

New Mexico Public Schools Insurance Authority Side-by-Side Medical Plan Benefit Comparison Chart

These are only summaries that list the member cost-sharing amounts and provides a brief description of NMPSIA Health Plan medical benefits.

The High and Low Option Plans are available under BlueCross BlueShield of New Mexico (BCBSNM) and Presbyterian Health Plan.

The Summary Plan Descriptions supersede any information outlined in this summary.

NMPSIA Health Plan Benefits				
There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. <i>(Deductible applies unless specified as "deductible waived")</i>	High Option PPO Benefits Member's Share of Covered Charges		Low Option PPO Benefits Member's Share of Covered Charges	
See below:	In-Network Provider	Out-Of-Network Provider	In-Network Provider	Out-Of-Network Provider
Calendar Year Deductible				
Individual	\$825	\$3,000	\$2,200	\$6,000
Family	\$1,650	\$6,000	\$4,400	\$12,000
Member Coinsurance	25% coinsurance	50% coinsurance	30% coinsurance	60% coinsurance
Annual Out-Of-Pocket Limit <i>(Includes copayments, coinsurance, and deductibles)</i>				
Individual	\$4,500	\$10,000	\$5,500	\$10,000
Family	\$9,000	\$20,000	\$11,000	\$20,000
Office Visit/Exam Charge Office and Home Visits/Exams or Consultation	Office Visit Copay <i>(deductible waived)</i>		Office Visit Copay <i>(deductible waived)</i>	
Primary Preferred Provider Office/Home Visit	\$30	50% coinsurance	\$35	60% coinsurance
Specialist/Office/Home Visit	\$55	50% coinsurance	\$70	60% coinsurance
Telehealth <i>(Virtual video visit access) * No charge when utilizing a nationwide network of providers for non-urgent healthcare.</i>	\$0*	Not Covered	\$0*	Not Covered
Urgent Care <i>(Includes all services and supplies, in facility x-rays, labs, physician fees)</i>	\$55 copay <i>(deductible waived)</i>	50% coinsurance	\$70 copay <i>(deductible waived)</i>	60% coinsurance
Emergency Room Treatment Physician and other professional provider charges	\$550 copay <i>(deductible waived)</i>		\$550 copay	
Ambulance Service: Ground and Emergency Air Transport	\$55 copay <i>(deductible waived)</i>		30% coinsurance	
Ambulance Services: Inter-facility Transport	\$0 <i>(deductible waived)</i>		\$0 <i>(deductible waived)</i>	
Routine/Preventive Services <i>(included but not limited to the following)</i> Routine Annual Physicals, Well Member Screenings, and Routine Tests Colonoscopy Gynecological Exams and Mammograms Health Education Counseling Family Planning <i>(birth control devices and therapies; in office surgical sterilization)</i> Immunizations <i>(including travel immunizations)</i> Well-Child Care <i>(Routine Vision or Hearing Screenings through age 19)</i>	Plan pays 100% <i>(deductible waived)</i>	50% coinsurance <i>(deductible waived)</i>	Plan pays 100% <i>(deductible waived)</i>	60% coinsurance <i>(deductible waived for routine testing only)</i>
Lab, X-Ray, and other Basic Diagnostic Tests No charge for Professional Interpretation & Reading - non-routine <i>(Office/Freestanding Lab or Radiology Facility)</i>	Up to \$30 copay, per day <i>(deductible waived)</i>	50% coinsurance	Up to \$35 copay, per day <i>(deductible waived)</i>	60% coinsurance
Lab, X-Ray, and other Basic Diagnostic Tests No charge for Professional Interpretation & Reading - non-routine <i>(Outpatient Department of Hospital)</i>	Up to \$60 copay, per day <i>(deductible waived)</i>	50% coinsurance	Up to \$70 copay, per day <i>(deductible waived)</i>	60% coinsurance
High Tech Imaging: MRI, MRA, CT Scan, PET Scan No charge for Professional Interpretation & Reading <i>(No charge for breast imaging)</i>	Up to \$600 copay, per day <i>(deductible waived)</i>	50% coinsurance	Up to \$700 copay, per day <i>(deductible waived)</i>	60% coinsurance
Inpatient Hospital/Facility Services				
Medical/Surgical Acute Care and Maternity-Related Room & Board <i>(Covered Ancillaries and Related Professional Charges)</i> Skilled Nursing Facility <i>(max. 60 days/calendar year)</i> Inpatient Physical Rehabilitation	25% coinsurance	50% coinsurance	30% coinsurance	60% coinsurance
Observation Stay including Related Professional Charges	\$100 facility copay plus 25% coinsurance	50% coinsurance	30% coinsurance	60% coinsurance



Online Platforms	 Wellness at Work: Online wellness portal with tons of wellness tools you can utilize. Everything is covered from nutrition, physical activities, health challenges, event registration, and health education.	 Well onTarget: Online Member Wellness Portal with several tools and resources to assist you in a personalized health & wellness journey.
	Mobile App: myPres	Mobile App: Always On
Weight Loss	Health Coaching through The Solutions Group	Wondr Health Obesity & Metabolic Syndrome Reversal Program
	Health Coaching through Good Measures	
	Noom: App that is a Psychology-based program to help individuals make healthier choices.	

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See below:		In-Network Provider	Out-Of-Network Provider	In-Network Provider	Out-Of-Network Provider
Maternity Services					
Physicians Midwife Services (Delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, when medically necessary)		\$30 Office Visit Copay/Initial Visit	50% coinsurance	30% coinsurance	60% coinsurance
Hospital Admission (Including routine newborn nursery charges)		25% coinsurance	50% coinsurance	30% coinsurance	60% coinsurance
Extended Stay - (non-routine) Charges for covered Newborn apply		25% coinsurance	50% coinsurance	30% coinsurance	60% coinsurance
Home Birth		25% coinsurance	50% coinsurance	30% coinsurance	60% coinsurance
NMPSIA Prescription Drug Pharmacy Benefit Administered by CVS Caremark. Call CVS Caremark Customer Service Center: 1-877-787-0652 See below:		High Option Benefits (Based on Medical Enrollment) Member's Share of Covered Charges		Low Option Benefits (Based on Medical Enrollment) Member's Share of Covered Charges	
Prescription Drug Annual Out-Of-Pocket Limit (Includes copayments and coinsurance)		\$3,000/Individual \$6,000/Family			
Immunizations at a Retail Pharmacy Administered by a Certified Pharmacist.		\$0 copay (Contact CVS Caremark for list of Certified Pharmacists and qualified vaccinations.)			
Retail Pharmacy		Up to \$10 copay (30-day supply); \$22 copay (31-90 day supply)		Up to \$15 copay (30-day supply); \$35 copay (31-90 day supply)	
Generic					
Preferred Brand-Name		30% coinsurance (\$30 minimum / \$75 maximum); \$150 copay (31-90 day supply)		30% coinsurance (\$45 minimum / \$112 maximum); \$175 copay (31-90 day supply)	
Non-Preferred Brand-Name		70% coinsurance (30-90 day supply)			
Mail-Order Service Pharmacy		\$22 copay (one 90-day supply)		\$35 copay (one 90-day supply)	
Generic					
Preferred Brand-Name		\$150 copay (one 90-day supply)		\$175 copay (one 90-day supply)	
Non-Preferred Brand-Name		70% coinsurance (one 90-day supply)			
Prescription Specialty Drugs (through CVS Specialty Pharmacy)		Generic \$55 (30-day supply)			
Specialty drugs require preauthorization by calling CVS Caremark Specialty Pharmacy at 1-866-387-2573 . Members may qualify for Specialty drug copayment assistance available via enrollment in the PrudentRx program for certain Specialty drugs. To enroll, contact PrudentRx at 1-800-578-4403.		Preferred Brand-Name \$80 (30-day supply)		Preferred Brand-Name \$120 (30-day supply)	
		Non-Preferred Brand-Name \$130 (30-day supply)		Non-Preferred Brand-Name \$170 (30-day supply)	
Non-essential health benefit specialty pharmacy drugs under the PrudentRx program do not accumulate to the Outpatient Drug Out-of-Pocket Limit.					



Incentives & Discounts	PRESBYTERIAN		BlueCross BlueShield of New Mexico	
	NMPSIA Wellness Rewards		Blue Points: Redeem points in the online Shopping mall with over a million products.	
	Fitness Pass Membership		Fitness Programs- Unlimited access to tiered national gym network including digital programs.	
	Presbyterian MemberPerks		Blue 365 Health & Wellness Discounts	
Mental Health	PRESBYTERIAN		BlueCross BlueShield of New Mexico	
	*Life on Mindfulness: Online Platform with live workshops & daily live guided meditations		Learn to Live: Digital programming with lessons, activities and one-to-one support.	
	Talkspace: Messaging Therapy for emotional wellbeing			
	My Stress Tools: Online suite of stress management and resilience-building resources			