

2022-2023 University of New Mexico (UNM) Student Health Insurance Plan

Administered by Blue Cross and Blue Shield of New Mexico (BCBSNM)

This plan meets or exceeds a Gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)*
- Covers you at school, at home and while traveling abroad
- Access to a broad Participating Provider Organization (PPO) Network from BCBSNM
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

The following types of students will be automatically enrolled in the Plan and the student health insurance premium will be added to their tuition bill unless a waiver and proof of coverage under another plan is submitted and approved by the waiver deadline: (a) Medical Health Professional Students enrolling (and not receiving a tuition refund), paying fees and actively attending classes each semester for six (6) or more credit hours or for three (3) or more hours in the summer; and (b) Medical Doctorate and Pharm D Students. Graduate Students holding a Teaching Assistantship (TA), Graduate Assistantship (GA), Research Assistantship (RA) or Project Assistantship (PA) enrolled for six (6) or more graduate credit hours throughout the semester and working 25% FTE or higher (Contact the Office of Graduate Studies at 277-2711 for additional eligibility information regarding assistantships) will be automatically enrolled unless an opt-out waiver and proof of coverage under another Plan is submitted and approved prior to the waiver deadline. Waiver procedures and deadline information are available at unm.myahpcare.com and hr.unm.edu/benefits/student-health-insurance.

Waiver Deadlines

FALL:

August 17, 2022 for First & Second Year PA, Medical Doctorates and Pharm D.

October 06, 2022 for all other Programs

SPRING/SUMMER:

February 15, 2023 for First & Second Year PA, Medical Doctorates and Pharm D.

March 2, 2023 for all other Programs

SUMMER:

June 26, 2023 for all GA, Returning Medical Students, Med. Prof.

You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Enroll in or renew coverage
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information

For additional information, go to
unm.myahpcare.com.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

AcademicBlue is offered by Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of New Mexico.

Pre-existing condition exclusions: None Lifetime Maximum: Unlimited	UNM Student Health & Counseling (SHAC) Network	UNM Team Health Network	BCBSNM PPO Network
Plan Year Maximum	Unlimited		
Deductible per Individual	\$0		\$250
Deductible per Family	Not Available		\$500
Out-of-Pocket Maximum Individual (Includes Deductible, Coinsurance, and Copays)	\$6,350		
Out-of-Pocket Maximum Family (Includes Deductible, Coinsurance, and Copays)	\$12,700		
Deductible applies unless noted below:			
Inpatient Hospital Expenses	Not Available	20% Coinsurance	20% Coinsurance
Outpatient Hospital Expenses	Not Available	20% Coinsurance	20% Coinsurance
X-ray and Lab	20% Coinsurance	20% Coinsurance	20% Coinsurance
Primary Care Office Visit	\$5 Copay	\$15 Copay; deductible does not apply	\$25 Copay; deductible does not apply
Specialist Office Visit	\$10 Copay	\$25 Copay; deductible does not apply	\$35 Copay; deductible does not apply
Emergency Services**	Not Available	20% Coinsurance	20% Coinsurance
Urgent Care Visit	Not Available	\$15 Copay	\$25 Copay
Urgent Care Expenses	Not Available	20% Coinsurance	\$20% Coinsurance
Preventative Care Services	No Copay	No Copay; deductible does not apply	No Copay; deductible does not apply
Prescription Drugs			
Generic	\$10 Copay	\$20 Copay	\$20 Copay
Preferred Brand***	\$20 Copay	\$40 Copay	\$40 Copay
Non-Preferred Brand***	\$30 Copay	\$60 Copay	\$60 Copay
Specialty	\$100 Copay	\$100 Copay	\$100 Copay

**Emergency Services and Ambulance for Out of Network pay at the BCBSNM PPO level

***Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.

Deadlines, Coverage Periods and Premium Costs ****

GA, Returning Medical Students, Med. Prof	Fall	Spring/Summer	Summer
Open Enrollment	8/15/2022 - 10/06/2022	1/09/2023 - 3/02/2023	6/5/2023 - 6/26/2023
Waiver Deadline	10/06/2022	3/02/2023	6/26/2023
Dates Covered	8/22/2022 - 1/15/2023	1/16/2023 - 8/20/2023	6/5/2023 - 8/20/2023
Student Rate	\$1,466.15	\$2,052.61	\$879.69
Spouse/Domestic Partner	\$1,466.15	\$2,052.61	\$879.69
Each Child	\$1,466.15	\$2,052.61	\$879.69
PA, Medical Doctorates and Pharm D Students	Fall	Spring/Summer	
Open Enrollment	6/24/2022 - 8/17/2022	12/19/2022 - 2/15/2023	
Waiver Deadline	8/17/2022	2/15/2023	
Dates Covered	7/1/2022 - 12/31/2022	1/1/2023 - 6/30/2023	
Student Rate	\$1,759.38	\$1,759.38	
Spouse/Domestic Partner	\$1,759.38	\$1,759.38	
Each Child	\$1,759.38	\$1,759.38	

**** A \$48.00 AES fee is included for Fall and Spring/Summer.

1 This document is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the Policy. The PPO network is BCBSNM Participating Provider Option (PPO) Network. 2 Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your School Policy. 3 The relationship between Blue Cross and Blue Shield of New Mexico (BCBSNM) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate company that also administers the pharmacy benefit program. BCBSNM, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Blue Cross and Blue Shield of New Mexico complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711). Dii baa akó ninizin: Dii saad bee yánilit'go Diné Bizaad, saad bee áká'ánida'áwo'de'ę", t'áá jii'eh, éi ná hólo', koj' hódilnih 855-710-6984 (TTY: 711).

For the full list of languages, see your specific school policy.