BlueCross BlueShield of New Mexico

University of New Mexico Student Health Plan

Dear Student:

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

Attached is the SBC for the University of New Mexico Student Health Plan covering plans purchased between 07/01/25 – 08/17/26. In accordance with the University of New Mexico, coverage may be purchased for varying periods of time. The coverage periods for University of New Mexico are listed below:

Coverage Period	**Date**
GA & Medical Health Professionals	
Fall	08/18/2025 - 01/18/2026
Spring /Summer	01/19/2026 - 08/16/2026
Spring – PA Class of 2023	01/01/2026 - 06/30/2026
Summer	06/01/2026 - 08/16/2026
MD & Pharmacy	
Fall	07/01/2025 - 12/31/2025
Spring/ Summer	01/01/2026 - 06/30/2026
New PA Summer	06/02/2025 – 08/17/2025
Master of Science Anesthesiology	
Fall	08/04/2025 – 08/02/2026
Spring /Summer	01/05/2026 – 08/02/2026
Summer	05/18/2026 – 08/02/2026

Please note: There are no Out of Network benefits under this plan. The three tiers of coverage listed on this SBC are for the Student Health and Counseling (SHAC), the UNM Health Network and the BCBSNM Network (listed as Out of Network)

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

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-844-866-2224 or at https://unm.myahpcare.com/benefits. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Student Health & Counseling Center (SHAC) Provider $0 Individual / N/A Family UNM Health & PPO Providers (combined) $250 Individual / $500 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Services that charge a copay, diagnostic tests, prescription drugs, and preventive care are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Student Health & Counseling Center (SHAC), UNM Health & PPO Providers (combined) $6,350 Individual / $12,700 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balanced-billed charges, preauthorization penalties, and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See https://unm.myahpcare.com/benefits. or call 1-844-866-2224 for a list of network providers.	You pay the least if you use a provider in SHAC. You pay more if you use a provider in-network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SHAC Provider (You will pay the Least)	UNM Health Provider (You will pay more)	Blue Cross In-network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$10 copay/visit; deductible does not apply	$15 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	Virtual visits are available, please refer to your plan policy for more details.
	Specialist visit	$15 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	$35 copay/visit; deductible does not apply	None
	Preventive care/screening/immunization	No Charge; deductible does not apply	No Charge; deductible does not apply	No Charge; deductible does not apply	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge; deductible does not apply	No Charge; deductible does not apply	20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	Not Covered	20% coinsurance	20% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SHAC Provider (You will pay the Least)	UNM Health Provider (You will pay more)	Blue Cross In-network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.bcbsnm.com	Generic drugs	$10 retail; deductible does not apply	$20 retail; deductible does not apply	$20 retail; deductible does not apply	Out-of-Network is reimbursed at the In-Network allowable less applicable copay. ESN limited to 90-day supply. Mail order is not covered.
	Preferred brand drugs	$20 retail; deductible does not apply	$40 retail; deductible does not apply	$40 retail; deductible does not apply	
	Non-preferred brand drugs	$30 retail; deductible does not apply	$60 retail; deductible does not apply	$60 retail; deductible does not apply	
	Specialty drugs	$100 retail; deductible does not apply	$100 retail; deductible does not apply	$100 retail; deductible does not apply	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Covered	20% coinsurance	20% coinsurance	None
	Physician/surgeon fees	Not Covered	20% coinsurance	20% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SHAC Provider (You will pay the Least)	UNM Health Provider (You will pay more)	Blue Cross In-network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	Not Covered	20% coinsurance	20% coinsurance	Out-of-Network is covered at 20%.
	Emergency medical transportation	Not Covered	20% coinsurance	20% coinsurance	Out-of-Network is covered at 20%.
	Urgent care	Not Covered	$15 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Covered	20% coinsurance	20% coinsurance	Requires prior authorization;
	Physician/surgeon fees	Not Covered	20% coinsurance	20% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$10 copay/visit; deductible does not apply	$15 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	Includes office, home, outpatient, and Intensive Outpatient Program (IOP) services; plus inpatient and partial hospitalization.
	Inpatient services	Not Covered	20% coinsurance	20% coinsurance	IOP, inpatient and partial hospitalization require prior authorization.
If you are pregnant	Office visits	Not Covered	$15 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	Not Covered	20% coinsurance	20% coinsurance	
	Childbirth/delivery facility services	Not Covered	20% coinsurance	20% coinsurance	Requires prior authorization;

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SHAC Provider (You will pay the Least)	UNM Health Provider (You will pay more)	Blue Cross In-network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	Not Covered	20% coinsurance	20% coinsurance	Limited to 100 visits per year.
	Rehabilitation services	$10 copay/visit; deductible does not apply	$15 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	None
	Habilitation services	$10 copay/visit; deductible does not apply	$15 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	
	Skilled nursing care	Not Covered	20% coinsurance	20% coinsurance	Includes inpatient physical rehabilitation. Limited to 60 days per plan year. Requires prior authorization;
	Durable medical equipment	20% coinsurance; deductible does not apply	20% coinsurance	20% coinsurance	None
	Hospice services	Not Covered	20% coinsurance	20% coinsurance	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SHAC Provider (You will pay the Least)	UNM Health Provider (You will pay more)	Blue Cross In-network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not Covered	Covered	Covered	Refer to plan policy for details.
	Children's glasses	Not Covered	Covered	Covered	
	Children's dental check-up	Not Covered	Covered	Covered	Refer to plan policy for details.

Excluded services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long term care
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (1 visit per day)
- Chiropractic care (30 visits per year)
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Routine foot care

* For more information about limitations and exceptions, see the plan or policy document at https://unm.myahpcare.com/benefits

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the plan at 1-844-866-2224, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of New Mexico (BCBSNM) Appeals Unit at 1-844-866-2224 or visit www.bcbsnm.com, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the New Mexico Superintendent of Insurance toll-free at 1-855-427-5674 or www.osi.state.nm.us.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-866-2224.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-866-2224.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-844-866-2224.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-866-2224.

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

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	**$250**
Specialist copayment	**$25**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$250
Copayments	$30
Coinsurance	$2,200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,540**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	**$250**
Specialist copayment	**$25**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$250
Copayments	$800
Coinsurance	$100
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,170**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	**$250**
Specialist copayment	**$25**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$250
Copayments	$100
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$750**

The plan would be responsible for the other costs of these EXAMPLE covered services.

Health care coverage is important for everyone.

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984. We provide free communication aids and services for anyone with a disability or who needs language assistance.

We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator
300 E. Randolph St., 35th Floor
Chicago, IL 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf
Complaint Forms: https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

	To receive language or communication assistance free of charge, please call us at 855-710-6984.
Español	Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.
العربية	لتلقي المساعده اللغوية أو التواصل مجانًا، يرجى الاتصال بنا على الرقم 855-710-6984.
繁體中文	如欲獲得免費語言或溝通協助，請撥打855-710-6984與我們聯絡。
Français	Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984.
Deutsch	Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an.
ગુજરાતી	ભાષા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કૉલ કરો.
हिंदी	निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें।
Italiano	Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984.
한국어	언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요.
Navajo	Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájíík'eh bee náhaz'á. 1-866-560-4042 jį' hodíilni.
فارسی	برای دریافت کمک زبانی یا ارتباطی رایگان، لطفاً با شماره 855-710-6984 تماس بگیرید.
Polski	Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984.
Русский	Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984.
Tagalog	Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984.
اردو	مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، براہ کرم ہمیں 855-710-6984 پر کال کریں۔
Tiếng Việt	Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984.