University of New Mexico Student Health Plan
Agenda

- Your Insurance Team
- Understanding Your Benefits
- Enrollment & Cost
- Insurance In Action
- Student Health and Counseling Center (SHAC)
- Pediatric Dental
- Pediatric Vision
- Optional Adult Dental
- Academic Health Plans Portal
- Academic Emergency Services (AES)
- Health Plan Tips
- ID Cards
- Questions
Your Insurance Team

➢ Academic HealthPlans (AHP) is your plan administrator.
  ➢ Website
  ➢ Plan Materials
  ➢ Waiver
  ➢ Enrollment
  ➢ Billing

➢ UNM Team Health is your customer service.
  ➢ Benefit & Claim Inquiries
  ➢ Referral assistance
  ➢ ID Card Requests
  ➢ Pre-authorization
  ➢ Appeals

➢ Blue Cross and Blue Shield of New Mexico (BCBSNM) is your insurance carrier.
  ➢ Claims Administration
  ➢ Distribution of ID Cards
  ➢ Access to a Large Network of Providers
  ➢ Blue 365 Discounts
Understanding your benefits

<table>
<thead>
<tr>
<th>Pre-existing condition exclusions: None</th>
<th>UNM Student Health &amp; Counseling (SHAC) Network</th>
<th>UNM Team Health Network</th>
<th>BCBSNM PPO Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Year Maximum</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible per Individual</strong></td>
<td>$0</td>
<td>Unlimited</td>
<td></td>
</tr>
<tr>
<td><strong>Deductible per Family</strong></td>
<td>Not Available</td>
<td>$250</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum Individual (Includes Deductible, Coinsurance, and Copays)</strong></td>
<td>$6,350</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum Family (Includes Deductible)</strong></td>
<td>$12,700</td>
<td></td>
<td></td>
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<tr>
<td>Inpatient Hospital Expenses</td>
<td>Not Available</td>
<td>20% Coinsurance</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td>Outpatient Hospital Expenses</td>
<td>Not Available</td>
<td>20% Coinsurance</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td>X-ray and Lab</td>
<td>20% Coinsurance</td>
<td>20% Coinsurance</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$5 Copay</td>
<td>$15 Copay</td>
<td>$25 Copay</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$10 Copay</td>
<td>$25 Copay</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Emergency Services**</td>
<td>Not Available</td>
<td>20% Coinsurance</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td>Urgent Care Visit</td>
<td>Not Available</td>
<td>$15 Copay</td>
<td>$25 Copay</td>
</tr>
<tr>
<td>Urgent Care Expenses</td>
<td>Not Available</td>
<td>20% Coinsurance</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td>Preventative Care Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10 Copay</td>
<td>$20 Copay</td>
<td>$20 Copay</td>
</tr>
<tr>
<td>Preferred Brand***</td>
<td>$20 Copay</td>
<td>$40 Copay</td>
<td>$40 Copay</td>
</tr>
<tr>
<td>Non-Preferred Brand***</td>
<td>$30 Copay</td>
<td>$60 Copay</td>
<td>$60 Copay</td>
</tr>
<tr>
<td>Specialty</td>
<td>$100 Copay</td>
<td>$100 Copay</td>
<td>$100 Copay</td>
</tr>
</tbody>
</table>

**Deductible:**
The amount you will pay out-of-pocket before the insurance company begins to pay. (This does not apply to In-Network doctor’s visits and prescription drugs.)

**Out-of-Pocket Maximum:**
The amount you will be responsible for before the insurance company begins to pay claims at 100%.

**Copayment:**
The amount you will have to pay when services are received.

**Co-insurance:**
The percentage that you will pay for the listed services, after you meet your deductible and before your out-of-pocket max. is met. (SHAC & UNM Health Network saves you money!)
Understanding your enrollment and cost

<table>
<thead>
<tr>
<th>GA, Returning Medical Students, Med. Prof</th>
<th>Fall</th>
<th>Spring/Summer</th>
<th>Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment</td>
<td>08/12/2019-09/14/2019</td>
<td>01/13/2020-02/08/2020</td>
<td>06/01/2020-06/21/2020</td>
</tr>
<tr>
<td>Waiver Deadline</td>
<td>09/14/2019</td>
<td>02/08/2020</td>
<td>06/21/2020</td>
</tr>
<tr>
<td>Dates Covered</td>
<td>08/19/2019-01/19/2020</td>
<td>01/20/2020-08/16/2020</td>
<td>06/01/2020-08/16/2020</td>
</tr>
<tr>
<td>Student Rate</td>
<td>$1,129.85</td>
<td>$1,581.79</td>
<td>$677.91</td>
</tr>
<tr>
<td>Spouse/Domestic Partner</td>
<td>$1,129.85</td>
<td>$1,581.79</td>
<td>$677.91</td>
</tr>
<tr>
<td>Each Child</td>
<td>$1,129.85</td>
<td>$1,581.79</td>
<td>$677.91</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MD and Pharm D Students</th>
<th>Fall</th>
<th>Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dates Covered</td>
<td>07/01/2019-12/31/2019</td>
<td>01/01/2020-06/30/2020</td>
</tr>
<tr>
<td>Student Rate</td>
<td>$1,355.82</td>
<td>$1,355.82</td>
</tr>
<tr>
<td>Spouse/Domestic Partner</td>
<td>$1,355.82</td>
<td>$1,355.82</td>
</tr>
<tr>
<td>Each Child</td>
<td>$1,355.82</td>
<td>$1,355.82</td>
</tr>
</tbody>
</table>

**Waiver Deadlines:** Last day to waive coverage for each semester.

**Coverage Period:** The dates that your health insurance will pay your claims for the current plan year.

**Open Enrollment:** Dates during which you can enroll dependents in the plan.

UNM Pays 100% of the premium for Assistant Recipients ONLY. Medical and other Health Profession students are eligible to enroll and responsible for the cost of coverage.

**Premium:** The amount that you will pay per semester for your coverage.
Insurance in Action

Javier has been having issues with his stomach for two months so he visits his on-campus Student Health & Counseling Center (SHAC).

SHAC refers Javier to an in-network gastroenterologist, which he found using the provider search on unm.myahpcare.com.

When Javier arrives at the specialist’s office, he shows his insurance card and pays a $25 Specialist copay for UNM Health Network or a $35 copay for BCBSNM Specialist.

Javier’s ongoing pain concerns the doctor, so he orders an ultrasound.

Remember!
Your insurance provides coverage wherever you go, just be sure to find an in-network provider. There are no out-of-network benefits unless services are for a true emergency.
Javier later gets a bill for the full negotiated rate (since he has not yet met his $250 deductible) for the ultrasound. However, since he chose an in-network physician, he was still able to save money.

Javier paid the provider $250 out-of-pocket for the ultrasound (this met his deductible) so now the next time he gets a procedure done, his health insurance will pay the co-insurance and he will only have to pay a small percentage of the costs.

The ultrasound looks fine but since Javier has developed a fever, his doctor thinks he has an infection. He is prescribed antibiotics which he picks up for a small copay at the SHAC pharmacy or any in-network pharmacy.

A week later Javier is happy and healthy!
Student Health & Counseling Center (SHAC)

- Provides both primary and preventative health care to students only who have paid the required medical services fee.

- Services include:
  - Well-woman exams and check-ups
  - Treatment for illnesses like colds or flu
  - Treatment for minor injuries such as sprains
  - Fill prescriptions
  - Certain immunizations
  - Allergy injections
Pediatric Dental Plan

Benefits covered:
- Up to age 21
- Pediatric dental includes: Unlimited maximums (annual and/or orthodontia lifetime; in-network and out-of-network)
  - Individual deductible $75/family deductible $225
  - Yearly out-of-pocket maximum of $350 for one child, $700 for two or more children

<table>
<thead>
<tr>
<th>Routine Dental Services</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic Evaluations (deductible waived)</td>
<td>80%</td>
</tr>
<tr>
<td>Diagnostic Radiographs (deductible waived)</td>
<td>80%</td>
</tr>
<tr>
<td>Preventive Services (deductible waived)</td>
<td>90%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Basic Dental Care</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miscellaneous Preventive Services</td>
<td>80%</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>50%</td>
</tr>
<tr>
<td>Non-Surgical Extractions</td>
<td>50%</td>
</tr>
<tr>
<td>Non-Surgical Periodontal</td>
<td>50%</td>
</tr>
<tr>
<td>Adjunctive Services</td>
<td>50%</td>
</tr>
<tr>
<td>Endodontics</td>
<td>50%</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td>50%</td>
</tr>
<tr>
<td>Implants</td>
<td>50%</td>
</tr>
<tr>
<td>Surgical Periodontal Services</td>
<td>50%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Major Dental Care</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major Restorative</td>
<td>50%</td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>50%</td>
</tr>
<tr>
<td>Misc Restorative &amp; Prosthodontic Services</td>
<td>50%</td>
</tr>
<tr>
<td>Medically Necessary Orthodontia (deductible waived)</td>
<td>50%</td>
</tr>
</tbody>
</table>

1. This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information, call 655-387-0014.
2. The benefit ends the last day of the month in which the members turn 21.
The EyeMed Vision Care network consists of major national and regional retail locations such as LensCrafters®, Pearle Vision, Sears® Optical, Target Optical®, and JCPenney Optical, as well as independent optometrists and ophthalmologists.

Members who use an EyeMed Vision Care contracted provider for products and services can receive an eye exam at no additional charge, and discounted prices on select frames, lenses and contacts by presenting their BCBSNM member ID card.

For a list of EyeMed Vision Care contracted providers, visit eyemedvisioncare.com/BCBSNM and use their Enhanced Provider Search tool.
Optional Adult Dental Plan

- If you are enrolled in the UNM student health insurance plan, you have the option to purchase dental coverage from Blue Cross and Blue Shield of New Mexico.
- You can choose your dentist from our statewide provider network.
- Out-of-network benefits are available but non-contracting dentist may balance bill you for charges above the allowable amounts.

BlueCare Dental™ for Student Health

If you are enrolled in the AcademicBlue™ student health insurance plan available at your University, you have the option to purchase dental coverage from Blue Cross and Blue Shield of New Mexico. You can choose your dentist from our statewide provider network.*

With our BlueCare Dental plan, you'll save money on things like:
- Exams
- Cleanings
- Fillings
- Crowns

By using our network dentists, you get:
- Coverage on the most used preventive services
- Savings on all dental procedures

2019-2020 New Mexico Student Health Dental Plan

The benefits on this chart represent what the member will pay.

<table>
<thead>
<tr>
<th>BlueCare Dental 18 Age 21 and Older</th>
<th>In-network Benefit</th>
<th>Out-of-network Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$70</td>
<td>$70</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$9,000</td>
<td>$9,000</td>
</tr>
</tbody>
</table>

- Diagnostic Evaluations¹ (excluding mental)
- Preventive Services¹ (excluding mental Precautions & emergency 3 visits)
- Diagnostic Radiographs¹ (excluding mental)
- Miscellaneous Preventive Services
- Basic Restorative Services
- Non-Surgical Extractions
- Non-Surgical Periodontal
- Adjunctive Services
- Oral Surgery Services
- Surgical Periodontal
- Molar Restorative Services
- Prosthetic Services
- Mine Restorative & Prosthetic Services

Important notes:

- All benefits are based on the allowable amount, which is the amount determined by BCPPM as the maximum amount eligible for payment of benefits. A contracting dentist cannot bill for charges in excess of the allowable amount. An non-contracting dentist will be billed on the same allowable amount, and it is likely that the non-contracting dentist will bill you for amounts above this, resulting in higher out-of-pocket expenses.
- If you have reached the lifetime maximum, there is no impact to the allowable amount.
- Out-of-network benefits are available but non-contracting dentists may balance bill you for charges above the allowable amounts.

Premium paid to AHP upon enrollment - $121.44 per person per semester
Summer Semester - $51.76
Welcome to your AcademicBlue™ Student Health Plan brought to you by Blue Cross Blue Shield of New Mexico.
Academic Emergency Services

Academic Emergency Services (AES) provides immediate access to assistance if you experience a travel related crisis while traveling over 100 miles from home or outside your home country.

**Emergency Medical Evacuation, Repatriation and Emergency Family Assistance Services**
- Emergency Medical Evacuation, Unlimited
- Medically Advisable Repatriation, Unlimited
- Return of Deceased Remain, Unlimited
- Visit by Family Member or Friend, up to $5,000 with 3 day hospitalization
- Return of Dependent Children, up to $5,000, if left unattended
- Emergency Return Home, up to $2,500, in the event of illness or death of family member
- Bereavement Reunion, up to $2,500, in the event of death of the student
- Return of Personal Belongings, up to $1,000 in the event of evacuation or death
- Accidental Death and Dismemberment, $25,000

**Medical, Travel, Safety, and Legal Assistance**
- Pre-travel information portal
- Physician referrals outside of the U.S.
- Medical monitoring during an emergency evacuation to ensure adequate care
- Prescription assistance
- Luggage lost in transit
- Passport replacement assistance
- Emergency travel arrangements
- Emergency translation assistance and/or interpreter referral
- Legal referral

**Additional Benefits**
- Security/Political Evacuation Coverage
- Natural Disaster Evacuation Coverage
- Emergency Reunion 3 Day Threshold

Academic Emergency Services are available to you 24 hours a day, 7 days a week. Simply call the number on the membership card to get access to knowledgeable assistance coordinators who will help you navigate any unfamiliar cultures or circumstances.

For more details, visit unm.myahpcare.com.
Health Plan Tips

1. Save the customer care line, **1-877-865-0352**, on your phone.
2. Notify Academic Health Plans and your school of any address changes.
3. Use the Emergency Room for emergency situations only.
4. Use the free 24/7 Nurseline to find the best plan of action for medical treatment.
5. Keep receipts of all payments made for medical services and prescriptions.
6. Always choose an in-network physician.
7. Use web tools located at unm.myahpcare.com to find a provider.
8. Check online reviews before choosing a physician.
9. Request generic drugs to save money.
10. If you need more information on your plan, unm.myahpcare.com should be your first stop.
11. Create an account by going unm.myahpcare.com and click on the Blue Access for Members (BAM) to access important healthcare information such as your insurance card and available discount programs.
12. Always carry your ID card with you.
Returning Students continuing coverage will not receive a new ID card

Request ID card

- Go to unm.myahpcare.com and select “Find Group and Member ID” under Quick Links.
- Go to bcbsnm.com/member.
- Click Log In and Register Now.

Contact UNM Team Health Customer Service at (844) 866-2224
Questions?

Contact us

**Enrollment Information:**
Academic HealthPlans
1-877-865-0352
[support@ahpcare.com](mailto:support@ahpcare.com)

**Claims & Benefit Information:**
UNM Team Health
1-844-866-2224