



A Health Maintenance Organization with a Point-of-Service product



Serving: Most of New Mexico.

Enrollment Area: You must live or work in the Service Area to enroll in this Plan.

Enrollment code: 5H1 Self Only
5H2 Self and Family

Service Area: Services from Plan providers are available only in the following areas:

The New Mexico Counties of Bernalillo, Catron, Colfax, Curry, DeBaca, Doña Ana, Guadalupe, Lea, Lincoln, Los Alamos, Luna, Mora, Otero, Quay, Rio Arriba, Sandoval, San Miguel, Santa Fe, Sierra, Socorro, Torrance, and Valencia.

Authorized for distribution by the:



**United States
Office of
Personnel
Management**



Table of Contents

	Page
HMO New Mexico	1
Inspector General Advisory: Stop Health Care Fraud!	3
General Information	3
Confidentiality (3); If you are a new member (3); If you are hospitalized (4); Your responsibility (4); Things to keep in mind (4); Coverage after enrollment ends (5)	
Facts About This Plan	7
Who provides care to Plan members? (7); Role of a primary care doctor (7); Choosing your doctor (7)	
Facts About This Plan (continued)	8
Referrals for specialty care (8); Authorizations (8); For new members (8); Hospital care (8); Out-of-pocket maximum (8); Deductible carryover (9); Submit claims promptly (9); Other considerations (9); The Plan’s service area (9); Reciprocity (9)	
General Limitations	10
Important notice (10); Circumstances beyond Plan control (10); Arbitration of claims (10); Other sources of benefits (10)	
General Exclusions	11
Medical and Surgical Benefits	12
What is covered? (12); Limited benefits (13); What is not covered? (13)	
Hospital/Extended Care Benefits	15
What is covered? (15); Limited benefits (15); What is not covered? (15)	
Emergency Benefits	16
What is a medical emergency? (16); Emergencies within the service area (16); Emergencies outside the service area (16); What is covered? (16); What is not covered? (17); Filing claims for non-Plan providers (17)	
Mental Conditions/Substance Abuse Benefits	18
Mental conditions (18); Substance abuse (18)	
Prescription Drug Benefits	19
What is covered? (19); Covered medications and accessories include: (19); What is not covered? (19)	
Point of Service Benefits	20
What is covered? (20); What is not covered? (20); Out-of-pocket limit on charges you pay (20); How to use Point of Service Benefits (21)	
Non-FEHB Benefits Available to Plan Members	22
BCBSNM* DentalPRIME for Federal Employees (22)	
How to Obtain Benefits	23
Questions (23); Disputed claims review (23)	
How HMO New Mexico Changes January 1998	25
(25); Benefit changes (25); Clarifications (25); Other changes (26)	
Summary of Benefits for HMO New Mexico — 1998	27

HMO New Mexico

HMO New Mexico, Inc., 12800 Indian School Road, Albuquerque, New Mexico, 87112 has entered into a contract (CS 2729) with the Office of Personnel Management (OPM) as authorized by the Federal Employees Health Benefits (FEHB) law, to provide a comprehensive medical plan herein called HMO New Mexico, HMONM, or the Plan.

This brochure is based on text included in the contract between OPM and this Plan and is intended to be a complete statement of benefits available to FEHB members. A person enrolled in the Plan is entitled to the benefits stated in this brochure. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control. If enrolled for *Self and Family*, each eligible family member is also entitled to these benefits.

Premiums are negotiated with each plan annually. Benefit changes are effective January 1, 1998, and are shown on the inside back cover of this brochure.

Inspector General Advisory: Stop Health Care Fraud!

Fraud increases the cost of health care for everyone. Anyone who intentionally makes a false statement or a false claim in order to obtain FEHB benefits or increase the amount of FEHB benefits is subject to prosecution for FRAUD. This could result in CRIMINAL PENALTIES. Please review all medical bills, medical records, and claims statements carefully. If you find that a provider, such as a doctor, hospital, or pharmacy, charged your plan for services you did not receive, billed for the same service twice, or misrepresented any other information, take the following actions:

- Call the provider and ask for an explanation—sometimes the problem is a simple error.
- If the provider does not resolve the matter, or if you remain concerned, call your plan at 1-800-423-1630 statewide or 291-6945 in Albuquerque and explain the situation.
- If the matter is not resolved after speaking to your plan (and you still suspect fraud has been committed), call or write:

THE HEALTH CARE FRAUD HOTLINE
202/418-3300

The Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street, N.W., Room 6400
Washington, D.C. 20415

The inappropriate use of membership identification cards, e.g., to obtain services for a person who is not an eligible family member or after you are no longer enrolled in the Plan, is also subject to review by the Inspector General and may result in an adverse administrative action by your agency.

General Information

Confidentiality

Medical and other information provided to the Plan, including claim files, is kept confidential and will be used only: 1) by the Plan and its subcontractors for internal administration of the Plan, coordination of benefit provisions with other plans, and subrogation of claims; 2) by law enforcement officials with authority to investigate and prosecute alleged civil or criminal actions; 3) by OPM to review a disputed claim or perform its contract administration functions; 4) by OPM and the General Accounting Office when conducting audits as required by the FEHB law; or 5) for bona fide medical research or education. Medical data that does not identify individual members may be disclosed as a result of the bona fide medical research or education.

If you are a new member

Use this brochure as a guide to coverage and obtaining benefits. There may be a delay before you receive your identification card and member information from the Plan. Until you receive your ID card, you may show your copy of the SF 2809 enrollment form or your annuitant confirmation letter from OPM to a provider or Plan facility as proof of enrollment in this Plan. If you do not receive your ID card within 60 days after the effective date of your enrollment, you should contact the Plan.

If you made your open season change by using Employee Express and have not received your new ID card by the effective date of your enrollment, call the Employee Express HELP number to request a confirmation letter. Use that letter to confirm your new coverage with Plan providers.

If you are a new member of this Plan, benefits and rates begin on the effective date of your enrollment, as set by your employing office or retirement system. As a member of this Plan, once your enrollment is effective, you will be covered only for services provided or arranged by a Plan doctor except in the case of

General Information (continued)

emergency as described on page 16, or when you self-refer for Point of Service, or POS benefits, as described on page 20. If you are confined in a hospital on the effective date, you must notify the Plan so that it may arrange for the transfer of your care to Plan providers. See “If you are hospitalized” on page 4.

FEHB plans may not refuse to provide benefits for any condition you or a covered family member may have solely on the basis that it was a condition that existed before you enrolled in a plan under the FEHB Program.

If you are hospitalized

If you change plans or options, benefits under your prior plan or option cease on the effective date of your enrollment in your new plan or option, unless you or a covered family member are confined in a hospital or other covered facility or are receiving medical care in an alternative care setting on the last day of your enrollment under the prior plan or option. In that case, the confined person will continue to receive benefits under the former plan or option until the earliest of (1) the day the person is discharged from the hospital or other covered facility (a move to an alternative care setting does not constitute a discharge under this provision), or (2) the day after the day all inpatient benefits have been exhausted under the prior plan or option, or (3) the 92nd day after the last day of coverage under the prior plan or option. However, benefits for other family members under the new plan will begin on the effective date. If your plan terminates participation in the FEHB Program in whole or in part, or if the Associate Director for Retirement and Insurance orders an enrollment change, this continuation of coverage provision does not apply; in such case, the hospitalized family member’s benefits under the new plan begin on the effective date of enrollment.

Your responsibility

It is your responsibility to be informed about your health benefits. Your employing office or retirement system can provide information about: when you may change your enrollment; who “family members” are; what happens when you transfer, go on leave without pay, enter military service, or retire; when your enrollment terminates; and the next open season for enrollment. Your employing office or retirement system will also make available to you an FEHB Guide, brochures and other materials you need to make an informed decision.

Things to keep in mind

- The benefits in this brochure are effective on January 1 for those already enrolled in this Plan; if you changed plans or plan options, see “If you are a new member” above. In both cases, however, the Plan’s new rates are effective the first day of the enrollee’s first full pay period that begins on or after January 1 (January 1 for all annuitants).
- Generally, you must be continuously enrolled in the FEHB Program for the last five years before you retire to continue your enrollment for you and any eligible family members after you retire.
- The FEHB Program provides *Self Only* coverage for the enrollee alone or *Self and Family* coverage for the enrollee, his or her spouse, and unmarried dependent children under age 22. Under certain circumstances, coverage will also be provided under a family enrollment for a disabled child 22 years of age or older who is incapable of self-support.
- An enrollee with *Self Only* coverage who is expecting a baby or the addition of a child may change to a *Self and Family* enrollment up to 60 days after the birth or addition. The effective date of the enrollment change is the first day of the pay period in which the child was born or became an eligible family member. The enrollee is responsible for his or her share of the *Self and Family* premium for that time period; both parent and child are covered only for care received from Plan providers, except for emergency or POS benefits.
- You will not be informed by your employing office (or your retirement system) or your Plan when a family member loses eligibility.

General Information (continued)

- You must direct questions about enrollment and eligibility, including whether a dependent age 22 or older is eligible for coverage, to your employing office or retirement system. The Plan does not determine eligibility and cannot change an enrollment status without the necessary information from the employing agency or retirement system.
- An employee, annuitant, or family member enrolled in one FEHB plan is not entitled to receive benefits under any other FEHB plan.
- Report additions and deletions (including divorces) of covered family members to the Plan promptly.
- If you are an annuitant or former spouse with FEHB coverage and you are also covered by Medicare Part B, you may drop your FEHB coverage and enroll in a Medicare prepaid plan when one is available in your area. If you later change your mind and want to re-enroll in FEHB, you may do so at the next open season, or whenever you involuntarily lose coverage in the Medicare prepaid plan or move out of the area it serves.

Most Federal annuitants have Medicare Part A. If you do not have Medicare Part A, you may enroll in a Medicare prepaid plan, but you will probably have to pay for hospital coverage in addition to the Part B premium. Before you join the plan, ask whether they will provide hospital benefits and, if so, what you will have to pay.

You may also remain enrolled in this Plan when you join a Medicare prepaid plan.

Contact your local Social Security Administration (SSA) office for information on local Medicare prepaid plans (also known as Coordinated Care Plans or Medicare HMOs) or request it from SSA at 1-800/638-6833. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan.

- Federal annuitants are not required to enroll in Medicare Part B (or Part A) in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

Coverage after enrollment ends

When an employee's enrollment terminates because of separation from Federal service or when a family member is no longer eligible for coverage under an employee or annuitant enrollment, and the person is not otherwise eligible for FEHB coverage, he or she generally will be eligible for a free 31-day extension of coverage. The employee or family member may also be eligible for one of the following:

Former spouse coverage

When a Federal employee or annuitant divorces, the former spouse may be eligible to elect coverage under the spouse equity law. If you are recently divorced or anticipate divorcing, contact the employee's employing office (personnel office) or retiree's retirement system to get more facts about electing coverage.

Temporary continuation of coverage (TCC)

If you are an employee whose enrollment is terminated because you separate from service, you may be eligible to temporarily continue your health benefits coverage under the FEHB Program in any plan for which you are eligible. Ask your employing office for RI 79-27, which describes TCC, and for RI 70-5, the FEHB Guide for individuals eligible for TCC. Unless you are separated for gross misconduct, TCC is available to you if you are not otherwise eligible for continued coverage under the Program. For example, you are eligible for TCC when you retire if you are unable to meet the five-year enrollment requirement for continuation of enrollment after retirement.

General Information (continued)

Your TCC begins after the initial free 31-day extension of coverage ends and continues for up to 18 months after your separation from service (that is, if you use TCC until it expires 18 months following separation, you will only pay for 17 months of coverage). Generally, you must pay the total premium (both the Government and employee shares) plus a 2 percent administrative charge. If you use your TCC until it expires, you are entitled to another free 31-day extension of coverage when you may convert to nongroup coverage. If you cancel your TCC or stop paying premiums, the free 31-day extension of coverage and conversion option are not available.

Children or former spouses who lose eligibility for coverage because they no longer qualify as family members (and who are not eligible for benefits under the FEHB Program as employees or under the spouse equity law) also may qualify for TCC. They also must pay the total premium plus the 2 percent administrative charge. TCC for former family members continues for up to 36 months after the qualifying event occurs, for example, the child reaches age 22 or the date of the divorce. This includes the free 31-day extension of coverage. When their TCC ends (except by cancellation or nonpayment of premium), they are entitled to another free 31-day extension of coverage when they may convert to nongroup coverage.

NOTE: If there is a delay in processing the TCC enrollment, the effective date of the enrollment is still the 32nd day after regular coverage ends. The TCC enrollee is responsible for premium payments retroactive to the effective date and coverage may not exceed the 18- or 36-month period noted above.

Notification and election requirements

Separating employees — Within 61 days after an employee's enrollment terminates because of separation from service, his or her employing office must notify the employee of the opportunity to elect TCC. The employee has 60 days after separation (or after receiving the notice from the employing office, if later) to elect TCC.

Children — You must notify your employing office or retirement system when a child becomes eligible for TCC within 60 days after the qualifying event occurs, for example, the child reaches age 22 or marries.

Former spouses — You or your former spouse must notify the employing office or retirement system of the former spouse's eligibility for TCC within 60 days after the termination of the marriage. A former spouse may also qualify for TCC if, during the 36-month period of TCC eligibility, he or she loses spouse equity eligibility because of remarriage before age 55 or loss of the qualifying court order. This applies even if he or she did not elect TCC while waiting for spouse equity coverage to begin. The former spouse must contact the employing office within 60 days of losing spouse equity eligibility to apply for the remaining months of TCC to which he or she is entitled.

The employing office or retirement system has 14 days after receiving notice from you or the former spouse to notify the child or the former spouse of his or her rights under TCC. If a child wants TCC, he or she must elect it within 60 days after the date of the qualifying event (or after receiving the notice, if later). If a former spouse wants TCC, he or she must elect it within 60 days after any of the following events: the date of the qualifying event or the date he or she receives the notice, whichever is later; or the date he or she loses coverage under the spouse equity law because of remarriage before age 55 or loss of the qualifying court order.

Important: The employing office or retirement system must be notified of a child's or former spouse's eligibility for TCC within the 60-day time limit. If the employing office or retirement system is not notified, the opportunity to elect TCC ends 60 days after the qualifying event in the case of a child and 60 days after the change in status in the case of a former spouse.

General Information (continued)

Conversion to individual coverage

When none of the above choices are available — or chosen — when coverage as an employee or family member ends, or when TCC coverage ends (except by cancellation or nonpayment of premium), you may be eligible to convert to an individual, nongroup contract. You will not be required to provide evidence of good health and the Plan is not permitted to impose a waiting period or limit coverage for preexisting conditions. If you wish to convert to an individual contract, you must apply in writing to the carrier of the Plan in which you are enrolled within 31 days after receiving notice of the conversion right from your employing agency. A family member must apply to convert within the 31-day free extension of coverage that follows the event that terminates coverage, e.g., divorce or reaching age 22. Benefits and rates under the individual contract may differ from those under the FEHB Program.

Facts About This Plan

This Plan is a **comprehensive medical plan, sometimes called** a health maintenance organization (HMO) that offers a Point of Service, or POS, product. Whenever you need services, you may choose to obtain them from your personal doctor within the Plan's provider network or go outside the network for treatment. Within the Plan's network you are required to select a personal doctor who will provide or arrange for your care and you will pay minimal amounts for comprehensive benefits. **There are no claim forms when Plan doctors are used.** When you choose a non-Plan doctor or other non-Plan provider **under the POS option**, you will pay a substantial portion of the charges and the benefits available may be less comprehensive. See page 20 for more information.

Your decision to join an HMO should be based on your preference for the plan's benefits and delivery system, not just because a particular provider is in the plan's network. You cannot change plans because a provider leaves the HMO.

Because the Plan provides or arranges your care and pays the cost, it seeks efficient and effective delivery of health services. By controlling unnecessary or inappropriate care, it can afford to offer a comprehensive range of benefits. In addition to providing comprehensive health services and benefits for accidents, illness and injury, the Plan emphasizes preventive benefits such as office visits, physicals, immunizations and well-baby care. You are encouraged to get medical attention at the first sign of illness.

Who provides care to Plan members?

HMO New Mexico has a network of providers which covers many New Mexico communities. You select a primary care doctor for yourself and each member of your family. Members must use participating providers at all times (except in emergencies or when using Point of Service Benefits) to receive full benefits.

The Plan also features a Point of Service Benefit that allows a member to receive nonemergency benefits outside the Plan's network of participating physicians on a fee-for-service basis. For more information, see page 20.

Role of a primary care doctor

The first and most important decision each member must make is the selection of a primary care doctor. The decision is important since it is through this doctor that all other health services, particularly those of specialists, are obtained. It is the responsibility of your primary care doctor to obtain any necessary authorizations from the Plan before referring you to a specialist or making arrangements for hospitalization. Services of other providers under the network benefit level are covered only when **you have been referred by your primary care doctor for when you use POS benefits, with the following exception: a woman may see her Plan obstetrician/gynecologist for her annual routine examination without a referral.**

Choosing your doctor

The Plan's provider directory lists primary care doctors (general practitioners, family practitioners, pediatricians, and internists) with their locations and phone numbers, and notes whether or not the doctor is accepting new patients. Directories are updated on a regular basis and are available at the time of

Facts About This Plan (continued)

enrollment or upon request by calling the Member Services Department at 291-6945 in Albuquerque or 1-800-423-1630. You can also find out if your doctor participates with this Plan by calling this number. If you are interested in receiving care from a specific provider who is listed in the directory, call the provider

to verify that he or she still participates with the Plan and is accepting new patients. Important note: **When you enroll in this plan, services (except for emergency benefits or POS benefits) are provided through the Plan's delivery system; the continued availability and/or participation of any one doctor, hospital, or other provider cannot be guaranteed.**

If you enroll, you will be asked to complete a primary care doctor selection form and send it directly to the Plan, indicating the name of the primary care doctor(s). Members may change their doctor selection by notifying the Plan 30 days in advance.

If you are receiving services from a doctor who leaves the Plan, the Plan will pay for covered services until the Plan can arrange with you for you to be seen by another participating doctor.

Referrals for specialty care

Except in a medical emergency, or when a primary care doctor has designated another doctor to see his or her patients, or when you choose to use the Plan's POS benefits, you must receive a referral from your primary care doctor before seeing any other doctor or obtaining special services in order to receive network benefit levels. Referral to a participating specialist is given at the primary care doctor's discretion; if non-Plan specialists or consultants are required, the primary care doctor will make arrangements for appropriate referrals. If non-network specialties are required and you choose to go to specialists that are not those arranged by your network doctor, you will receive POS benefit levels.

When you receive a referral from your primary care doctor, you must return to the primary care doctor after the consultation if you want to receive network level benefits. All follow-up care must be provided or authorized by the primary care doctor. Do not go to the specialist for a second visit unless your primary care doctor has arranged for, and the Plan has issued an authorization for, the referral in advance. If you do not have a referral, benefits will be paid at the POS benefit level.

Authorizations

The Plan will provide benefits for covered services only when the services are medically necessary to prevent, diagnose or treat your illness or condition. Your Plan doctor must obtain the Plan's determination of medical necessity before you may be hospitalized, or referred for specialty care services or obtain follow-up care from a specialist.

For new members

If you are already under the care of a specialist who is a Plan participant, you must still obtain a referral from a Plan primary care doctor for the care to be covered at the network level. If the doctor who originally referred you to this specialist is now your Plan primary care doctor, you need only call to explain that you are now a Plan member and ask that you be referred for your next appointment. Please contact HMO New Mexico as soon as you join HMO New Mexico, so the HMO can make the arrangements needed.

If you are selecting a new primary care doctor and want to continue with this specialist, you must schedule an appointment so that the primary care doctor can decide whether to treat the condition directly or refer you back to the specialist.

Hospital care

If you require hospitalization, your primary care doctor or authorized specialist will make the necessary arrangements and continue to supervise your care.

Out-of-pocket maximum

Copayments are required for a few benefits. However, copayments will not be required for the remainder of the calendar year after your out-of-pocket expenses for services provided or arranged by the Plan reach \$3,000 per *Self Only* enrollment or \$8,000 per *Self and Family* enrollment. This copayment maximum does not include the coinsurance incurred in the outpatient and inpatient treatment of substance abuse, the

Facts About This Plan (continued)

coinsurance incurred in the outpatient treatment of mental conditions, the \$25 per day copay incurred in the inpatient treatment of mental conditions, inpatient admission copays, the costs of prescription drugs, or costs incurred while utilizing the Plan's POS benefit level.

You should maintain accurate records of the copayments made, as it is your responsibility to determine when the copayment maximum is reached. You are assured a predictable maximum in out-of-pocket costs for covered health and medical needs. Copayments are due when service is rendered, except for emergency care.

Deductible carryover

If you changed to this Plan during open season from a plan with a deductible and the effective date of the change was after January 1, any expenses that would have applied to that plan's deductible will be covered by your old plan if they are for care you got in January before the effective date of your coverage in this Plan. If you have already met the deductible in full, your old plan will reimburse these covered expenses. If you have not met it in full, your old plan will first apply your covered expenses to satisfy the rest of the deductible and then reimburse you for any additional covered expenses. The old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

Submit claims promptly

When you are required to submit a claim to this Plan for covered expenses, submit your claim promptly. The Plan will not pay benefits for claims submitted later than December 31 of the calendar year following the year in which the expense was incurred unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

Other considerations

Plan providers will follow generally accepted medical practice in prescribing any course of treatment. Before you enroll in this Plan, you should determine whether you will be able to accept treatment or procedures that may be recommended by Plan providers.

The Plan's service area

The service area for this Plan, where Plan providers and facilities are located, is described on the front cover of this brochure and on this page. **You must live or work in the service area to enroll in this Plan.**

The service area for this Plan includes the following areas: Bernalillo, Catron, Colfax, Curry, DeBaca, Doña Ana, Guadalupe, Lea, Lincoln, Los Alamos, Luna, Mora, Otero, Quay, Rio Arriba, Sandoval, San Miguel, Santa Fe, Sierra, Socorro, Torrance, and Valencia Counties.

Benefits for care outside the service area are limited to emergency services, as described on page 16, and to services covered under Point of Service Benefits, as described on page 20.

If you or a covered family member move outside the service area, or further away from the service area, you may enroll in another approved plan. It is not necessary to wait until you move or for the open season to make such a change; contact your employing office or retirement system for information if you are anticipating a move.

Reciprocity

HMO New Mexico is part of a national network of Blue Cross and Blue Shield HMOs—HMO-USA. Through HMO-USA, urgent care can be obtained in areas served by other Blue Cross and Blue Shield HMOs affiliated with HMO-USA. If you would like more information about receiving care away from home, please call the Plan's member services department at 1-800-423-1630.

General Limitations

Important notice

Although a specific service may be listed as a benefit, it will be covered for you only if, in the judgment of your Plan doctor, it is medically necessary for the prevention, diagnosis, or treatment of your illness or condition. No oral statement of any person shall modify or otherwise affect the benefits, limitations, and exclusions of this brochure, convey or void any coverage, increase or reduce any benefits under this Plan, or be used in the prosecution or defense of a claim under this Plan. This brochure is based on text included in the contract between OPM and this Plan, and is intended to be a complete statement of benefits available to FEHB members. You should use this brochure to determine your entitlement to benefits. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control.

Circumstances beyond Plan control

In the event of major disaster, epidemic, war, riot, civil insurrection, disability of a significant number of Plan providers, complete or partial destruction of facilities, or other circumstances beyond the Plan's control, the Plan will make a good faith effort to provide or arrange for covered services. However, the Plan will not be responsible for any delay or failure in providing service due to lack of available facilities or personnel.

Arbitration of claims

Any claim for damages for personal injury, mental disturbance, or wrongful death arising out of the rendition of or failure to render services under this contract must be submitted to binding arbitration.

Other sources of benefits

This section applies when you or your family members are entitled to benefits from a source other than this Plan. You must disclose information about other sources of benefits to the Plan and complete all necessary documents and authorizations requested by the Plan.

Medicare

If you or a covered family member is enrolled in this Plan and Part A, Part B, or Parts A and B of Medicare, benefits will be coordinated with Medicare according to Medicare's determination of which coverage is primary. Generally, you do not need to take any action after informing the Plan of your or your family member's eligibility for Medicare. Your Plan will provide you with further instructions if a Medicare claim needs to be filed.

Group health insurance and automobile insurance

This coordination of benefits (double coverage) provision applies when a person covered by this Plan also has, or is entitled to benefits from, any other group health coverage, or is entitled to the payment of medical and hospital costs under no-fault or other automobile insurance that pays benefits without regard to fault. Information about the other coverage must be disclosed to this Plan.

When there is double coverage for covered benefits, this Plan will continue to provide its benefits in full, but is entitled to receive payment for the services and supplies provided, to the extent that they are covered by the other coverage, no-fault or other automobile insurance, or any other primary plan.

One plan normally pays its benefits in full as the primary payer, and the other plan pays a reduced benefit as the secondary payer. When this Plan is the secondary payer, it will pay the lesser of (1) its benefits in full or (2) a reduced amount which, when added to the benefits payable by the other coverage, will not exceed reasonable charges. The determination of which health coverage is primary (pays its benefits first) is made according to guidelines provided by the National Association of Insurance Commissioners. When benefits are payable under automobile insurance, including no-fault, the automobile insurer is primary (pays its benefits first) if it is legally obligated to provide benefits for health care expenses without regard to other health benefits coverage the enrollee may have. This provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given this Plan to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.

CHAMPUS

If you are covered by both this Plan and the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), this Plan will pay benefits first. As a member of a prepaid plan, special limitations on your CHAMPUS coverage apply; to receive standard HMO benefits, your primary care provider must authorize all care (you may self-refer for eligible POS services). See your CHAMPUS Health Benefits Advisor if you have questions about CHAMPUS coverage.

Medicaid

If you are covered by both this Plan and Medicaid, this Plan will pay benefits first.

Workers' compensation

The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) to be payable under workers' compensation (under section 8103 of title 5, U.S.C.) or by a similar agency under another Federal or State law. This provision also applies when a third party injury settlement or other similar proceeding provides medical benefits in regard to a claim under workers' compensation or similar laws. If medical benefits provided under such laws are exhausted, this Plan will be financially responsible for services or supplies that are otherwise covered by this Plan. The Plan is entitled to be reimbursed by OWCP (or the similar agency) for services it provided that were later found to be payable by OWCP (or the agency).

DVA facilities, DoD facilities, and Indian Health Service

Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from the Plan for certain services and supplies provided to you or a family member to the extent that reimbursement is required under the Federal statutes governing such facilities.

Other Government agencies

The Plan will not provide benefits for services and supplies paid for directly or indirectly by any other local, State, or Federal Government agency.

Liability insurance and third party actions

If a covered person is sick or injured as a result of the act or omission of another person or party, the Plan requires that it be reimbursed for the benefits provided in an amount not to exceed the amount of the recovery, or that it be subrogated to the person's rights to the extent of the benefits received under this Plan, including the right to bring suit in the person's name. If you need more information about subrogation, the Plan will provide you with its subrogation procedures.

General Exclusions

All benefits are subject to the limitations and exclusions in this brochure. Although a specific service may be listed as a benefit, it will not be covered for you unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness or condition as discussed under Authorizations on page 8. The following are excluded:

- Care by non-Plan doctors or hospitals except for authorized referrals, or emergencies (see "Emergency Benefits"), or for eligible self-referred services obtained under "Point of Service Benefits;"
- Expenses incurred while not covered by this Plan;
- Services furnished or billed by a provider or facility barred from the FEHB Program;
- Services not required according to accepted standards of medical, dental, or psychiatric practice;
- Procedures, treatments, drugs, or devices that are experimental or investigational;
- Procedures, services, drugs, or supplies related to sex transformations; and
- Procedures, services, drugs, or supplies related to abortions except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest.

Medical and Surgical Benefits

What is covered?

A comprehensive range of preventive, diagnostic, and treatment services is provided by Plan doctors and other Plan providers. This includes all necessary office visits; you pay a \$10 office visit copay, (but no additional copay for laboratory tests and X-rays). Within the Service Area, house calls will be provided if in the judgment of the Plan doctor such care is necessary and appropriate; you pay nothing for a doctor's house call or for home visits by nurses and health aides.

The following services are included and are subject to the office visit copay unless stated otherwise:

- Preventive care, including well-baby care and periodic check-ups
- Mammograms are covered as follows: for women age 35 through 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one or two years; for women age 50 through 64, one mammogram every year; and for women age 65 and above, one mammogram every two years. In addition to routine screening, mammograms are covered when prescribed by the doctor as medically necessary to diagnose or treat your illness.
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays
- Outpatient surgery not performed in a doctor's office; you pay a \$125 copay
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery, and postnatal care by a Plan doctor.

You pay a \$100 copay for the delivery, in addition to a \$250 inpatient admission copay (subject to an annual maximum of \$500 per *Self Only* enrollment and \$750 per *Self and Family* enrollment). The \$100 maternity copay does not count toward the annual inpatient admission copay maximum. The mother, at her option, may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a caesarean delivery. Inpatient stays will be extended if medically necessary. If enrollment in the Plan is terminated during pregnancy, benefits will not be provided after coverage under the Plan has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a *Self Only* or *Self and Family* enrollment; other care of an infant who requires definitive treatment will be covered only if the infant is covered under a *Self and Family* enrollment.

- Voluntary sterilization and family planning services
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including test and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints
- Cornea, heart, heart/lung, kidney, liver, single lung, double lung and pancreas transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors. Transplants are covered when both the transplant evaluation and the transplant are approved by HMO New Mexico. Related medical and hospital expenses of the donor are covered when the recipient is covered by this Plan.
- Women who undergo mastectomies may, at their option, have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.
- Dialysis
- Chemotherapy, radiation therapy, and inhalation therapy
- Surgical treatment of morbid obesity
- Orthopedic devices, such as braces and foot orthotics; you pay **\$25 per item or device**. These items may be purchased or rented at the Plan's discretion.

Medical and Surgical Benefits (continued)

- Prosthetic devices, such as artificial limbs and lenses following cataract removal; you pay **\$25 per item or device**.
- Vision and hearing examinations to determine the need for correction for members under age 18
- Durable medical equipment, such as wheelchairs and hospital beds; you pay **\$25 per item or device**. These items may be purchased or rented at the Plan's discretion.
- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need.
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers, at no additional cost to you except where noted.

Limited benefits

Oral and maxillofacial surgery is provided for nondental surgical and hospitalization procedures for congenital defects, such as cleft lip and cleft palate, and for medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses including, but not limited to, treatment of fractures and excision of tumors and cysts. All other procedures involving the teeth or intra-oral areas surrounding the teeth are not covered, including any dental care involved in treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.

Reconstructive surgery will be provided to correct a condition resulting from a functional defect or from an injury or surgery that has produced a major effect on the member's appearance and if the condition can reasonably be expected to be corrected by such surgery.

Short-term rehabilitative therapy (physical, speech, and occupational) is provided on an inpatient or outpatient basis for up to two months per condition if significant improvement can be expected within two months; you pay a \$10 copay per outpatient session. Speech therapy is limited to treatment of certain speech impairments of organic origin. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.

Diagnosis and treatment of infertility, including artificial insemination and fertility drugs, is covered; **you pay \$10 per office visit and \$250 per admission (subject to an annual maximum of \$500 per Self Only enrollment and \$750 per Self and Family enrollment). The following types of artificial insemination are covered: intravaginal insemination (IVI); intracervical insemination (ICI) and intrauterine insemination (IUI);** Cost of donor sperm is not covered. Other assisted reproductive technology (ART) procedures, such as in-vitro fertilization and embryo transfer are not covered.

Cardiac rehabilitation following a heart transplant, bypass surgery, or a myocardial infarction, is provided with prior Plan authorization; you pay a \$250 hospital admission copay (subject to an annual maximum of \$500 per *Self Only* enrollment and \$750 per *Self and Family* enrollment) for inpatient care and a \$10 copay for each outpatient cardiac rehabilitation visit.

Chiropractic manipulations and treatments are limited to 20 visits per year; you pay **\$10 per visit**. X-rays must be performed at HMO New Mexico X-ray facilities.

- What is not covered?**
- Physical examinations that are not necessary for medical reasons, such as those required for obtaining or continuing employment or insurance, attending school or camp, or travel
 - Reversal of voluntary, surgically induced sterility
 - Plastic surgery primarily for cosmetic purposes
 - Transplants not listed as covered

Medical and Surgical Benefits (continued)

- Hearing aids
- Long-term rehabilitative therapy
- Homemaker services
- Convenience or deluxe items, disposable supplies, physicians' equipment, or the rental of durable medical equipment in an inpatient facility which normally provides these items at no additional charge

Hospital/Extended Care Benefits

What is covered?

Hospital care

The Plan provides a comprehensive range of benefits with no dollar or day limit when you are hospitalized under the care of a Plan doctor. You pay a \$250 copayment for each admission (subject to an annual maximum of \$500 per *Self Only* enrollment or \$750 per *Self and Family* enrollment). All necessary services are covered, including:

- Semiprivate room accommodations; when a Plan doctor determines it is medically necessary, the doctor may prescribe private accommodations or private duty nursing care
- Specialized care units, such as intensive care or cardiac care units
- Blood and blood derivatives

Extended care

The Plan provides a comprehensive range of benefits with no dollar limit for up to 45 days per calendar year when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. You pay nothing. All necessary services are covered, including:

- Bed, board, and general nursing care
- Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor

Hospice care

Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care, and family counseling; these services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less. There is no copayment for hospice care, but there is a maximum Plan payment per lifetime of \$7500 in covered benefits.

Ambulance service

Benefits are provided for ambulance transportation ordered or authorized by a Plan doctor. There is no copayment for authorized ambulance transportation.

Limited benefits

Acute inpatient detoxification — Hospitalization for medical treatment of substance abuse is limited to emergency care, diagnosis, treatment of medical conditions, and medical management of withdrawal symptoms (acute detoxification) if the Plan doctor determines that outpatient management is not medically appropriate. See page 18 for nonmedical substance abuse benefits.

What is not covered?

- Personal comfort items, such as telephone and television
- Custodial care, rest cures, domiciliary or convalescent care

Emergency Benefits

What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that the Plan may determine are medical emergencies — what they all have in common is the need for quick action.

Emergencies within the service area

If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member **must** notify the Plan within 48 hours. It is your responsibility to ensure that the Plan has been timely notified.

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-Plan providers only if delay in reaching a Plan provider would result in death, disability or significant jeopardy to your condition.

Plan pays . . .

Reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the plan before the care is received except as covered under POS benefits.

You pay . . .

\$45 per hospital emergency room visit or \$20 per urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

Emergencies outside the service area

Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers except as covered under POS benefits.

Plan pays . . .

Reasonable charges for emergency care services to the extent the services would have been covered if received from Plan providers.

You pay . . .

\$45 per hospital emergency room visit or \$20 per urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

What is covered?

- Emergency care at a doctor's office or an urgent care center
- Emergency care as an outpatient or inpatient at a hospital, including doctors' services
- Ambulance service approved by the Plan

Emergency Benefits (continued)

What is not covered?

- Elective care or nonemergency **care except as covered under POS benefits**
- Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area **except as covered under POS benefits**
- Medical and hospital costs resulting from a normal full-term delivery of a baby outside the Service Area **except as covered under POS benefits**

Filing claims for non-Plan providers

With your authorization, the Plan will pay benefits directly to the providers of your emergency care upon receipt of their claims. Physician claims should be submitted on the HCFA 1500 claim form. If you are required to pay for the services, submit itemized bills and your receipts to the Plan along with an explanation of the services and the identification information from your ID card.

Payment will be sent to you (or the provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which denial was based. If you disagree with the Plan's decision, you may request reconsideration in accordance with the disputed claims procedure described on page 23.

Mental Conditions/Substance Abuse Benefits

Mental conditions

What is covered?	<p>To the extent shown below, the Plan provides the following services necessary for the diagnosis and treatment of acute psychiatric conditions, including the treatment of mental illness or disorders:</p> <ul style="list-style-type: none">• Diagnostic evaluation• Psychological testing• Psychiatric treatment (including individual and group therapy)• Hospitalization (including inpatient professional services)
Outpatient care	<p>Up to 20 outpatient visits to Plan doctors, consultants, or other psychiatric personnel each calendar year; you pay \$30 per visit for covered visits — all charges thereafter.</p>
Inpatient care	<p>Up to 30 days of hospitalization each calendar year; you pay a \$250 copayment per admission (subject to an annual maximum of \$500 per <i>Self Only</i> enrollment and \$750 per <i>Self and Family</i> enrollment), plus \$25 for each day you are in the hospital—all charges thereafter.</p>
What is not covered?	<ul style="list-style-type: none">• Care for psychiatric conditions that in the professional judgment of Plan doctors are not subject to significant improvement through relatively short-term treatment• Psychiatric evaluation or therapy on court order or as a condition of parole or probation, unless determined by a Plan doctor to be necessary and appropriate• Psychological testing when not medically necessary to determine the appropriate treatment of a short-term psychiatric condition

Substance abuse

What is covered?	<p>This Plan provides medical and hospital services such as acute detoxification services for the medical, non-psychiatric aspects of substance abuse, including alcoholism and drug addiction, the same as for any other illness or condition, and, to the extent shown below, the services necessary for diagnosis and treatment.</p>
Outpatient care	<p>Up to 30 outpatient visits or 60 visits per lifetime to Plan providers for treatment each calendar year; you pay \$30 for covered visits—all charges thereafter.</p>
Inpatient care	<p>Up to 30 days per calendar year and 60 days per lifetime in a substance abuse rehabilitation (intermediate care) program in an alcohol detoxification or rehabilitation center approved by the Plan; you pay \$200 per day during the benefit period—all charges thereafter.</p>
What is not covered?	<ul style="list-style-type: none">• Treatment that is not authorized by a Plan doctor.

Prescription Drug Benefits

What is covered?

Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 30-day supply. You pay a \$ 10 copay per prescription unit or refill for generic drugs or for name brand drugs when generic substitution is not permissible. When generic substitution is permissible (i.e., a generic drug is available and the prescribing doctor does not require the use of a name brand drug), but you request the name brand drug, you pay the price difference between the generic and name brand drug as well as the \$10 copay per prescription unit or refill.

You can purchase maintenance drugs through a mail order program. You are subject to the same benefits and limitations as when you purchase prescription drugs from a retail pharmacy. The copayment for a 30-day supply is \$10, for a 60-day supply is \$20 and for a 90-day supply is also \$20.

If you are outside of the Plan's Service Area and obtain a prescription at a non-Plan pharmacy, the Plan will reimburse you the Plan's allowable cost for that drug less the \$10 copay. You must file a claim with the Plan for reimbursement. Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. **Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. Nonformulary drugs will be covered when prescribed by a Plan doctor and you pay a \$20 copayment.**

Covered medications and accessories include:

- Drugs for which a prescription is required by Federal law
- Oral and injectable contraceptive drugs; contraceptive diaphragms
- Implanted time-release medications, such as Norplant. For Norplant and other internally implanted time release medications, you pay a one-time copay of **\$10** per prescription. There is a limit of one prescription every 5 years. For other internally implanted time-release medications, you pay **\$10 per prescription**. There is no charge when the device is implanted during a covered hospitalization. There will be no refund of any portion of these copays if the implanted time-release medication is removed before the end of its expected life.
- Insulin
- Diabetic supplies, including insulin syringes, needles, glucose test tablets and test tape, Benedict's solution, or equivalent, and acetone test tablets
- Disposable needles and syringes needed to inject covered prescribed medication

Intravenous fluids and medication for home use are covered under Medical and Surgical Benefits.

What is not covered?

- Drugs available without a prescription or for which there is a nonprescription equivalent available
- Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies
- Vitamins and nutritional substances that can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Fertility drugs
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Drugs for smoking cessation (nicotine replacement drugs)

Point of Service Benefits

At your option, you may choose to obtain benefits covered by this Plan from non-Plan doctors and hospitals whenever you need care, **except** for the benefits listed below under “What is not covered.” Benefits not covered under the Point of Service Benefit must either be received from or arranged by Plan doctors to be covered. When you obtain covered non-emergency medical treatment from a non-Plan doctor without a referral from a Plan doctor, you are subject to the deductibles, coinsurance, maximum benefit, and other limitations indicated below.

What is covered?

Many services provided by non-Plan providers are covered. Any day limits remain the same (for example, you will be covered for up to 45 days of skilled nursing care whether you use Plan network providers, non-Plan providers, or any combination thereof).

Covered services are paid on a fee-for-services basis when services are received from non-Plan providers after you satisfy a \$500 calendar year deductible per *Self Only* enrollment, or \$1,000 per *Self and Family* enrollment. After the deductible is met, the Plan will pay 70% of allowable covered amounts. You pay 30% of the allowable amounts and all charges in excess of the allowable amount.

Maximum benefits

Covered services under the Point of Service Benefit are limited to a maximum Plan payment of \$1,000,000 per member per lifetime.

Precertification requirements on some services

The purpose of precertification is to ensure that benefits are provided only for medically necessary care. The precertification process must be completed (and the deductible must be satisfied) for you to receive full Point of Service coverage for the following benefits: maternity care, inpatient physical rehabilitation, home health care visits, hospice services, inpatient hospital admissions, skilled nursing facility admissions, and transplant benefits. To precertify, you must call 1-800-325-8334 or 291-3585 in Albuquerque no less than three business days before the services are received. In an emergency within the Plan’s Service Area, the member must notify the Plan within 24 hours after the services begin, or as soon as reasonably possible (outside the Service Area, network emergency benefits apply).

If precertification is not obtained, benefits will be reduced by \$250; you pay the 30% of the allowable amount, the \$250 penalty, and all charges in excess of the allowable amount. The following information must be provided to the Plan when precertification is requested:

- Patient’s name
- Patient’s Social Security number
- Patient’s group number (see your Plan ID card)
- Hospital’s name
- Physician’s name
- Procedure
- Expected procedure date

Precertification is not required for: routine diagnostic, laboratory, and pathology services, outpatient surgery, specialists’ office visits, physicians’ home visits, family planning services, and office surgery.

What is not covered?

Point of Service Benefits are not available for the following: chiropractic services, durable medical equipment, prosthetic devices, orthopedic devices, inpatient and outpatient treatment for mental conditions and substance abuse, outpatient physical rehabilitation, routine primary care doctor’s services (such as well-child care, immunizations, health education and counseling, and vision and hearing screenings), prescription drugs, allergy care, diagnosis and treatment of infertility, and prescription contraceptive devices provided in a physician’s office.

Out-of-pocket limit on charges you pay

There is no out-of-pocket limit on Point of Service Benefits; they do not count toward the out-of-pocket maximum described on page 8.

Point of Service Benefits (continued)

How to use Point of Service Benefits

Covered charges for non-network benefits will be reimbursed to you after you pay out-of-pocket for services from non-network providers. In addition, some providers may accept assignment when delivering services. When benefits are assigned, you will be billed for any portion not covered by the Plan.

Non-FEHB Benefits Available to Plan Members

The benefits described on this page are neither offered nor guaranteed under the contract with the FEHB Program, but are made available to all enrollees and family members who are members of this Plan. The cost of the benefits described on this page is not included in the FEHB premium and any charges for these services do not count toward any FEHB deductibles, POS maximum benefits, or out-of-pocket maximum copay charges. These benefits are not subject to the FEHB disputed claims procedures.

BCBSNM* DentalPRIME for Federal Employees

DentalPRIME for Federal Employees offers enrollees an extensive dental benefits program with the freedom for you to receive care from the dentist of your choice (in-state and out-of-state). You must be enrolled in an FEHB plan to be eligible for DentalPRIME for Federal Employees.

Program Highlights

- Covered dental services may be rendered by any licensed dentist.
- Increased benefit coverage if you see a participating dentist.
- No deductibles on diagnostic and preventive services.
- Each family member may go to the dentist of his/her choice.
- Extensive benefits; the program covers over 350 specific dental procedures from basic and major services to general anesthesia.
- Emergency coverage (up to the Plan's annual maximum of \$1,000) anywhere the emergency occurs.
- Low monthly subscriber rates; please see the dental information section of your HMO New Mexico packet.

A Summary of Benefits

- \$1,000 annual maximum per family member.
- 100% coverage (in-network) for diagnostic and preventive services.
- 80% coverage (in-network) for restorative and adjunctive general services.
- 50% coverage (in-network) for oral surgery, endodontic, and periodontic services.
- 50% coverage (in-network) for prosthodontic services, including dentures, partials, crowns, and bridges.

Enrollment in DentalPRIME for Federal Employees is offered either during open season, or within 30 days of the qualifying event that allows eligible members to enroll in FEHB.

For more information about this exciting dental offering, please review the dental information section of your enrollment packet, or call 1-800-231-2583 for more details.

* Blue Cross and Blue Shield of New Mexico (BCBSNM) insures the DentalPRIME for Federal Employees product; HMO New Mexico is a subsidiary of BCBSNM.

Benefits on this page are not part of the FEHB contract.

How to Obtain Benefits

Questions

If you have a question concerning Plan benefits or how to arrange for care, contact the Plan's Membership Services Office at 291-6945 in Albuquerque or 1-800-423-1630 statewide or you may write to the Plan at P.O. Box 11968, Albuquerque, New Mexico, 87192-0968.

Disputed claims review

Plan reconsideration

If a claim for payment or services is denied by the Plan, you must ask the Plan, in writing and within six months of the date of the denial, to reconsider its denial before you request a review by OPM. (This time limit may be extended if you show you were prevented by circumstances beyond your control from making your request within the time limit.) OPM will not review your request unless you demonstrate that you gave the Plan an opportunity to reconsider your claim. Your written request to the Plan must state why, based on specific benefit provisions in this brochure, you believe the denied claim for payment or service should have been paid or provided.

Within 30 days after receipt of your request for reconsideration, the Plan must affirm the denial in writing to you, pay the claim, provide the service, or request additional information reasonably necessary to make a determination. If the Plan asks a provider for information it will send you a copy of this request at the same time. The Plan has 30 days after receiving the information to give its decision. If this information is not supplied within 60 days, the Plan will base its decision on the information it has on hand.

OPM review

If the Plan affirms its denial, you have the right to request a review by OPM to determine whether the Plan's actions are in accordance with the terms of its contract. You must request the review within 90 days after the date of the Plan's letter affirming its initial denial.

You may also ask OPM for a review if the Plan fails to respond within 30 days of your written request for reconsideration or 30 days after you have supplied additional information to the Plan. In this case, OPM must receive a request for review within 120 days of your request to the Plan for reconsideration or of the date you were notified that the Plan needed additional information, either from you or from your doctor or hospital.

This right is available only to you or the executor of a deceased claimant's estate. Providers, legal counsel, and other interested parties may act as your representative only with your specific written consent to pursue payment of the disputed claim. OPM must receive a copy of your written consent with their request for review.

Your written request for an OPM review must state why, based on specific benefit provisions in this brochure, you believe the denied claim for payment or service should have been paid or provided. If the Plan has reconsidered and denied more than one unrelated claim, clearly identify the documents for each claim.

Your request must include the following information or it will be returned by OPM:

- A copy of your letter to the Plan requesting reconsideration;
- A copy of the Plan's reconsideration decision (if the Plan failed to respond, provide instead (a) the date of your request to the Plan or (b) the dates the Plan requested and you provided additional information to the Plan);
- Copies of documents that support your claim, such as doctors' letters, operative reports, bills, medical records, and explanation of benefit (EOB) forms; and
- Your daytime phone number.

How to Obtain Benefits (continued)

Medical documentation received from you or the Plan during the review process becomes a permanent part of the disputed claim file, subject to the provisions of the Freedom of Information Act and the Privacy Act.

Send your request for review to:

**Office of Personnel Management
Office of Insurance Programs, Contracts Division IV
P.O. Box 436
Washington, DC 20044.**

You (or a person acting on your behalf) may not bring a lawsuit to recover benefits on a claim for treatment, services, supplies, or drugs covered by this Plan until you have exhausted the OPM review procedure, established at section 890.105, title 5, Code of Federal Regulations (CFR). If OPM upholds the Plan's decision on your claim, and you decide to bring a lawsuit based on the denial, the lawsuit must be brought no later than December 31 of the third year after the year in which the services or supplies upon which the claim is predicated were provided. Pursuant to section 890.107, title 5, CFR, such a lawsuit must be brought against the Office of Personnel Management in Federal court.

Federal law exclusively governs all claims for relief in a lawsuit that relates to this Plan's benefits or coverage or payments with respect to those benefits. Judicial action on such claims is limited to the record that was before OPM when it rendered its decision affirming the Plan's denial of the benefit. The recovery in such a suit is limited to the amount of benefits in dispute.

Privacy Act statement — If you ask OPM to review a denial of a claim for payment or service, OPM is authorized by chapter 89 of title 5, U.S.C., to use the information collected from you and the Plan to determine if the Plan has acted properly in denying you the payment or service, and the information so collected may be disclosed to you and/or the Plan in support of OPM's decision on the disputed claim.

How HMO New Mexico Changes January 1998

Do not rely on this page; it is not an official statement of benefits.

Benefit changes

- Mammograms for women are covered as follows: for women age 35 through 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one or two years; for women age 50 through age 64, one mammogram every year; for women age 65 and above, one mammogram every other year.
- New Mothers may, at their option, remain in the hospital up to 48 hours after a regular delivery and 96 hours after a caesarean delivery.
- Women who undergo mastectomies may, at their option, have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.
- The copayment for durable medical equipment, prosthetic devices, and orthopedic devices is \$25 per item or device instead of 50% of charges.
- The copayment for allergy testing and treatment is \$10 per visit instead of 50% of charges.
- The copayments for the diagnosis and treatment of infertility are the same as for other medical services: \$10 for an office visit and \$250 for hospitalizations instead of 50% of charges.
- The copayment for chiropractic care is \$10 per visit instead of 50% of charges for covered visits.
- The copayment for outpatient mental health visits is \$30 per outpatient visit with a lifetime maximum of 60 visits instead of 50% of charges. There was no lifetime visit maximum.
- The copayments for the treatment of substance abuse are \$30 for outpatient visits with a lifetime maximum of 60 visits instead of 50% of charges. There was no lifetime visit maximum.
The inpatient treatment of substance abuse requires a \$200 per day copayment and there is now a 60 day lifetime maximum instead of 50% of charges. There was no lifetime visit maximum.
- Members can now use a mail order service for prescription drugs.
- Brand name drugs require prior approval from HMO New Mexico when the member pays a regular copayment. Members may receive non-generic drugs without prior approval by paying their copayment, plus the difference between the cost of the generic and the name brand drug.
- Prescription drugs which are not on the HMO New Mexico formulary may be covered with a \$20 copayment.
- The HMO-USA Guest Membership is a new benefit which allows you to become a guest member in another Blue Cross Blue Shield HMO if you are temporarily assigned to a geographic area which has another Blue Cross Blue Shield HMO for 90 days or more.
- When HMO New Mexico coordinates benefits and is the secondary payer, it will pay the lesser of 1) the benefits in full or 2) the amount allowed by HMO New Mexico for that procedure minus what the other insurance carrier pays.
- The definition of emergency care now includes conditions which a reasonable layperson would expect to lead to jeopardy to their health, serious impairment, serious dysfunction or disfigurement.

Clarifications

- The term “allowable charges has been clarified to “allowable amounts” in the Point of Service section. HMO New Mexico will pay 70% of allowable covered amounts. You pay 30% of the allowable amounts and all charges in excess of the allowable amount.

How HMO New Mexico Changes January 1998 (continued)

General Information. When a family member is hospitalized on the effective date of an enrollment change and continues to receive benefits under the old plan, benefits under the new plan will begin for other family members on the effective date of the new enrollment.

An enrollee with *Self Only* coverage who is expecting a baby or the addition of a child may change to a *Self and Family* enrollment up to 60 days after the birth or addition.

Annuitants and former spouses with FEHB coverage, and who are covered by Medicare Part B, may join a Medicare prepaid plan if they do not have Medicare Part A, but they will probably have to pay for hospital coverage. They may also remain enrolled under an FEHB plan when they enroll in a Medicare prepaid plan.

Federal annuitants are not required to enroll in Medicare Part B in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

Temporary continuation of coverage (TCC) for employees or family members who lose eligibility for FEHB coverage includes one free 31-day extension of coverage and may include a second. How these are coordinated has been clarified; notification and election requirements have also been clarified.

“Conversion to individual coverage” does not require evidence of good health and the plan is not permitted to impose a waiting period or limit coverage for preexisting conditions; benefits and rates under the individual contract may differ from those under the FEHB Program.

Other changes

- The Plan’s Service and Enrollment area has been expanded to include DeBaca and Lea Counties.
- This Plan has been redesignated a “Health Maintenance Organization with a Point of Service Product.” It offers its members the choice of using **either** Plan **or** non-Plan providers each time they require medical care. See “Point of Service Benefits” on page 20 for additional charges that apply to services from non-Plan providers and limitations on covered benefits when they are received from non-Plan providers.
- Enrollees who change their FEHB enrollments using Employee Express may call the Employee Express HELP number to obtain a letter confirming that change if their ID cards do not arrive by the effective date of the enrollment change.
- The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) or an equivalent agency to be payable under workers’ compensation. The Plan is entitled to be reimbursed by OWCP or the equivalent agency for services it provided that were later found to be payable by OWCP or the agency.
- Members of this Plan may use non-Plan doctors for some types of services if they pay additional deductibles and coinsurance. See “Point of Service Benefits” on page 20.
- Disputed claims. If your claim for payment or services is denied by the Plan, and you decide to ask OPM to review that denial, you must first ask the Plan to reconsider their decision. You must now request their reconsideration within six months of the denial (previously, you had one year to do this). This time limit may be extended if you show you were prevented by circumstances beyond your control from making your request within the time limit.

Providers, legal counsel, and other interested parties may act as your representative in pursuing payment of a disputed claim only with your written consent. Any lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan must be brought against the Office of Personnel Management in Federal court and only after you have exhausted the OPM review procedure.

Summary of Benefits for HMO New Mexico — 1998

Do not rely on this chart alone. All benefits are provided in full unless otherwise indicated subject to the limitations and exclusions set forth in the brochure. This chart merely summarizes certain important expenses covered by the Plan. If you wish to enroll or change your enrollment in this Plan, be sure to indicate the correct enrollment code on your enrollment form (codes appear on the cover of this brochure). **All services covered under this plan, with the exception of emergency care and services available as POS benefits are covered only when provided or arranged by Plan doctors.**

Benefits		Plan pays/provides	Page
Inpatient Care	Hospital	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care, and complete maternity care. You pay a \$250 per admission (up to an annual maximum of \$500 per <i>Self Only</i> enrollment and \$750 per <i>Self and Family</i> enrollment).	15
	Extended Care	All necessary services, for up to 45 days per member per year. You pay nothing.	15
	Mental Conditions	Diagnosis and treatment of acute psychiatric conditions for up to 30 days of inpatient care per year. You pay a \$250 copay per admission (up to an annual maximum of \$500 per <i>Self Only</i> enrollment and \$750 per <i>Self and Family</i> enrollment) plus a \$25 per day copayment.	18
	Substance Abuse	Up to 30 days per year in a substance abuse treatment program. You pay \$200 per day for covered days—all charges thereafter.	18
Outpatient Care		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$10 copay per office visit; nothing per house call by a doctor.	12
	Home Health Care	All necessary visits by nurses and health aides. You pay nothing.	13
	Mental Conditions	Up to 20 outpatient visits per member per year. You pay a \$30 copay per visit—all charges thereafter.	18
	Substance Abuse	Up to 30 outpatient visits per member per year. You pay \$30 per visit—all charges thereafter.	18
Emergency Care		Reasonable charges for services and supplies required because of a medical emergency. You pay a \$45 copay per emergency room visit, \$20 per urgent care center visit and any charges for services that are not covered by this Plan.	16
Prescription Drugs		Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay a \$10 copay per prescription unit or refill.	19
Dental Care		No current benefit.	
Vision Care		No current benefit.	
Point of Service Benefit		Services of non-Plan doctors and hospitals. Not all services are covered. You pay deductibles and coinsurance and a maximum benefit applies.	20
Out-of-Pocket Maximum		Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$3,000 per <i>Self Only</i> or \$8,000 per <i>Self and Family</i> enrollment per calendar year, covered benefits will be provided at 100%. This copay maximum does not include the coinsurance incurred in the inpatient and outpatient treatment of substance abuse, the coinsurance incurred for the outpatient treatment of mental conditions, the \$25 per day copay incurred for the inpatient treatment of mental conditions, inpatient admission copays, the cost of prescription drugs, or any costs incurred while utilizing Point of Service Benefits.	8



**United States
Office of
Personnel
Management**



1998 Rate Information for HMO New Mexico

FEHB benefits of this Plan are described in brochure 73-703.

The 1998 rates for this Plan follow. **Non-Postal rates** apply to most non-Postal enrollees. If you are in a special enrollment category, refer to an FEHB Guide or contact the agency that maintains your health benefits enrollment. **Postal rates** apply to all USPS career employees and do not apply to non-career Postal employees, Postal retirees, or associate members of any Postal employee organization.

Type of Enrollment	Code	<u>Non-Postal Premium</u>				<u>Postal Premium</u>	
		<u>Biweekly</u>		<u>Monthly</u>		<u>Biweekly</u>	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Self Only	5H1	50.87	16.95	110.21	36.73	60.19	7.63
Self and Family	5H2	131.22	43.74	284.31	94.77	155.28	19.68