



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a [summary](#). For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-866-670-0603 or visit www.phs.org. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-866-670-0603 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$500 Individual / \$1,000 Individual + One / \$1,500 Family Out-of-network: \$1,000 Individual / \$2,000 Individual + One / \$3,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Preventive care is covered before you meet your Deductible .	This plan covers some items & services even if you haven't met the deductible amount. But a coinsurance may apply. For example, this plan covers certain preventive care without cost sharing and before you meet your deductible . See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	In-network: \$4,500 Individual / \$7,000 Individual + One / \$9,500 Family Out-of-network: \$9,000 Individual / \$14,000 Individual + One / \$19,000 Family	The out of pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out of pocket limit until the overall family out of pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out of pocket limit .
Will you pay less if you use a network provider?	Yes. See www.phs.org or call 1-866-670-0603 for a list of participating providers.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out of network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copayment</u> /visit not subject to <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> is met	<u>Copayment</u> for office visit only. <u>Deductible</u> and <u>coinsurance</u> apply for all other services. Virtual Visits In Network are No Charge.
	<u>Specialist</u> visit	\$40 <u>copayment</u> /visit not subject to <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> is met	<u>Copayment</u> for office visit only. <u>Deductible</u> and <u>coinsurance</u> apply for all other services. Virtual Visits for In Network are No Charge.
	<u>Preventive</u> care/screening/immunization	No charge	40% <u>coinsurance</u> after <u>deductible</u> is met	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> after <u>deductible</u> is met	40% <u>coinsurance</u> after <u>deductible</u> is met	Prior authorization may be required or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after <u>deductible</u> is met	40% <u>coinsurance</u> after <u>deductible</u> is met	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Generic drugs (Tier 1)	Retail: \$8 <u>copayment</u> / Mail: \$16 <u>copayment</u>	Not covered	Administered by Express Scripts- contact for more information.
	Preferred brand drugs (Tier 2)	Retail: 30% <u>coinsurance</u> (\$30 min - \$70 max)/ Mail: 30% <u>coinsurance</u> (\$60 min - \$140 max)	Not covered	
	Non-preferred drugs (Tier 3)	Retail: 40% <u>coinsurance</u> (\$60 min-\$120 max)/ Mail: 40% <u>coinsurance</u> (\$120 min-\$240 max)	Not covered	
	Self-Administered Specialty (Tier 4)	Generic/Preferred Brand: 15% <u>coinsurance</u> (\$250 max)/ Non-Preferred Brand: 15% <u>coinsurance</u> (\$500 max)	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after <u>deductible</u> is met	40% <u>coinsurance</u> after <u>deductible</u> is met	Prior Authorization may be required or benefits may be denied.

surgery	Physician/surgeon fees	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Prior Authorization may be required or benefits may be denied.
----------------	------------------------	---	---	--

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$125 copayment /visit not subject to deductible ; 20% coinsurance for non-emergency situations after deductible is met	\$125 copayment /visit not subject to deductible ; 40% coinsurance for non-emergency situations after deductible is met	Copayment for office visit only. Deductible and coinsurance apply for all other services. Copayment waived if admitted.
	Emergency medical transportation	20% coinsurance after deductible is met ground/air after deductible is met	20% coinsurance ground/air after deductible is met; 20% coinsurance after deductible is met non-emergency air	-----None-----
	Urgent care	\$35 copayment /visit not subject to deductible	40% coinsurance after deductible is met	Virtual Visits for In Network are No Charge.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Prior Authorization may be required or benefits may be denied.
	Physician/surgeon fees	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Prior Authorization may be required or benefits may be denied.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 copayment not subject to deductible	40% coinsurance after deductible is met	Copayment for office visit only. Deductible and coinsurance apply for all other services. Virtual Visits for In Network are No Charge.
	Inpatient services	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Prior authorization may be required.
If you are pregnant	Office visits	\$20 copayment non-specialist/ \$40 copayment specialist for the first visit only	40% coinsurance after deductible is met	Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery professional services	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Prior authorization may be required or benefits may be denied. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery facility services	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Prior authorization may be required or benefits may be denied. Prior Authorization is not required for gynecological or obstetrical ultrasounds.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Maximum of 100 visits per calendar year. Prior authorization is required.
	<u>Rehabilitation services</u>	20% coinsurance after deductible is met	40% coinsurance after deductible is met	\$3,500 per condition lifetime maximum benefit for outpatient therapy and rehabilitation services. Maximum lifetime benefit of 30 days per condition for inpatient therapy and rehabilitation services.
	<u>Habilitation services</u>	20% coinsurance after deductible is met	40% coinsurance after deductible is met	-----None-----
	<u>Skilled nursing care</u>	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Coverage is limited up to 30 days per year. Prior authorization may be required.
	<u>Durable medical equipment</u>	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Prior authorization may be required. Mastectomy bras and support hose (pair) limited to 2 per calendar year. \$1,000 per calendar year maximum for out-of-network. 1 Wig every 3 years.
	<u>Hospice services</u>	20% coinsurance after deductible is met	40% coinsurance after deductible is met	Respite care limited to 5 days per 60 days of hospice and 3 stay maximum. Prior authorization may be required.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	-----None-----
	Children's glasses	Not covered	Not covered	-----None-----
	Children's dental check-up	Not covered	Not covered	-----None-----

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

• Cosmetic Surgery	• Long-Term Care	• Routine Eye Care (Adult)
• Dental Care (Adult)	• Non-Emergency Care When Traveling Outside the U.S.	• Routine Foot Care
• Hearing Aids	• Private-Duty Nursing	• Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

• Acupuncture (\$1,500 maximum per calendar year)	• Chiropractic Care (\$1,500 maximum per calendar year)	• Infertility Treatment (\$5,000 lifetime maximum for medical and surgical services)
• Bariatric Surgery (when medically necessary)		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, you may contact the Office of the Superintendent of Insurance Managed Health Care Bureau at 1-855-427-5674 or by email at mhcb.grievance@state.nm.us.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standard](#), you may be eligible for a [premium tax credits](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Para obtener asistencia en Español, llame al 1-800-356-2219.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-356-2219.

如果需要中文的帮助, 请拨打这个号码 1-800-356-2219.

Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-356-2219.

Learn more about Presbyterian's Notice of Nondiscrimination, go to www.phs.org/nondiscrimination.aspx.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	\$500
Specialist	\$40
Hospital (Facility)	20%
Other	20%

This EXAMPLE event includes services like:
 Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,731
--------------------	----------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$40
Coinsurance	\$1,860

What isn't covered

Limits or exclusions	\$96
The total Peg would pay is	\$2,496

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$500
Specialist	\$40
Hospital (Facility)	20%
Other	20%

This EXAMPLE event includes services like:
 Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,389
--------------------	---------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$240
Coinsurance	\$279

What isn't covered

Limits or exclusions	\$4,313
The total Joe would pay is	\$5,332

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$500
Specialist	\$40
Hospital (Facility)	20%
Other	20%

This EXAMPLE event includes services like:
 Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,041
--------------------	---------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$570
Coinsurance	\$161

What isn't covered

Limits or exclusions	\$0
The total Mia would pay is	\$1,231

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.