



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](http://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 <a href="#">deductible</a> ?	In-network: <b>\$500</b> Individual / <b>\$1,000</b> Individual + One / <b>\$1,500</b> Family Out-of-network: <b>\$1,000</b> Individual / <b>\$2,000</b> Individual + One / <b>\$3,000</b> Family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> is covered before you meet your <a href="#">Deductible</a> .	This <a href="#">plan</a> covers some items & services even if you haven't met the <a href="#">deductible</a> amount. But a <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive care</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	In-network: <b>\$4,500</b> Individual / <b>\$7,000</b> Individual + One / <b>\$9,500</b> Family Out-of-network: <b>\$9,000</b> Individual / <b>\$14,000</b> Individual + One / <b>\$19,000</b> Family	The <a href="#">out of pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out of pocket limit</a> until the overall family <a href="#">out of pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out of pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.phs.org">www.phs.org</a> or call 1-866-670-0603 for a list of participating providers.	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out of network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, you <a href="#">network provider</a> might use an for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 <a href="#">copayment</a> /visit not subject to <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	<a href="#">Copayment</a> for office visit only. <a href="#">Deductible</a> and <a href="#">coinsurance</a> apply for all other services. Virtual Visits In Network are No Charge.
	<a href="#">Specialist</a> visit	\$40 <a href="#">copayment</a> /visit not subject to <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	<a href="#">Copayment</a> for office visit only. <a href="#">Deductible</a> and <a href="#">coinsurance</a> apply for all other services. Virtual Visits for In Network are No Charge.
	<a href="#">Preventive care/screening</a> /immunization	No charge	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> 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 <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior authorization may be required or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.express-scripts.com</a>	Generic drugs (Tier 1)	Retail: \$8 <a href="#">copayment</a> / Mail: \$16 <a href="#">copayment</a>	Not covered	Administered by Express Scripts- contact for more information.
	Preferred brand drugs (Tier 2)	Retail: 30% <a href="#">coinsurance</a> (\$30 min -\$70 max)/ Mail: 30% <a href="#">coinsurance</a> (\$60 min - \$140 max)	Not covered	
	Non-preferred drugs (Tier 3)	Retail: 40% <a href="#">coinsurance</a> (\$60 min-\$120 max)/ Mail: 40% <a href="#">coinsurance</a> (\$120 min-\$240 max)	Not covered	
	Self-Administered Specialty (Tier 4)	Generic/Preferred Brand: 15% <a href="#">coinsurance</a> (\$250 max)/ Non-Preferred Brand: 15% <a href="#">coinsurance</a> (\$500 max)	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior Authorization may be required or benefits may be denied.

<b>surgery</b>	Physician/surgeon fees	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior Authorization may be required or benefits may be denied.
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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)	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$125 <a href="#">copayment</a> /visit not subject to <a href="#">deductible</a> ; 20% <a href="#">coinsurance</a> for non-emergency situations after <a href="#">deductible</a> is met	\$125 <a href="#">copayment</a> /visit not subject to <a href="#">deductible</a> ; 40% <a href="#">coinsurance</a> for non-emergency situations after <a href="#">deductible</a> is met	<a href="#">Copayment</a> for office visit only. <a href="#">Deductible</a> and <a href="#">coinsurance</a> apply for all other services. <a href="#">Copayment</a> waived if admitted.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met ground/air after <a href="#">deductible</a> is met	20% <a href="#">coinsurance</a> ground/air after <a href="#">deductible</a> is met; 20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met non-emergency air	-----None-----
	<a href="#">Urgent care</a>	\$35 <a href="#">copayment</a> /visit not subject to <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Virtual Visits for In Network are No Charge.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior Authorization may be required or benefits may be denied.
	Physician/surgeon fees	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior Authorization may be required or benefits may be denied.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 <a href="#">copayment</a> not subject to <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	<a href="#">Copayment</a> for office visit only. <a href="#">Deductible</a> and <a href="#">coinsurance</a> apply for all other services. Virtual Visits for In Network are No Charge.
	Inpatient services	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior authorization may be required.
<b>If you are pregnant</b>	Office visits	\$20 <a href="#">copayment</a> non-specialist/ \$40 <a href="#">copayment</a> specialist for the first visit only	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> 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% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> 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% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> 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)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Maximum of 100 visits per calendar year. Prior authorization is required.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> 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.
	<a href="#">Habilitation services</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	-----None-----
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Coverage is limited up to 30 days per year. Prior authorization may be required.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> 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.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Respite care limited to 5 days per 60 days of hospice and 3 stay maximum. Prior authorization may be required.
<b>If your child needs dental or eye care</b>	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 <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)			
• 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 <a href="#">plan</a> 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](http://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](http://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](http://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](mailto: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, kwijigo holne' 1-800-356-2219.

Learn more about Presbyterian's Notice of Nondiscrimination, go to [www.phs.org/nondiscrimination.aspx](http://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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$500	■ The plan's overall deductible	\$500	■ The plan's overall deductible	\$500
■ Specialist	\$40	■ Specialist	\$40	■ Specialist	\$40
■ Hospital (Facility)	20%	■ Hospital (Facility)	20%	■ Hospital (Facility)	20%
■ Other	20%	■ Other	20%	■ Other	20%
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,731</b>	<b>Total Example Cost</b>	<b>\$7,389</b>	<b>Total Example Cost</b>	<b>\$2,041</b>
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$500	Deductibles	\$500	Deductibles	\$500
Copayments	\$40	Copayments	\$240	Copayments	\$570
Coinsurance	\$1,860	Coinsurance	\$279	Coinsurance	\$161
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$96	Limits or exclusions	\$4,313	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,496</b>	<b>The total Joe would pay is</b>	<b>\$5,332</b>	<b>The total Mia would pay is</b>	<b>\$1,231</b>

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