



UNM LoboHealth

BENEFITS

Examples of Major Plan Category Costs

Health Care Service	FY19* UNM Team Health Network Out-Of-Pocket Costs	FY20** UNM LoboHealth Network Out-Of-Pocket Costs
HOSPITALIZATION FOR DELIVERY OF A BABY	\$600 Deductible + \$640 coinsurance = approximately \$1,240 assuming delivery total cost of \$7,000	\$500 Copay Out-Of-Pocket savings of approximately \$740
MRI	\$600 Deductible + \$40 coinsurance = \$640 assuming total cost of \$1,000	\$150 Copay Out-Of-Pocket savings of approximately \$490
OUTPATIENT KNEE SURGERY	\$600 Deductible + \$340 coinsurance = \$940 assuming total costs of \$4,000	\$250 Copay Out-Of-Pocket savings of approximately \$690
FOUR PCP VISITS	\$25 Copay X 4 = \$100	\$10 Copay X 4 = \$40 Out-Of-Pocket savings of approximately \$60
TWO SPECIALIST VISITS	\$35 Copay X 2 = \$70	\$20 Copay X 2 = \$40 Out-Of-Pocket savings of approximately \$30

By accessing Tier 1, employees may experience significant savings for most utilized care at the time of service.

*Jul. 1, 2018 – Jun. 30, 2019

** Jul. 1, 2019 – Jun. 30, 2020