



MULTIPLAN DELIVERS NETWORK ACCESS UNDER THE PHCS NETWORK

PHCS Network offers access in all states to 568,000 health care professionals, over 4,100 hospitals and 63,000 ancillary care facilities. No matter where health plan participants live, work, and seek health care, they have access to the largest independent network in the nation.

Access nationwide or regionally through the PHCS Network, with seamless access for participants whether they seek care in their hometown through the local network or across the country.



coverage
wherever you go!

EXTENSIVE PHYSICIAN NETWORK ACROSS NEW MEXICO & BORDERING STATES

37 NEW MEXICO HOSPITALS INCLUDING:



lovelace medical center

State-of-the-art technology.
State-of-the-heart care.

CARDIAC CARE CENTER

- Full range of diagnostic services to detect heart disease
- New 64-slice CT Scanner
- Electrophysiology Lab and Catheterization Labs
- Technologically advanced operating rooms
- Inpatient Cardiac Rehab

24/7 EMERGENCY CARE

- Board-certified ED physicians
- Fast-track unit for minor care needs

GAMMA KNIFE

- Non-invasive brain surgery
- Multi-disciplinary team of breast care specialists

lovelace women's hospital

Only hospital in New Mexico dedicated to women's health.

FAMILY BIRTHING CENTER

- Prenatal classes
- Labor and Delivery Unit
- Level III Neonatal Intensive Care Unit

BREAST CARE CENTER

- High Risk Breast Cancer Program
- Rapid Results Assessment for same-day mammogram results
- Multi-disciplinary team of breast care specialists
- Breast care navigator to guide patients through treatment

24/7 EMERGENCY CARE

lovelace westside hospital

Loving care close to home.

SURGICAL SERVICES

RADIOLOGY SERVICES

24/7 EMERGENCY CARE

NEW! LOVELACE WOMEN'S HOSPITAL FAMILY BIRTHING CENTER AT WESTSIDE

- The experts of the Family Birthing Center at Lovelace Women's Hospital are coming to Lovelace Westside Hospital in early 2011.



you're going to love Lovelace.

healthy steps

We are committed to helping you take charge of your health by providing you with health-wise information and resources. We encourage you to explore our no-cost HEALTHY Steps programs and make use of the services and education provided.



BABY LOVE PROGRAM

QUALITY CARE DURING PREGNANCY—
THE BEST BIRTHDAY GIFT OF ALL

Our Baby Love program is here to help you have a healthy pregnancy and the best possible start in life for your baby. You will receive pregnancy and childbirth information by mail and have access to nurses by phone to answer your questions 24/7 during your pregnancy by calling 505.727.BABY (2229) or 877.708.5777.

HEALTHY WEIGHT

HELP TO ACHIEVE AND MAINTAIN A
HEALTHY WEIGHT

Healthy Weight is a 10-week individual telephone counseling program that focuses on lifestyle change. The program centers on adopting healthy eating habits and regular physical activity. Call 505.727.5344 or 877.480.9368 for more information.

HEALTHY STEPS COACHING

Support about various treatment options and disease management services - 800.390.9159

S.T.O.P.

STOP TOBACCO FOR OPTIMAL
PREVENTION

The Stop Tobacco for Optimal Prevention Program (S.T.O.P.) consists of individual telephone counseling sessions. A registered nurse helps you set up a personalized quit plan and supports you every step of the way. Call 505.727.5344 or 877.480.9368 for more information.

NURSE ADVICE & HEALTH INFORMATION LINE

Talk to a registered nurse about your health issues or concerns - 877.725.2552

CHOOSE HEALTHY

EXPERIENCE THE REWARDS OF
HEALTHY LIVING

Choose Healthy® provides Lovelace Health Plan members with access to discounted services and health products, as well as education materials. Choose Healthy® is separate from your regular health plan benefits and therefore no claim forms or co-payments apply. Just show your Lovelace Health Plan ID card to receive savings.

Simply visit

lovelacehealthplan.com to find out more about our discounts.

CUSTOMER CARE

For more information, please call

727.5488 or 877.232.1988
se habla español

or email us at statecustomercare@lovelace.com
(responses within 24 hours)

Lovelace
Insurance Company

What do you need in a health plan? Coverage for your daughter even when she's out-of-state? How about a network of more than 7,000 healthcare providers? Or how medical about the convenience of having your company's healthcare, dental, vision, disability and life insurance all on one easy to understand bill? Access to about 7,000 providers? Or global emergency care? Access to care whether you live in Albuquerque or Anchorage? How about the convenience of having your company's



a statewide plan with low out-of-pocket costs.

we've got it.



At Lovelace Health Plan (LHP), we're dedicated to keeping health care as simple as possible. We work closely with physicians and our health care system to design programs and benefits that keep our members healthy and informed of their choices.

At Lovelace, we believe that each encounter with a member offers an opportunity to make a difference in their health and well-being through our reputation for caring, customer service and positive outcomes.



CUSTOMER CARE

For more information, please call

**727-5488 or
877.232.1988**

statecustomer@lovelace.com
(responses within 24 hours)

se habla español

Lovelace
Insurance Company

lovelacehealthplan.com/members/state_of_new_mexico.php

2010 **love|lace**

STATE OF NEW MEXICO
MEDICAL BENEFIT SUMMARY

The following are the highlights of the Medical Plan administered by Lovelace Insurance Company for State of New Mexico employees. These benefits are effective 7/1/10 through 6/30/11. Any services received must be Medically Necessary and when required prior authorization must be obtained by your physician to be covered. The specific terms of coverage, limitations and exclusions are detailed in Sections 4, 5, and 6 of this SPD booklet.

BENEFIT HIGHLIGHTS

Contract Year Deductible¹	Member deductible <ul style="list-style-type: none"> • Single • 2-Party • Family 	\$150 \$300 \$450
Contract Year Out-of-Pocket Maximum¹	Out-of-pocket maximum <ul style="list-style-type: none"> • 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.)	

COVERED SERVICES	BENEFIT/SERVICE DESCRIPTION	MEMBER'S COST (Co-pay/Co-Insurance may be subject to Deductible)
Physician Services	Office visit <ul style="list-style-type: none"> • Primary/OB/GYN Services • Specialty care (No referral required) 	\$15 ⁵ office visit Co-pay \$30 office visit Co-pay
	Preventive services <ul style="list-style-type: none"> • Adult wellness exam • Well child care • Vision screening (through age 17) • Hearing screening (through age 25) • Immunizations • Adult wellness • Laboratory and X-ray (associated with wellness exam) • Colonoscopy 	No Co-pay ⁵ No Co-pay ⁵ No Co-pay ⁵ No Co-pay ⁵ No Co-pay ⁵ No Co-pay ⁵ No Co-pay ⁵ No Co-pay ⁵
	Laboratory	10% Coinsurance
	X-ray	10% Coinsurance
	Allergy testing and treatment	\$30 office visit co-pay
	Allergy injections by a nurse	No Co-pay
	Allergy extract preparation	No Co-pay
	Hospital Services	Hospitalization (includes but not limited to: Room and board, Inpatient Physician care, Physician visits, surgeon, x-ray, lab and anesthesiologist) ³
MRI/PET Scans/CT Scans		10% Coinsurance (maximum \$200 per test)
Hospital Observation Services (no admission or surgical procedure)		\$200 Co-pay
Surgery/Outpatient Facility (applies to facility only)		10% Coinsurance
Maternity Services	Physician/midwife services (delivery, prenatal/postnatal care)	\$15 Co-pay – initial visit only, all other visits no Co-pay
	Home birth (services must be obtained by contracted provider)	No Co-pay
	Hospital admission ³	\$400 Co-pay per pregnancy
	Routine nursery care for newborns (unless baby is admitted post delivery)	No Co-pay
Emergency Services	Emergency room visit ² Urgent Care Center Ambulance ¹ (waived if admitted) <ul style="list-style-type: none"> • Ground transportation • Air ambulance 	\$175 Co-pay \$50 Co-pay \$30 Co-pay per trip \$100 Co-pay per trip
	Behavioral/ Mental Health	Outpatient services
Inpatient services ³ Partial hospitalization ³		\$400 Co-pay per Admission \$200 Co-pay per Admission
Residential Treatment Center (see SPD for limitations) ³		\$400 Co-pay per Admission

COVERED SERVICES	BENEFIT/SERVICE DESCRIPTION	MEMBER'S COST (Co-pay/Co-Insurance may be subject to Deductible)	
Substance Abuse	Outpatient services	\$30 office visit Co-pay	
	Inpatient services	\$400 Co-pay per admission	
	Partial hospitalization ³	\$200 Co-pay per admission	
	Intensive outpatient (non-Step Down)	\$100 Co-pay per admission	
	Residential Treatment Center (see SPD for limitations) ³	\$400 Co-pay per admission	
Other Services	Biofeedback (for specified medical conditions only)	\$30 Office visit Co-pay	
	Cardiac or pulmonary rehabilitation	\$30 Office visit Co-pay	
	Chemotherapy and/or radiation therapy	No Co-pay	
	Chiropractic, Acupuncture, and Massage Therapy (\$1,500 combined contract year max.) ⁴	\$30 Office visit Co-pay	
	Naprapathic services (\$1,500 contract year max.) ⁴	\$30 Office visit Co-pay	
	Dental services (for specified medical conditions only) <ul style="list-style-type: none"> Inpatient ³ Outpatient 	\$400 Co-pay per admission \$30 Office visit Co-pay	
	Dialysis	No Co-pay	
	Durable Medical Equipment, orthotics, prosthetics and appliances ³	20% Co-insurance	
	Hearing Aids (to include repair, replacement, & associated testing)	No Copay up to \$2500 per year per ear every 3 years	
	Home health care ³	\$30 Physician Co-pay; no Co-pay for non-physician services	
	Hospice ^{3,4} <ul style="list-style-type: none"> 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 Co-pay	
	Infertility related services (only limited services covered)	Co-pay based on services	
	Injectable drugs received in the office ³ <ul style="list-style-type: none"> If billed in conjunction with an office visit If provided by a nurse and no office visit is billed 	Included in office visit Co-pay No Co-pay	
	Physical, occupational and speech therapy	\$30 office visit Co-pay	
	Skilled nursing facility (Admission Co-pay waived if within 15 days) ³	\$400 Admission Co-pay	
	Sleep disorder studies <ul style="list-style-type: none"> Inpatient ³ Sleep lab (outpatient facility) 	\$400 Admission Co-pay 10% Coinsurance	
	Smoking cessation (does not include prescription drugs—see pharmacy vendor)	50% Co-insurance	
	Bariatric Surgery (for Morbid Obesity; must meet defined criteria in this SPD) <ul style="list-style-type: none"> Inpatient ³ Outpatient physician visit 	\$400 Admission Co-pay \$30 Office visit Co-pay	
	Transplants ³	Coverage for human organ transplants (refer to SPD for details on transplant coverage)	Co-pay based on place of service
	Prescription Drugs	Administered by Medco. Call Medco at (800) 743-1720	

1. A maximum of three family members are required to satisfy the Family Deductible and Out of Pocket amount.
2. The \$175 emergency care is waived if an Admission results. Then, the Hospital Admission Co-pay applies.
3. Benefit Certification may be required or benefits may be denied. Please refer to specific benefit details in SPD for additional information on which services require Benefit Certification.
4. This benefit includes an annual maximum payment, annual visit limitation, lifetime visit limitation and/or lifetime maximum payment.
5. Not subject to the Deductible

you're going to love **lovelace**

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WHY CHOOSE LOVELACE?

As a Lovelace Health Plan member & State of New Mexico employee, you'll have

- Access to a local customer care team whose exclusive responsibility is to provide you with answers.
- Access to nearly 40 hospitals and more than 7,500 providers in New Mexico and its bordering states.
- An affordable, comprehensive plan that covers you and your family at home and while traveling.
- Emergency and urgent care coverage when traveling outside of New Mexico and outside of the country.
- Access to a nationwide network through MultiPlan PHCS to provide you and your family with access to providers outside of NM.

THERE'S MORE

- You do not have to select a primary care physician (PCP). Simply use a contracted provider and the applicable co-pay will apply.
- You do not need a referral to seek care with a specialist.
- Deductible does not apply when seeking care with your PCP and when seeking care for your annual Wellness exam.



LOVELACE HEALTHLINK

Need help finding a doctor? Call Lovelace HealthLink at 898.3030 for help finding a doctor in the Albuquerque metro area that is right for you.

GLOBAL EMERGENCY SERVICES

Access a unique global emergency services program from Assist America for you and your covered dependents. No matter where you are in the world, you're covered for medical emergencies.

COMPLIMENTARY HEALTH SEMINARS

As an LHP member, you can attend complimentary health seminars on the latest health topics, such as cardiac surgery, peripheral vascular disease and women's health.

PRENATAL CLASSES

Mothers-to-be can attend one or our many prenatal classes available at Lovelace Women's Hospital. Learn about labor and delivery, breastfeeding and bringing baby home for the first time.