

We are pleased to bring you the 2017-2018 University of New Mexico (UNM) Student Health Insurance Plan

Underwritten 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 6 or more credit hours or 3 hours in the summer and (b) Medical Doctorate 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 10, 2017 for Medical Doctorate Programs; September 14, 2017 for all other Programs

Spring: February 08, 2018

Summer: June 22, 2018

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
or call 844-866-2224.



* Academic Emergency Services (AES) is a global emergency services product. These services are provided by a separate and independent company from AES or Academic HealthPlans. AES provides medical, security and natural disaster evacuation services, repatriation of remains, emergency medical and travel assistance, travel information and other services for 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 a separate company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of New Mexico.

University of New Mexico 2017–2018 Plan Highlights^{1,2}

Pre-existing condition exclusions: None Lifetime Maximum: Unlimited	UNM Student Health & Counseling (SHAC) Network	UNM 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)	\$12,700		
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	\$25 Copay
Specialist Office Visit	\$10 Copay	\$25 Copay	\$35 Copay
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	No Copay
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	08/14/2017-09/14/2017	01/08/2018-02/08/2018	06/04/2018-06/22/2018
Waiver Deadline	09/14/2017	02/08/2018	06/22/2018
Dates Covered	08/01/2017 - 01/14/2018	01/15/2018 - 08/19/2018	06/04/2018 - 08/19/2018
Student Rate	\$1,016.40	\$1,016.40	\$338.80
Spouse/Domestic Partner	\$1,016.40	\$1,016.40	\$338.80
Each Child	\$1,016.40	\$1,016.40	\$338.80

**** 1st Year Medical Doctorate: The 1st Year Medical Students coverage begins 7/10/17. Open enrollment 07/10/2017 - 08/10/2017.

Waiver deadline 08/10/2017.

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 Organization (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 Brochure Booklet or Policy.

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, age, disability, sex, or gender identity.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-710-6984 (TTY: 711).

Díí baa akó nínízin: Díí saad bee yánílt'igo Diné Bizaad, saad bee aká'ánída'áwo'de'ę', t'áá jik'eh, éí ná hólo', koji' hódíílnih 1-855-710-6984 (TTY: 711). For the full list of languages, see your specific school brochure.