



Freedom can make you feel better.

Presbyterian Health Plan is pleased to continue our 12-year partnership with the State of New Mexico providing quality health care to state employees and their families.

As the only community-owned healthcare organization in New Mexico and provider of healthcare benefits to over 400,000 New Mexicans – more than any other health plan in the state – Presbyterian Health Plan gives you more freedom to manage your own health care.

You have access to one of America's Top Ten integrated healthcare delivery systems¹, featuring a robust network of over 6,000 practitioners and facilities throughout New Mexico, including the most preferred² healthcare organization by area residents.

State employees can also receive in-network benefits outside of New Mexico with thousands of practitioners and providers in the national Multiplan/PHCS network. Visit www.multiplan.com to locate participating providers. PHCS and Multiplan logos are located on your ID card.

¹ Modern Healthcare

² Research and Polling, Inc., www.researchandpolling.com

*923-5600 (Albuquerque area)
1-888-ASK-PRES (1-888-275-7737)*

Health Plan www.phs.org

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STATE OF NEW MEXICO SUMMARY OF BENEFITS

The following are the Highlights of the HMO administered by Presbyterian Health Plan for State of New Mexico employees Statewide. These benefits are effective 7/1/08 through 6/30/09. The specific terms of coverage, limitations and exclusions are detailed in Sections 2, 4, and 5 of the Summary Plan Description

BENEFITS	REGIONAL HMO PLAN		
	Benefit Highlights	In-Network Care	
	Copays/Coinsurance vary depending on service; see below		
	Member deductible (Contract Year)		
	Single	\$50	
	2-Party	\$100	
	Family	\$150	
	Out-of-Pocket Maximum (Contract Year)		
	Single	\$2,000	
	2-Party	\$4,000	
	Family	\$6,000	
	Lifetime maximum	Unlimited (Certain services are subject to Contract Year and/or lifetime maximums or are limited per condition.)	
Physician Services	Office visit Primary/Gyn care Specialty care	\$10 ⁵ office visit Copay \$25 office visit Copay	
	On-campus student health center	\$10 Copay per visit	
	Preventive services Routine physicals Well child care including vision (to age 17) and hearing screening (through age 25) Immunizations Adult wellness Health education programs	No Copay ⁵ No Copay ⁵ No Copay ⁵ No Copay ⁵ Fees Vary (based on service)	
	Web Visits – Provided through PHP contracted Web Providers (identified in the Provider Directory) PCP/Non Specialist Specialist	\$5 office visit Copay \$5 office visit Copay	
	Laboratory	No Copay ⁵	
	X-ray	No Copay	
	Allergy testing and treatment	\$25 office visit Copay	
	Allergy injections by a nurse	No Copay	
	Allergy extract preparation	No Copay	
	Hospital Services	Hospitalization (includes room and board, Inpatient Physician care – Physician visits, surgeon, and anesthesiologist) ³	\$300 Copay per Admission
		Inpatient rehabilitation services ³	\$300 Admission Copay
		Laboratory	No Copay ⁵
	X-ray	No Copay	
	MRI/PET Scans/CT Scans	10% Co-insurance up to a maximum of \$200 per test	
	Hospital Observation Services (no Admission)	\$150 Copay	
	Surgery – Outpatient (no Hospital Admission)	10% Co-insurance	



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Maternity Services	Physician/midwife services (delivery, prenatal/postnatal care)	\$10 Copay – initial visit only, all other visits no Copay
	Genetic testing and counseling ³	Copay based on place of service
	Home Birth	No Copay
	Hospital Admission ³	\$300 Copay per pregnancy
	Routine nursery care for newborns	No Copay
Emergency Services	Emergency room visit ²	\$150 Copay
	Urgent Care center	\$35 Copay
	Ambulance ¹	
	Ground transportation	\$30 Copay per trip
	Air ambulance	\$100 Copay per trip
Mental Health	Outpatient services	\$25 office visit Copay
	Inpatient services ³	\$300 Copay per Admission
	Partial Hospitalization ³	\$150 Copay per Admission
	Residential Treatment Center (must be Medically Necessary) ³	\$300 Copay per Admission
Substance Abuse	Outpatient services (30 visits per Contract Year) ⁴	\$25 office visit Copay
	Acute Inpatient Hospital services (30 days per Contract Year combined with Partial Hospitalization ^{3,4})	\$300 Copay per Admission
	Partial Hospitalization (Same limits as above, combined with Acute Inpatient Hospital services. Two partial hospitalization days are equivalent to one day of Acute Inpatient Hospital care.) ^{3,4}	\$150 Copay per Admission
	Intensive Outpatient (non-Step Down) (60 days per Contract Year.)	\$300 Copay per Admission
	Residential Treatment Center (limited to 60 days/Contract Year; must be Medically Necessary) ^{3,4}	\$300 Copay per Admission
	Coverage for any combination of Acute Inpatient Hospital services, partial hospitalization, intensive outpatient, and Residential Treatment Centers is limited to two courses, of treatment (regardless of the number of days) per member per lifetime.	
Other Services	Biofeedback (for specified medical conditions only)	\$25 office visit Copay
	Cardiac or pulmonary rehabilitation	\$25 office visit Copay
	Chemotherapy and/or radiation therapy	No Copay in Physician's office
	Chiropractic, Acupuncture, and massage therapy (\$1,500 combined Contract Year max.) ⁴	\$25 office visit Copay
	Naprapathic Services (\$1,500 Contract Year maximum) ⁴	\$25 office visit Copay
	Chronic pain treatment	Copay based on place of service
	Dental services (for specified medical conditions only)	
	Inpatient ³	\$300 Copay per Admission
	Outpatient	\$25 office visit Copay
	Dialysis	No Copay
	Durable Medical Equipment, orthotics, prosthetics and appliances ³	15%
	Injectable drugs received in the office ³	
	If billed in conjunction with an office visit	Included in office visit copay based on the location of the services (PCP, Specialist, etc.)
	If provided by a nurse and no office visit is billed	No Copay
Home health care ³	\$25 Physician Copay; no Copay for nursing services	



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Other Services <i>(cont'd)</i>	Hearing Aids (to include repair, replacement, and associated testing)	15%
	Hospice ^{3,4} 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 Copay
	Infertility related services (only limited services covered)	Copay based on services
	Physical, occupational and speech therapy (maximum of 60 visits per condition, per Contract Year) ⁴	\$25 office visit Copay
	Restorative speech therapy ³	50% to a lifetime maximum of \$500
	Skilled nursing facility (max. 60 days per Contract Year) (Admission Copay waived if readmitted within 15 days) ^{3,4}	\$300 Admission Copay
	Sleep disorder studies Inpatient ³ Sleep lab (2 nights)	\$300 Admission Copay \$150 Copay
	Smoking cessation	50%
	Surgical services Inpatient Outpatient In-Office PCP Specialist	Covered as part of Hospital Admission 10% Co-insurance Included in PCP office visit Copay ⁵ \$25 office visit Copay
	Reconstructive Surgery ³ Inpatient Outpatient	\$300 Admission Copay \$150 Copay
	Weight loss programs (Morbid Obesity treatment only) Inpatient ³ Outpatient	\$300 Admission Copay \$25 office visit Copay
Transplants³ (No Lifetime Maximum)	Coverage for human organ transplants (refer to Sections 4 and 5 for details on transplant coverage)	Copays based on place of service
Prescription Drugs	Administered by Express Scripts. Call Express Scripts at 1-877-849-5530 .	

¹ Ambulance Copay is waived if transportation is Medically Necessary and results in an Inpatient Hospital Admission.

² The \$150 emergency care is waived if an Admission results. Then, the Hospital Admission Copay applies.

³ **Benefit Certification** may be required or benefits may be denied.

⁴ This benefit includes an annual maximum payment, annual visit limitation, lifetime visit limitation and/or lifetime maximum payment. Refer to Sections 2 and 4 of this booklet.

⁵ Not subject to the Deductible



Feel better. Stay healthy. Live well.

Providing health care to New Mexico for nearly a century, Presbyterian is uniquely woven into the fabric of this state. Being community owned, we are dedicated to improving the health of individuals, families and communities and will be here when you need us. As an active partner with the State of New Mexico, we provide employees with the tools they need to feel better, stay healthy and live well.

Healthy Advantage Wellness Program

Together, the State of New Mexico and Presbyterian offer an interactive wellness program to help you improve and maintain your health and well-being. Through health risk assessments, onsite screenings, flu-shot clinics, health fairs, and more, members can follow the steps to healthier living.

Nurse Advice Line 1-866-221-9679

Registered nurses are available 24 hours, 7 days a week to answer questions about specific health problems and to provide assistance with self-care of minor illnesses or injuries.

Pres e-Care

Pres e-Care allows members who have an established relationship with a participating provider to communicate about non-urgent symptoms through a webVisit® for a \$5 copay. There is *no charge* for routine communications, such as appointment requests, lab results, and prescription refills. Visit www.phs.org/e-care for more information.

Value Added Discounts

Presbyterian members receive valuable discounts for acupuncture, chiropractic care, massage therapy, hearing hardware, and more through participating BenefitSource providers.

Smoking Cessation Program

If you'd like to quit smoking or using tobacco products, call the Tobacco Quit Line, 1-888-840-5445, for confidential support at no additional cost.

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