



Meet Lantern, Your Guide to Excellent Surgery Care

June 2025





Agenda

- What is Lantern
- The Lantern Difference
- What's Covered?
- Lighting Your Path to the Best Surgical Care

What Is Lantern?

Lantern is a supplemental surgery benefit offered by NMPSIA.
Lantern can match you with the best surgeon for planned, non-emergency procedures.
Additionally, you could save money on your care, too.

Fast Facts

Who Is Eligible?

All employees, spouses and covered dependents enrolled in a BCBS-NM or Presbyterian medical plan offered by NMPSIA.

Do I Have to Enroll?

No. If you're enrolled in a BCBS-NM or Presbyterian medical plan, you are automatically enrolled in Lantern.

Do I Have to Pay a Premium?

This benefit is included in your medical/prescription coverage premium and NMPSIA covers the costs associated with this benefit.

Do I Have to Use a Lantern Surgeon?

Yes. To use your benefits, you will need to choose a surgeon in Lantern's Network of Excellence™ and must start the process via a Lantern Care Advocate

The Lantern Difference

With Lantern, you have a guide to help with the details, so you can focus on what really matters—your health.

Network of Excellence™

Lantern's network only includes excellent surgeons who are individually vetted for the level of care they provide.

Meaningful Savings

You can save a significant amount of money when using Lantern.

Concierge Support

Your Lantern Care Advocate is ready to answer your questions and help match you with the best surgeon for you.

Network of Excellence™

Lantern's Network of Excellence™

In addition to physician credentialing, we evaluate facilities' performance data (e.g., complications, re-admissions) and control **venue selection** appropriately

Case Study: Impact of Surgeon-Specific Credentialing of In-Network Orthopedic Surgeons

In major networks

100%

+ Licensed

98%

+ Board Certified

60%

+ Fellowship trained

34%

+ No State Sanctions

28%

+ Reputational review

27%

+ Malpractice review

25%

Traditional insurance carriers **DO NOT** require physicians to meet this list of criteria.

The best outcome is avoidance

~30%

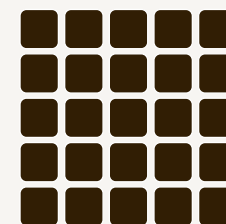
surgical avoidance

*Our individually-vetted
surgeons deliver the very
best outcomes so members
get back to doing what they love*



0.6%

complication rate
if a procedure is needed



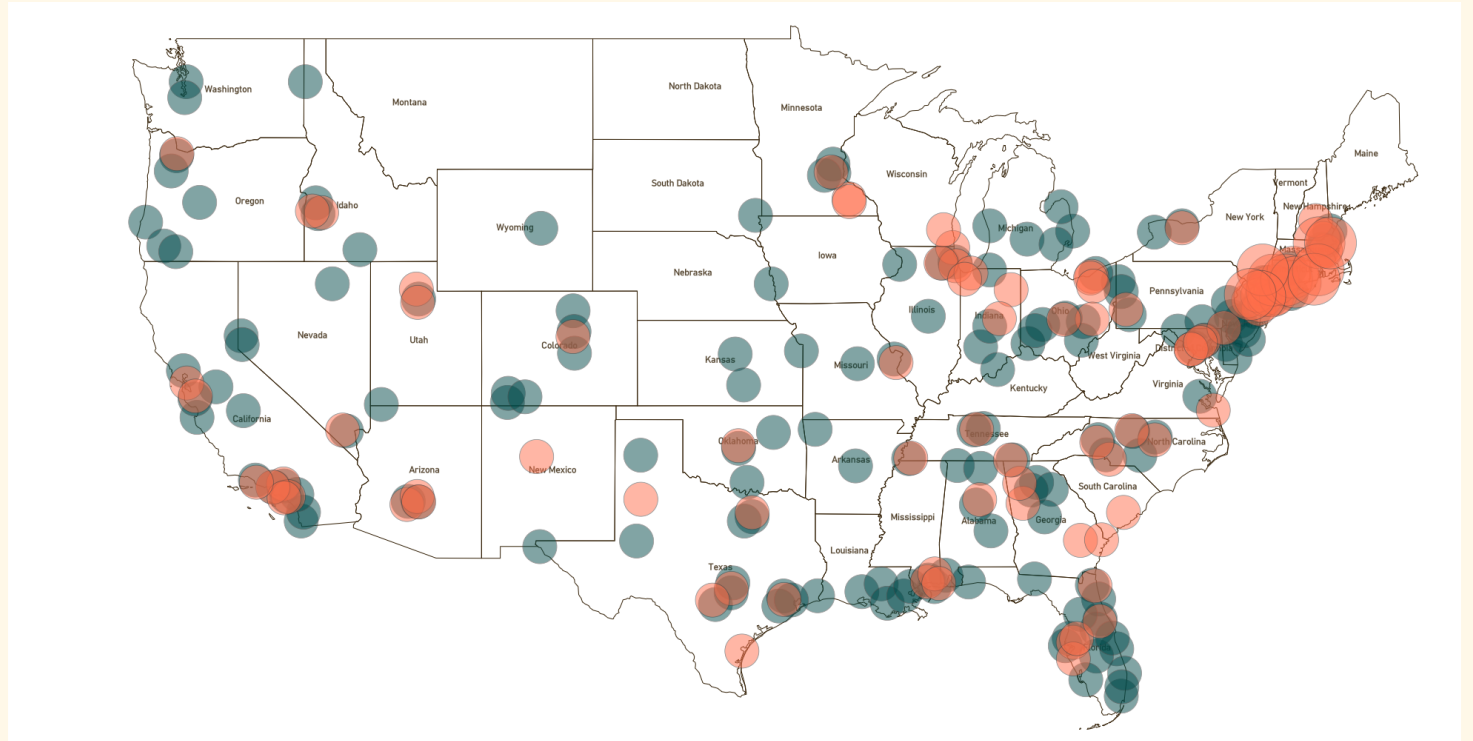
8-15%

complication rate
industry average

Nationwide Network of Over 600 Facilities and 3,000 Surgeons

Our network is built by design to be a narrow network, with provider quality and surgical outcomes as the top priority .

A carrier network is intended to have broad access, offering numerous options to members regardless of where they live but isn't focused on quality/cost. The Lantern network is more focused on quality and cost, while still creating access within most major cities in the U.S.



● Lantern Network of Excellence
Surgical Facilities

● New to Lantern in 2024
Surgical Facilities

Lantern members can save money on surgery

Most Lantern members can find the best care close to home. But if you do need to travel, your benefit covers your travel costs to ensure that you have access to the best providers.

Lantern will also support your journey to your appointments



Mileage (car)

Miles Traveled	0 – 99	100 – 199	200+
Allowance	\$25	\$50	\$100



Hotel

In the event a hotel is required, we ensure quality by only booking **3 stars or above**.



Per Diem

Members, and a companion, are provided **\$35 per person/per day**, so they can feel at home no matter where the surgery is taking place.



Airfare

Sometimes, the highest quality surgeon specializing in a specific procedure might require travel. **If a flight is required, we'll book for the member and a companion.**

Meaningful Savings

NMPSIA Member Cost Savings Comparison

Coverage	High Option Plans (BCBSNM and PHP)	Low Option Plans (BCBSNM and PHP)	BCBS Preferred EPO	LANTERN
Deductible	\$750 individual coverage / \$1,500 family coverage	\$2,000 individual coverage / \$4,000 family coverage	\$500 individual coverage / \$1,000 family coverage	\$0
Coinsurance	20% after deductible	25% after deductible	20% after deductible	0%
Total	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$3,250 individual coverage / \$6,500 family coverage	There is zero cost for your Lantern procedure

What's Covered?

Covered Costs With Lantern

*There are some pre- and post-procedure costs that Lantern does **NOT** cover, such as:

- Physical therapy
- Home health
- Advanced imaging/diagnostics
- Durable medical equipment

● Pre-surgery consultation with doctor*

Admission to facility for surgery

● Surgeon

● Hospital/Surgery Center

● Anesthesia

● Every other component of surgery from the moment you were admitted to the facility to the time of discharge.

Discharge from facility

● Post-procedure visits*

Commonly Covered Procedures

Lantern covers more than 500 different procedure types. If you need a procedure that you do not see below, Call a Care Advocate to confirm if your procedure is covered.

Joint Replacement and Revision

- Ankle
- Knee
- Elbow
- Shoulder
- Hip
- Wrist

Spine

- Artificial Disk Replacement
- Cervical Disk Fusion
- Laminectomy
- Laminotomy
- Lumbar Interbody Fusion
- 360 Spinal Fusion

Orthopedic

- Arthroscopy (Knee/Shoulder)
- Bunionectomy
- Carpal Tunnel Release
- Ligament Repair
- Rotator Cuff Repair

Interventional Spine/Pain

- Cervical Epidural
- Lumbar Epidural Steroid
- Stellate Ganglion Block
- Epidural Blood Patch

Concierge Support

Care and Support When You Need It Most

Your Lantern benefit includes support from your Care Advocate. They will help you understand your benefit, find the right care and make sure you feel informed at every stage of the journey.

Lantern Care Advocates can:

- Answer questions about your benefit
- Explain what surgeries and costs are covered
- Help match you with the best surgeon for your care
- Coordinate any consults and appointments with your Lantern surgeon
- Support your needs throughout your surgical journey



Lighting Your Path to the Best Surgical Care

When should I call?

- You believe surgery may be necessary
- You have been advised to have surgery
- You have surgery planned

Call us at **888.726.1350**
to learn more.

Member portal: my.lanterncare.com