PPO Providers (Combined) <b>\$6,350</b> Individual/ <b>\$12,700</b> Family	The <u>out-of-pocket limit</u> 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.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, penalty amounts, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. Please call 1-844-866-2224 or see <a href="http://www.bcbsnm.com">www.bcbsnm.com</a>	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	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 <u>excluded services</u> .

**Questions:** Call 1-844-866-2224 or visit us at [www.bcbsnm.com/coverage](http://www.bcbsnm.com/coverage).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf](http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf) or call 1-844-866-2224 to request a copy.



- **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 preferred **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Student Health & Counseling Center Provider	Your Cost If You Use a UNM Health Provider	Your Cost If You Use a PPO Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$5 copay/visit	\$15 copay/visit	\$25 copay/visit	----none----
	Specialist visit	\$10 copay/visit	\$25 copay/visit	\$35 copay/visit	----none----
	Other practitioner office visit	Not Available	50% coinsurance	50% coinsurance	Spinal Manipulation (max. 30 visits/plan year)
	Preventive care/screening/immunization	No Charge	No Charge	No Charge	----none----
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	20% coinsurance	----none----
	Imaging (CT/PET scans, MRIs)	Not Available	20% coinsurance	20% coinsurance	Preauthorization required.

Common Medical Event	Services You May Need	Your Cost If You Use a Student Health & Counseling Center Provider	Your Cost If You Use a UNM Health Provider	Your Cost If You Use a PPO Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b> More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.bcbsnm.com/member/rx_drugs.html">www.bcbsnm.com/member/rx_drugs.html</a>	Generic drugs	\$10/Retail	\$20/Retail	\$20/Retail	OON is reimbursed at the In-Network allowable less applicable copay.  Retail available up to 90 day supply with 1 copay per 30 days.  Mail order is not covered
	Preferred brand drugs	\$20/Retail	\$40/Retail	\$40/Retail	
	Non-preferred brand drugs	\$30/Retail	\$60/Retail	\$60/Retail	
	Specialty drugs	\$100/Retail	\$100/Retail	\$100/Retail	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Not Available	20% coinsurance	20% coinsurance	----none----
	Physician/surgeon fees	Not Available	20% coinsurance	20% coinsurance	----none----
<b>If you need immediate medical attention</b>	Emergency room services	Not Available	20% coinsurance	20% coinsurance	OON is covered at 20%.
	Emergency medical transportation	Not Available	20% coinsurance	20% coinsurance	OON is covered at 20%.
	Urgent care	Not Available	\$15 copay/visit	\$25 copay/visit	Copay applies to visit only. All other services are 20% after deductible.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Not Available	20% coinsurance	20% coinsurance	Preauthorization required.
	Physician/surgeon fee	Not Available	20% coinsurance	20% coinsurance	Preauthorization required.

Common Medical Event	Services You May Need	Your Cost If You Use a Student Health & Counseling Center Provider	Your Cost If You Use a UNM Health Provider	Your Cost If You Use a PPO Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$5 copay/visit	\$15 copay/visit	\$25 copay/visit	Includes office, home, outpatient, and Intensive Outpatient Program (IOP) services; plus Inpatient and Partial Hospitalization (IOP, Inpatient and Partial Hospitalization require preauthorization)
	Mental/Behavioral health inpatient services	Not Available	20% coinsurance	20% coinsurance	
	Substance use disorder outpatient services	\$5 copay/visit	\$15 copay/visit	\$25 copay/visit	
	Substance use disorder inpatient services	Not Available	20% coinsurance	20% coinsurance	
<b>If you are pregnant</b>	Prenatal and postnatal care	Not Available	\$15 copay/visit	\$25 copay/visit	----none----
	Delivery and all inpatient services	Not Available	20% coinsurance	20% coinsurance	Preauthorization required.
<b>If you need help recovering or have other special health needs</b>	Home health care	Not Available	20% coinsurance	20% coinsurance	Max. 100 visits/plan year.
	Rehabilitation services	20% coinsurance	50% coinsurance	50% coinsurance	Includes Physical, Occupational, and Speech Therapies (office/outpatient) max. 30 visits/plan year
	Habilitation services	20% coinsurance	50% coinsurance	50% coinsurance	
	Skilled nursing care	Not Available	20% coinsurance	20% coinsurance	Includes Inpatient Physical Rehabilitation max. 60 days/plan year and requires preauthorization
	Durable medical equipment	Not Available	20% coinsurance	20% coinsurance	----none----
	Hospice service	Not Available	20% coinsurance	20% coinsurance	----none----

Common Medical Event	Services You May Need	Your Cost If You Use a Student Health & Counseling Center Provider	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Out-of-Network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	Covered	Covered	Covered	Refer to benefit booklet for details
	Glasses	Covered	Covered	Covered	
	Dental check-up	Covered	Covered	Covered	

## 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.)

- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Routine dental for adults)
- 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 (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture (Max. 1 visit/day)
- Chiropractic Care (Max. 30 visits/year)
- Hearing Aids (1 per ear per plan year)
- Non-emergency care when traveling outside the U.S.

## 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 1-866-236-1702. You may also contact the Office of Superintendent of Insurance toll-free at 1-855-427-5674.

## Your Grievance 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 **grievance**. For questions about your rights, this notice, or assistance, you may also contact the Office of Superintendent of Insurance toll-free at 1-855-427-5674 or [www.osi.state.nm.us](http://www.osi.state.nm.us).

## Does this Coverage Provide Minimum 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 of 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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-498-7652.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-498-7652.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-498-7652.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-877-498-7652.

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*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

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## 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** \$5,720
- **Patient pays** \$1,820

#### 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	\$250
Copays	\$20
Coinsurance	\$1,400
Limits or exclusions	\$150
<b>Total</b>	<b>\$1,820</b>

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

- **Amount owed to providers:** \$5,400
- **Plan pays** \$3,890
- **Patient pays** \$1,510

#### 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	\$250
Copays	\$950
Coinsurance	\$230
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,510</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.

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