Freedom can make you feel better.

Presbyterian Health Plan has a long tradition of providing quality health care to State of New Mexico employees and their families.

As the only community-owned healthcare organization in New Mexico and provider of healthcare benefits to nearly 400,000 New Mexicans, Presbyterian Health Plan gives you more freedom to manage your health care.

With Presbyterian, you have access to a robust network of more than 9,000 practitioners and facilities throughout New Mexico, including the most preferred* healthcare organization by area residents.

State employees can also receive in-network benefits outside of New Mexico through our partnership with the national Multiplan/PHCS network. Visit **www.phcs.com** to locate participating providers.

*2010 Brand Preference Study, Research and Polling, Inc.

---

(505) 923-5600
1-888-ASK-PRES (1-888-275-7737)

PRESBYTERIAN Health Plan

www.phs.org

PRESBYTERIAN

STATE OF NEW MEXIO 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 7/1/10 through 6/30/11. The specific terms of coverage, limitations and exclusions are detailed in Sections 2, 4, and 5 of the Summary Plan Description

BENEFITS	HMO PLAN	
	Benefit Highlights	***Participating and out-of-state MP/PHCS Provider Care***
	Copays/Coinsurance vary depending on service; see below	
	Member deductible (Contract Year) Single 2-Party Family	 $150 $300 $450
	Out-of-Pocket Maximum (Contract Year) Single 2-Party Family	 $3,000 $6,000 $9,000
	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	 $15 office visit Copay[5] $30 office visit Copay
	On-campus student health center	$15 Copay per visit[5]
	Preventive services Routine physicals Well child care including vision 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)
	Laboratory	10%
	X-ray	10%
	Allergy testing and treatment	$30 office visit Copay
	Allergy injections by a nurse	No Copay[5]
	Allergy extract preparation	No Copay
Hospital Services	Hospitalization (includes room and board, Inpatient Physician care – Physician visits, surgeon, and anesthesiologist)[3]	$400 Copay per Admission
	Inpatient rehabilitation services[3]	$400 Copay per Admission
	Laboratory	10%
	X-ray	10%
	MRI/PET Scans/CT Scans[3]	10% Coinsurance up to a maximum of $200 per test per day
	Hospital Observation Services (no Admission)	$200 Copay
	Surgery – Outpatient (no Hospital Admission) – Facility claim only	10% Coinsurance

PRESBYTERIAN

STATE OF NEW MEXIO SUMMARY OF BENEFITS

Maternity Services	Physician/midwife services (delivery, prenatal/postnatal care) Note: Copay does not include laboratory or x-ray services.	$15 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]	$400 Copay per pregnancy
	Routine nursery care for newborns	No Copay
Emergency Services	Emergency room visit[2] Urgent Care center Ambulance[1] Ground transportation Air ambulance	$175 Copay $50 Copay $30 Copay per trip $100 Copay per trip
Mental Health	Outpatient services Inpatient services[3] Partial Hospitalization[3] Residential Treatment Center[3] (limited to 60 days/ Contract Year; must be Medically Necessary.)	$30 office visit Copay $400 Copay per Admission $200 Copay per Admission $400 Copay per Admission
Substance Abuse	Outpatient services[3] Acute Inpatient Hospital services [3] Partial Hospitalization [3] Intensive Outpatient (non-Step Down)[3] Residential Treatment Center[3] (limited to 60 days/ Contract Year; must be Medically Necessary.)	$30 office visit Copay $400 Copay per Admission $200 Copay per Admission $400 Copay per Admission $400 Copay per Admission
Other Services	Biofeedback (for specified medical conditions only)	$30 office visit Copay
	Cardiac or pulmonary rehabilitation	$30 office visit Copay
	Chemotherapy and/or radiation therapy	No Copay in Physician's office
	Chiropractic, Acupuncture, Rolfing, and massage therapy ($1,500 combined Contract Year max.)[4]	$30 office visit Copay
	Naprapathic Services ($1,500 Contract Year max)[4]	$30 office visit Copay
	Dental services (for specified medical conditions only) Inpatient[3] Outpatient	 $400 Copay per Admission $30 office visit Copay
	Dialysis	No Copay
	Durable Medical Equipment, orthotics, prosthetics and appliances[3]	20%
	Injectable drugs received in the office[3] If billed in conjunction with an office visit If provided by a nurse and no office visit is billed	Included in office visit copay based on the location of the services (PCP, Specialist, etc.) No Copay
	Home health care[3]	$30 Physician Copay; no Copay for nursing services
	Hearing Aids (to include repair, replacement, and associated testing)	Plan pays 100% up to a maximum of $2500 per hearing impaired ear every 36 months[5]
	Hospice[3] 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[5]

PRESBYTERIAN

STATE OF NEW MEXIO SUMMARY OF BENEFITS

Other Services (cont'd)	Infertility related services (only limited services covered)	Copay based on services
	Physical, occupational and speech therapy	$30 office visit Copay
	Skilled nursing facility (Admission Copay waived if readmitted within 15 days)[3]	$400 Copay per Admission
	Sleep disorder studies Inpatient[3] Sleep lab (2 nights)	 $400 Copay per Admission 10% Coinsurance
	Smoking cessation	50% Coinsurance
	Surgical services Inpatient Outpatient In-Office PCP Specialist	 Covered as part of Hospital Admission 10% Coinsurance (Facility claim only) Included in PCP office visit Copay[5] $30 office visit Copay
	Reconstructive Surgery[3] Inpatient Outpatient	 $400 Copay per Admission 10% Coinsurance (Facility claim only)
	Weight loss programs (Morbid Obesity treatment only) Inpatient[3] Outpatient	 $400 Copay per Admission $30 office visit Copay
Transplants[3] *(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 Medco.** Call Medco at **1-800-743-1720.**	

[1] *Ambulance Copay is waived if transportation is Medically Necessary and results in a Hospital Admission.*
[2] *The $175 emergency care is waived if a Hospital Admission results. Then, the Hospital Admission Copay applies.*
[3] ***Benefit Certification*** *may be required. See Section 2 for Benefit Certification requirements and potential penalties.*
[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 over a century, Presbyterian is uniquely woven into the fabric of this state. 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 personal health assessments, onsite screenings, flu-shot clinics, health fairs, and more, members can follow the steps to healthier living.

NurseAdvice New Mexico – 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.

WebMD Health Manager

This online personal health management site, powered by one of the most trusted sources of medical information, helps you identify personal health risks, provides recommendations for improving those risks, and offers other easy-to-use tools to help make healthy lifestyle changes. WebMD Health Manager is available exclusively through Pres Online, Presbyterian's online service for health plan members. To register or to log in to Pres Online, visit www.phs.org.

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.

---

(505) 923-5600
1-888-ASK-PRES (1-888-275-7737)

PRESBYTERIAN Health Plan

www.phs.org