

## City of Rio Rancho

# Summary Plan Description and Guide to Your High Deductible Health Plan (HDHP) (PPO) Plan

Presbyterian Health Plan, Inc.

Group HDHP PPO Benefit Plans

HWP20010

Underwritten by Presbyterian Health Plan

## **Important Phone Numbers and Addresses**

### **Presbyterian Customer Service Center**

**Address:**

Presbyterian Health Plan  
Attn: Presbyterian Customer Service Center  
P.O. Box 27489  
Albuquerque, NM 87125-7489

**Phone:**

(505) 923-5208 or  
1-877-752-4164  
TTY: 711 or 1-  
877-298-7407

### **Prior Authorization**

**Address:**

Presbyterian Health Plan  
Attn: Health Services Department  
P.O. Box 27489  
Albuquerque, NM 87125-7489

**Phone:**

(505) 923-5208 or  
1-877-752-4164

### **Claims**

**Address:**

Presbyterian Health Plan  
Attn: Claims Department  
P.O. Box 27489  
Albuquerque, NM 87125-7489

**Phone:**

(505) 923-5208 or  
1-877-4164

### **Appeals and Grievances**

**Address:**

Presbyterian Health Plan  
Attn: Grievance Department  
P.O. Box 27489  
Albuquerque, NM 87125-7489

**Phone:**

(505) 923-5208 or  
1-877-752-4164

OR

**Address:**

Office of Superintendent of Insurance  
Managed Healthcare Bureau  
P.O. Box 1689  
Santa Fe, NM 87504-1689

**Phone:**

1-855-427-5674

**Fax:**

(505) 827-4253

### **Website**

[www.phs.org](http://www.phs.org)

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## Summary of Benefits

*The following are the Highlights of the City of Rio Rancho High Deductible Health Plan (HDHP) administered by Presbyterian Health Plan, Inc., (PHP) for City of Rio Rancho employees. These benefits are effective 7/1/26 through 06/31/27. The specific terms of coverage, limitations and exclusions are detailed in Sections 2, 4, and 5 of the Summary Plan Description.*

| <b>CITY of RIO RANCHO (HWP20010)<br/>BENEFITS AND COVERAGE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>In-network Limits</b>                    | <b>Out-of-network Limits</b>              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------------------|
| <b>ANNUAL CALENDAR YEAR DEDUCTIBLE</b> - Customary Charges and additional charges incurred as a result of failure to obtain Prior Authorization are not counted towards the Deductible. There is no cross accumulation between In- and Out-of-network services.                                                                                                                                                                                                                                                                                            | Single \$2,500<br>Double/Family \$5,000     | Single \$5,000<br>Double/Family \$10,000  |
| <b>ANNUAL OUT-OF-POCKET MAXIMUM</b><br>Includes Annual Calendar Year Deductible Copayments and Coinsurance only – Does not include penalty amounts, charges above Reasonable and Customary, or non-Covered charges, including charges incurred after the benefit maximum has been reached. There is no cross accumulation between In- and Out-of-network services.                                                                                                                                                                                         | Single \$2,500<br>Double/Family \$5,000     | Single \$10,000<br>Double/Family \$20,000 |
| <b>BENEFITS AND COVERAGE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>In-network<br/>Copayment/Coinsurance</b> | <b>Out-of-network<br/>Coinsurance</b>     |
| <b>PROVIDER SERVICES</b> Including: <ul style="list-style-type: none"> <li>• Office visits</li> <li>• Primary Care Provider</li> <li>• Video Visits</li> <li>• Specialist</li> </ul> Home visits if Medically Necessary<br>Outpatient surgery (in Provider's office)<br>Medical Drugs <sup>(1)</sup> (injectable forms administered in Provider's office)<br>Allergy Services <ul style="list-style-type: none"> <li>• Testing</li> <li>• Serum (extracts)</li> <li>• Injections</li> </ul> Injections such as insulin, heparin and injectable antibiotics | 0% after Deductible                         | 30% after Deductible                      |

*<sup>(1)</sup> Prior Authorization may be required. <sup>(2)</sup> Not subject to Deductible. <sup>(3)</sup> You are responsible for any balance due above Reasonable and Customary Charges. <sup>(4)</sup> 20% penalty applies if Prior Authorization is not obtained. <sup>(5)</sup> Visit limitation is combined between In-network and Out-of-network services. Refer to the Summary Plan Description for a more complete description of benefits.*

| <b>CITY of RIO RANCHO (HWP20010)<br/>BENEFITS AND COVERAGE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>In-network<br/>Copayment/Coinsurance</b>                                                                                                                        | <b>Out-of-network<br/>Coinsurance</b>                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PROVIDER SERVICES</b> <i>(continued from previous page)</i><br><b>Preventive Services</b> <ul style="list-style-type: none"> <li>• Routine physicals</li> <li>• Well-child Care including vision and hearing screening (through age 26)</li> <li>• Immunizations</li> <li>• Adult Wellness</li> <li>• Health education programs</li> </ul><br>Women's Preventive Services<br>Contraceptive Methods <ul style="list-style-type: none"> <li>• Intrauterine Devices (IUD)</li> <li>• Hormone Contraceptive Injections</li> <li>• Inserted Contraceptive Devices</li> <li>• Implanted Contraceptive Devices</li> </ul><br><b>Breastfeeding support, supplies and counseling (for one year after delivery)</b><br><br>Some infertility services including drugs and injections. <sup>(1)</sup> See your SPD for full details.<br><br>On-campus Student Health Center<br><br>Hospital and Skilled Nursing Care visits | Covered at 100% <sup>(2)</sup><br><br><br><br><br><br><br>Covered at 100% <sup>(2)</sup><br><br><br><br><br><br><br>0% after Deductible<br><br>0% after Deductible | 30% after Deductible<br><br><br><br><br><br><br>30% after Deductible<br><br><br><br><br><br><br>30% after Deductible<br><br>30% after Deductible |
| <b>HOSPITAL SERVICES – Inpatient</b> <sup>(1)</sup><br>Coverage includes: <ul style="list-style-type: none"> <li>• Room and Board</li> <li>• Newborn delivery and other Hospital Obstetrical (OB) services</li> <li>• In-Hospital Provider visits, Surgeons, Anesthesiologist and other Inpatient services</li> <li>• Detoxification</li> <li>• Newborn care if discharged and re-admitted</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 0% after Deductible                                                                                                                                                | 30% after Deductible <sup>(4)</sup>                                                                                                              |

<sup>(1)</sup> Prior Authorization may be required. <sup>(2)</sup> Not subject to Deductible. <sup>(3)</sup> You are responsible for any balance due above Reasonable and Customary Charges. <sup>(4)</sup> 20% penalty applies if Prior Authorization is not obtained. <sup>(5)</sup> Visit limitation is combined between In-network and Out-of-network services. Refer to the Summary Plan Description for a more complete description of benefits.



| <b>CITY of RIO RANCHO (HWP20010)<br/>BENEFITS AND COVERAGE</b>                                                                                                                                                                                                                                              | <b>In-network<br/>Copayment/Coinsurance</b>                                         | <b>Out-of-network<br/>Coinsurance</b>                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| <b>WOMEN'S HEALTHCARE</b><br>Gynecological care<br>In-office Obstetrical/Maternity Care/<br>Prenatal and Postnatal care<br><br>Specialist (i.e., Perinatologist)<br><br>Newborn Delivery and other Hospital<br>Obstetrical (OB) services                                                                    | 0% after Deductible                                                                 | 30% after Deductible                                            |
| <b>DIABETES SERVICES</b><br>Office visit and diabetes education<br><br>Diabetic supplies or External Prosthetic<br>Appliances <sup>(1)</sup> (Purchased through a Durable<br>Medical Equipment supplier)                                                                                                    | 0% after Deductible<br><br>0% after Deductible                                      | 30% after Deductible<br><br>30% after Deductible <sup>(4)</sup> |
| <b>COVERED MEDICATIONS</b><br>Medical Drugs <sup>(1)</sup> Oral or inhalation forms/self-<br>administered<br><br>Medical Drugs <sup>(1)</sup> Intravenous (IV)                                                                                                                                              | 0% after Deductible                                                                 | 30% after Deductible                                            |
| <b>PRESCRIPTION DRUGS</b>                                                                                                                                                                                                                                                                                   | <b>Administered by Express Scripts.<br/> Call Express Scripts at 1-866-217-3774</b> |                                                                 |
| <b>MENTAL HEALTH SERVICES <sup>(1)</sup></b><br>Outpatient<br>Inpatient<br>Partial Hospitalization                                                                                                                                                                                                          | 0% after Deductible                                                                 | 30% after Deductible                                            |
| <b>ALCOHOL AND SUBSTANCE USE<br/> DISORDER SERVICES <sup>(1)</sup></b><br><br>Detoxification <ul style="list-style-type: none"> <li>• Outpatient</li> <li>• Inpatient</li> </ul> Rehabilitation <ul style="list-style-type: none"> <li>• Outpatient</li> <li>• Inpatient/Partial Hospitalization</li> </ul> | 0% after Deductible<br><br>0% after Deductible                                      | 30% after Deductible<br><br>30% after Deductible                |

*<sup>(1)</sup> Prior Authorization may be required. <sup>(2)</sup> Not subject to Deductible. <sup>(3)</sup> You are responsible for any balance due above Reasonable and Customary Charges. <sup>(4)</sup> 20% penalty applies if Prior Authorization is not obtained. <sup>(5)</sup> Visit limitation is combined between In-network and Out-of-network services. Refer to the Summary Plan Description for a more complete description of benefits.*

| <b>CITY of RIO RANCHO (HWP20010)<br/>BENEFITS AND COVERAGE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>In-network<br/>Copayment/Coinsurance</b>                                   | <b>Out-of-network<br/>Coinsurance</b>                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>REHABILITATION AND THERAPY SERVICES</b><br>Cardiac Rehabilitation (up to 12 sessions continuous ECG monitoring and 36 sessions intermittent ECG monitoring per Calendar Year) (copayment for Office Visit only - one copayment per day)<br><br>Dialysis/Plasmapheresis/Photophoresis<br><br>Pulmonary Rehabilitation (up to 24 sessions per Calendar Year) (copayment for the Office Visit <b>only</b> - one copayment per day)                                                                                                | 0% after Deductible<br><br><br><br><br><br><br>0% after Deductible            | 30% after Deductible<br><br><br><br><br><br><br>Not Covered |
| <b>SHORT-TERM REHABILITATION <sup>(1)</sup></b><br>Physical Therapy <ul style="list-style-type: none"> <li>• Inpatient</li> <li>• Outpatient (up to 80 visits per Calendar Year if Medically Necessary)<sup>(5)</sup></li> </ul> Occupational Therapy <ul style="list-style-type: none"> <li>• Inpatient</li> <li>• Outpatient (up to 80 visits per Calendar Year if Medically Necessary)<sup>(5)</sup></li> <li>• Speech and Hearing therapy (up to 24 visits per Calendar Year if Medically Necessary)<sup>(5)</sup></li> </ul> | 0% after Deductible                                                           | 30% after Deductible <sup>(4)</sup>                         |
| <b>TRANSPLANTS <sup>(1)</sup></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 0% after Deductible                                                           | 50% after Deductible                                        |
| <b>COMPLEMENTARY THERAPIES<sup>(5)</sup> (Limited)</b><br>Acupuncture services (up to 20 visits per Calendar Year if Medically Necessary)<br><br>Chiropractic services (up to 20 visits per Calendar Year if Medically Necessary)<br><br>Biofeedback for specific conditions                                                                                                                                                                                                                                                      | 0% after Deductible<br><br><br>0% after Deductible<br><br>0% after Deductible | Not Covered<br><br><br>Not Covered<br><br>Not Covered       |
| <b>SKILLED NURSING FACILITY<sup>(1)</sup></b><br>(Up to 60 days per Calendar Year) <sup>(5)</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                 | 0% after Deductible                                                           | 30% after Deductible <sup>(4)</sup>                         |

<sup>(1)</sup> Prior Authorization may be required. <sup>(2)</sup> Not subject to Deductible. <sup>(3)</sup> You are responsible for any balance due above Reasonable and Customary Charges. <sup>(4)</sup> 20% penalty applies if Prior Authorization is not obtained. <sup>(5)</sup> Visit limitation is combined between In-network and Out-of-network services. Refer to the Summary Plan Description for a more complete description of benefits.

| <b>CITY of RIO RANCHO (HWP20010)<br/>BENEFITS AND COVERAGE</b>                                                                                                                                                                                                                                                                                                                                           | <b>In-network<br/>Copayment/Coinsurance</b>                          | <b>Out-of-network<br/>Coinsurance</b>                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>HOME HEALTHCARE SERVICES<sup>(1)</sup></b><br><b>HOME INTRAVENOUS SERVICES<sup>(1)</sup></b><br><br>Services provided by an RN, LPN and other specified specialist<br><br>Home intravenous services and supplies<br><br>Medical Drugs <sup>(1)</sup> Oral or inhalation forms/self-Administered<br><br>Medical Drugs <sup>(1)</sup> Intravenous (IV)                                                  | 0% after Deductible                                                  | 30% after Deductible <sup>(4)</sup>                                                  |
| <b>HOSPICE CARE<sup>(1)</sup></b> <ul style="list-style-type: none"> <li>• Inpatient</li> <li>• In home</li> </ul>                                                                                                                                                                                                                                                                                       | 0% after Deductible                                                  | 30% after Deductible <sup>(4)</sup>                                                  |
| <b>DURABLE MEDICAL EQUIPMENT, PROSTHETICS, AND APPLIANCES<sup>(1)</sup></b><br><br>Hearing Aids (for school-aged children under age 18 or 21 years of age if still attending high school).                                                                                                                                                                                                               | 0% after Deductible<br><br>Every 36 months per hearing-impaired ear. | 30% after Deductible <sup>(4)</sup><br><br>Every 36 months per hearing-impaired ear. |
| <b>EYEGASSES AND CONTACT LENSES<sup>(1)</sup></b><br>Limited to the following: <ul style="list-style-type: none"> <li>• Eyeglasses and contact lenses within 12 months following cataract surgery or for the correction of keratoconus, or when related to Genetic Inborn Errors of Metabolism</li> <li>• Refraction eye exam associated with post-cataract surgery or Keratoconus correction</li> </ul> | 0% after Deductible                                                  | Not Covered                                                                          |
| <b>DENTAL SERVICES/ (CMJ/TMJ)</b><br>(Limited)                                                                                                                                                                                                                                                                                                                                                           | 0% after Deductible                                                  | 30% after Deductible                                                                 |

<sup>(1)</sup> Prior Authorization may be required. <sup>(2)</sup> Not subject to Deductible. <sup>(3)</sup> You are responsible for any balance due above Reasonable and Customary Charges. <sup>(4)</sup> 20% penalty applies if Prior Authorization is not obtained. <sup>(5)</sup> Visit limitation is combined between In-network and Out-of-network services. Refer to the Summary Plan Description for a more complete description of benefits.

| <b>CITY of RIO RANCHO (HWP20010)<br/>BENEFITS AND COVERAGE</b>                                                                                                                                                                                                                                                                                    | <b>In-network<br/>Copayment/Coinsurance</b>                                                                                                  | <b>Out-of-network<br/>Coinsurance</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| <b>FAMILY, INFANT AND TODDLER PROGRAM</b><br>Family, Infant and Toddler Program (FIT):<br>Medically Necessary early intervention services provided as part of an individualized family service plan and delivered by certified and licensed personnel as defined in NMAC Title 7, Chapter 30, Part 8 Health Family & Children Healthcare Services | No Copayment<br>\$3,500 per Participant per Plan Year<br>Maximum annual benefit<br>Not applicable to any lifetime maximums or annual limits. | Not Covered                           |

*<sup>(1)</sup> Prior Authorization may be required. <sup>(2)</sup> Not subject to Deductible. <sup>(3)</sup> You are responsible for any balance due above Reasonable and Customary Charges. <sup>(4)</sup> 20% penalty applies if Prior Authorization is not obtained. <sup>(5)</sup> Visit limitation is combined between In-network and Out-of-network services. Refer to the Summary Plan Description for a more complete description of benefits.*

## Health Management

- Presbyterian Health Plan provides members a number of tools to help better manage all health conditions, including direct access to medical advice any time, day or night through PresRN Nurse Advice Line – **(505) 923-5570 or 1-866-221-9679**.
- Help with managing chronic conditions through Presbyterian Healthy Solutions Department – **(505) 923-5487 or 1-800-841-9705**.
- Useful online WebMD Health Manager site featuring up-to-date health information and resources to help create a personalized health improvement – <https://www.phs.org/tools-resources/patient/recommended-health-resources?expand-all=true>
- Useful diabetes education and support through our Certified Diabetes Educators. These resources are available through “Find a Doctor” on [www.phs.org](http://www.phs.org).

The City of Rio Rancho provides group healthcare coverage through the - High Deductible Health Plan (HDHP) administered by Presbyterian Health Plan, Inc.

## **Welcome**

### **Welcome to Presbyterian Health Plan!**

This Summary Plan Description (SPD) describes your group medical benefits. City of Rio Rancho offers this Preferred Provider Organization (PPO) Plan, hereafter referred to as the “Plan” or “Agreement.”

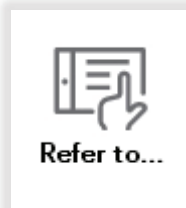
This SPD is intended to provide you with easy-to-understand general explanations of the more significant provisions of your Plan effective July 1, 2026. Every effort has been made to make these explanations as accurate as possible. If any conflict should arise between this SPD and the Claims administrative procedures of our Third-Party Claim Administrator, Presbyterian Health Plan, or if any provision is not covered or only partially covered, the terms of this SPD will govern in all cases.

This SPD does not imply a contract of employment. City of Rio Rancho reserves the right to terminate, discontinue, alter, modify, or change this Plan/Agreement or any provision of this Plan/Agreement at any time.

It is your responsibility to read and understand the terms and conditions in this SPD. You are urged to read this SPD carefully and use it to make well-informed benefits decisions for you and your family.

## Understanding This Summary Plan Description

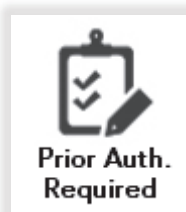
We use visual symbols throughout this Summary Plan Description (SPD) to alert you to important requirements, restrictions and information. When one or more of the symbols is used, we will use bold print in the paragraph or section to point out the exact requirement, restriction, and information. These symbols are listed below:



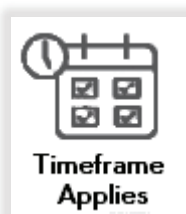
**Refer To** – This “Refer To” symbol will direct you to read related information in other sections of the SPD or *Summary of Benefits and Coverage* when necessary. The Section being referenced will be bolded.



**Exclusion** – This “Exclusion” symbol will appear next to the description of certain Covered Benefits. The Exclusion symbol will alert you that there are some services that are excluded from the Covered Benefits and will not be paid. You should refer to the Exclusion Section when you see this symbol.



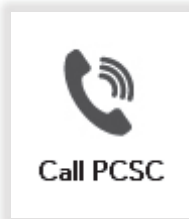
**Prior Authorization Required** – This “Prior Authorization” symbol will appear next to those Covered Benefits that require our Authorization (approval) in advance of those services. To receive full benefits, your In-network Practitioner/Provider must call us and obtain Authorization before you receive treatment. You must call us if you are seeking services Out-of-network. In the case of a Hospital in-patient admission following an Emergency Room visit, you should call as soon as possible.



**Timeframe Requirement** – This “Timeframe” symbol appears to remind you when you must take action within a certain time frame to comply with your Plan. An example of a Timeframe Requirement is when you must enroll your newborn within **31 days** of birth.



**Important Information** – This “Important Information” symbol appears when there are special instructions or important information about your Covered Benefits or your Plan that requires special attention. An example of Important Information would be if there are no Covered Benefits when you receive care Out-of-network.



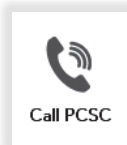
**Call Presbyterian Customer Service Center** – This “Call PCSC” symbol appears whenever we refer to our Presbyterian Customer Service Center or to remind you to call us for information.

In addition, some important terms used throughout this Summary and the *Summary of Benefits and Coverage* will be capitalized. These terms are defined in the **Glossary of Terms** Section.

## **Customer Assistance**

### ***Presbyterian Customer Service Center (PCSC)***

If you have any questions about your Health Benefit Plan, please call our Presbyterian Customer Service Center. We have Spanish and Navajo-speaking representatives, and we offer translation services for more than 140 languages.



Our Presbyterian Customer Service Center representatives are available Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call **TTY 711** or **1-877-298-7407**. You may visit our website for useful health information and services at [www.phs.org](http://www.phs.org).

### ***Consumer Assistance Coordinator***

If you need assistance completing any of our forms, if you have special needs, or if you need assistance in protecting your rights as a member, please call our Consumer Assistance Coordinator at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call **TTY 711** or **1-877-298-7407** or visit our website at [www.phs.org](http://www.phs.org).

### ***Written Correspondence***

You may write to us about any question or concern at the following address:

**Presbyterian Health Plan  
Attn: Presbyterian Customer Service Center  
P.O. Box 27489  
Albuquerque, NM 87125-7489**

## Introduction

This booklet is your *Summary Plan Description (SPD)*. It describes the benefits and limitations of the Plan. It explains how to file claims (if applicable), how to request reconsideration of a claim, or file for an adjustment of a benefit payment.

You should know several basic facts as you read this booklet:

- Providers are Providers, Hospitals, and other Healthcare Professionals or facilities that provide Healthcare Services
- In-network Providers have contractual agreements with Presbyterian Health Plan, Inc. (PHP) and allow lower out-of-pocket expenses and additional benefits for covered persons
- Out-of-network Providers do not have contractual agreements with PHP, which may increase the out-of-pocket expenses and limit benefits for covered persons

This Plan allows you to choose, at the time you receive services, the level of benefits that will apply. **You receive the highest benefit level with the lowest cost to you when you obtain services from an In-network Provider.** City of Rio Rancho generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, City of Rio Rancho designates one for you. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider and for a list of the participating primary care providers, contact the Presbyterian Customer Service Center (PCSC) at **(505) 923-5208** or toll-free at **1-877-752-4164** Monday through Friday from 7 a.m. to 6 p.m. TTY users may call **711**. The PHP Provider Directory lists the In-network Providers.

In addition, PHP now contracts with National Network Provider, a national preferred Provider organization with over 3,500 acute care Hospitals and 400,000 practitioners. If you live or are traveling outside the State of New Mexico and require medical attention, we encourage you to see National Network practitioners and facilities. National Network Providers provide care to PHP Members at discounted rates, which helps keep the cost of Medical Care down. In addition, you cannot be charged for any difference between what PHP pays the Provider and what the Provider charges beyond your appropriate Copayment and/or Deductible and Coinsurance (see **How the Plan Works** Section).

The National Network Provider directory is available through their website at [aetna.com/asa](http://aetna.com/asa) or you can contact the Presbyterian Customer Service Center, Monday through Friday, between the hours of 7 a.m. and 6 p.m. at **(505) 923-5208** (in Albuquerque), or toll-free within New Mexico at **1-877-752-4164**. TTY users may call **711** or **1-877-298-7407**.

Please take the time to read this booklet carefully before placing it in a safe place for future reference. If you have any questions regarding this booklet, please call the Presbyterian Customer Service Center, Monday through Friday, between the hours of 7 a.m. and 6 p.m. at

**(505) 923-5208** (in Albuquerque), or toll-free at **1-877-752-4164**. TTY users may call **711** or **1-877-298-7407**. It is best to call for clarification before services are rendered to ensure that the proper procedures are followed in order to afford you with the maximum level of benefits available under the Plan.

## Member Rights and Responsibilities

**This Section explains your rights and responsibilities under this Summary and how you can participate on our Consumer Advisory Board.**

As a Member of PHP, you have specific rights and certain responsibilities.

In accordance with New Mexico Administrative Code, we implement written policies and procedures regarding the rights and responsibilities of Covered Persons and implementation of such rights and responsibilities. Your rights and responsibilities are important and are explained in this Section and on our website at [www.phs.org/member-rights](http://www.phs.org/member-rights).

### Member Rights

All Members have the right to:

- Be treated with courtesy, consideration, respect, and recognition of their dignity.
- Have their privacy respected, including the privacy of medical and financial records maintained by the Claim Administrator and its healthcare Providers as required by law.
- Be advised of the Claim Administrator's policies and procedures regarding products, services, Providers, and Appeals procedures, including detailed benefit information, and Member rights and responsibilities.
- Request and obtain information about any financial arrangements between the Claim Administrator and its Providers which might restrict referral or treatment options, or limit services offered to Members.
- Be told the details about what is covered, maximum benefits, what is not covered, what drugs or medicines are restricted, and how to obtain **Prior Authorizations**, when needed.
- Receive affordable healthcare, with limits on out-of-pocket expenses.
- Seek care from a Non-Participating Provider and be advised of their financial responsibility if they receive services from a Non-Participating Provider or receive services without required **Prior Authorization**.
- Be notified promptly of termination, decreases or changes in benefits, services, or the Provider network.
- Participate with Providers in decision making regarding their healthcare.
- Clear and candid discussion of Medically Necessary treatment options, regardless of benefit coverage or cost.
- Refuse care, treatment, or medications after the Practitioner has explained the care, treatment or other advice in language the Member understands.
- Refuse the care of a specific Practitioner.
- Be informed of the potential consequences of such refusal as outlined in this booklet.
- Have adequate access to qualified health professionals near where they live or work.
- Receive information from their Provider, in terms that they understand, including an explanation of their complete medical condition, recommended treatment, risk(s) of the

treatment, expected results and reasonable medical alternatives irrespective of the Claim Administrator's position on treatment options.

- Have the explanation provided to next of kin, guardian, agent or surrogate, if available, when the Member is unable to understand.
- Have all explanations to the next of kin, guardian, agent or surrogate recorded in the Member's medical record, including where appropriate, a signed medical release authorizing release of medical information by the Member.
- Have access to services, when Medically Necessary, as determined by their primary or treating Provider, in consultation with the Claim Administrator, **24 hours** per day, **seven days** a week for urgent or Emergency Care services, and for other health services as defined by this booklet.
- Have access to translator services for Members who do not speak English as their first language, and translation services for hearing-impaired Members for communication with the Claim Administrator.
- Receive a complete explanation of why services or benefits are denied, a chance to appeal the decision to the Claim Administrator and to receive an answer within a reasonable time.
- Receive a Certificate of Creditable coverage when a Member's enrollment in this Plan terminates.
- Make complaints or Appeals regarding the Claim Administrator or the care provided.
- Continue an ongoing course of treatment for a period of at least **30 days** if the Member's Provider leaves the Provider network or if a new Member's Provider is not in the Provider network.

## Member Responsibilities

All Members must:

Review this booklet and if there are questions, call the PCSC, Monday through Friday, between the hours of 7 a.m. and 6 p.m. at **(505) 923-5208** (in Albuquerque), or toll-free within New Mexico at **1-877-752-4164** for clarification of benefits, limitations, and exclusions outlined in this booklet. TTY users may call **711** or **1-877-298-7407**.

- Provide, as much as possible, information that the Claim Administrator and Providers need in order to provide services or care or to oversee the quality of such care or services.
- Follow the Claim Administrator's policies, procedures, and instructions for obtaining services and care.
- Follow the plans and instructions for care that they have agreed upon with their Provider.
- Follow any instructions and guidelines given by a Provider. A Member may, for personal reasons, refuse to accept treatment recommended by Providers. A Participating Provider may regard such refusal as incompatible with the continuance of the Provider-patient relationship and as obstructing the provision of proper Medical Care.
- Notify the Claim Administrator immediately of any loss or theft of their Identification Card.
- Refuse to allow any other person to use their Identification Card.

- Advise a Participating Provider of coverage with the Claim Administrator at the time of service. Members may be required to pay for services if they do not inform their Participating Provider of their coverage.
- Pay all required Copayments, Deductibles, and/or Coinsurance at the time services are rendered.
- Be responsible for the payment of all services obtained prior to the effective date of this Plan and subsequent to its termination or cancellation.
- Promise that all information given to the Claim Administrator in Applications for enrollment, questionnaires, forms or correspondence is true and complete.
- **Felony:** Claims for any period caused or contributed to by a Participant committing or attempting to commit an assault or felony, participating in an illegal occupation, actively participating in a violent disorder or not, or operating any vehicle while under the influence of any intoxicant. Actively participating does not include being at the scenes of a violent disorder or not while performing their official duties.
- **War:** Claims which arise out of or are caused or contributed to by war or an act of war. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.

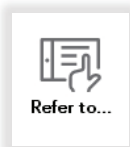
## How the Plan Works

### High Deductible Plan (HDHP)

Your group healthcare plan is a High Deductible Health Plan (HDHP). This HDHP is a reimbursement plan. Covered healthcare expenses are reimbursed based on Total Allowable Charges after Deductible and Coinsurances are paid. Everything is subject to the Deductible, which means you must satisfy the individual or family Deductible amount before this Plan begins paying. This includes retail pharmacy services. The only exception is Preventive Services.

### In-Network Providers

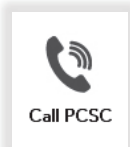
As a Member of this HDHP, for payment to be made, you will generally not have claims to file or papers to fill out for medical services obtained from In-network Providers. In-network Providers will bill Presbyterian Health Plan directly. However, most doctor visits and Hospital Admissions do require Coinsurance and/or Copayments at the time of service. Coinsurance is the percentage of covered charges that you must pay for Covered Services after the Deductible has been met. The amount of your Coinsurance for each service can be found in the *Summary of Benefits* of this document. The Coinsurance will be applied to the Total Allowable Charges or billed charges, whichever is less, for the particular procedure allowed by the Plan.



### Provider Directory

You will find our In-network Practitioners/Providers close to where you live and work across the State. Our Provider Directory lists the In-network Practitioners, as well as In-network Hospitals, pharmacies, outpatient facilities and other healthcare Providers. The Provider Directory is available on our website at

[https://www2.phs.org/providers?directory\\_type=php&insurance\\_plans=AHPH](https://www2.phs.org/providers?directory_type=php&insurance_plans=AHPH). If you need additional information about a Provider or would like to report an inaccuracy in the Provider Directory, you may call our Presbyterian Customer Service Center Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call **TTY 711** or **1-877-298-7407**. Additionally, you may submit a Provider Directory inaccuracy report online at



[https://www2.phs.org/providers?directory\\_type=php&insurance\\_plans=AHPH](https://www2.phs.org/providers?directory_type=php&insurance_plans=AHPH) and by navigating to the identified Provider's details page and choosing the *Report Inaccuracies* option.

The Provider Directory is subject to change and you should always verify the Practitioner/Provider's network status by visiting our website at

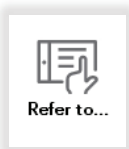
[https://www2.phs.org/providers?directory\\_type=php&insurance\\_plans=AHPH](https://www2.phs.org/providers?directory_type=php&insurance_plans=AHPH).

If our Provider Directory lists inaccurate information that you relied on in choosing a Provider, you will only be responsible for paying your In-network Cost-sharing amount for care received from that Provider. Please refer to the **Summary of Health Insurance Grievance Procedures Section** to understand your rights for filing an appeal.

## Out-of-Network Providers

Out-of-network Providers do not have contractual agreements with Presbyterian Health Plan. Out-of-network services, as shown in the *Summary of Benefits*, apply when you obtain care from an Out-of-network Provider.

If you choose to receive routine care from Out-of-network Providers, payments by Presbyterian Health Plan for Covered Services will be **limited** to Reasonable and Customary Charges. For care other than Emergency or Urgent Care, you will be responsible for any balance due above the Reasonable and Customary Charges, in addition to any applicable Deductible or Coinsurance. Out-of-network Providers may require you to pay them directly at the time of service; you will then have to file your claim for reimbursement with Presbyterian Health Plan. Refer to the **Claims** Section of this document for more information on submitting such a claim.

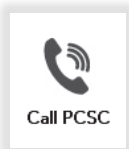
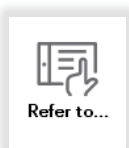


Some services are **Not Covered** when received from Out-of-network Providers. Please refer to your *Summary of Benefits* and throughout this document for a complete listing of Covered Services.

## National PPO Providers

You can also obtain covered services outside of New Mexico from National Network Providers. Your Deductible, Copayment and/or Coinsurance will be the same as if you received the services from a Participating Provider. You can contact a Presbyterian Customer Service representative to help you locate an out-of-state National Network Provider. However, National Network Providers are not considered Participating Providers. If a covered service requires **Prior Authorization**, you are responsible to obtain that **Prior Authorization** before obtaining that covered service from Out-of-network Providers or National Network Providers. If you fail to obtain **Prior Authorization** when required, you will be responsible for a 20% penalty for covered services, in addition to Copayments, Deductibles, and/or Coinsurance as listed in the *Summary of Benefits*.

You will not have any claims to file or papers to fill out in order to be reimbursed for medical services obtained from Participating Providers and out-of-state National Network Providers. Your participating Provider or out-of-state National Network Provider will bill us directly. However, most doctor visits and Hospital Admissions do require Copayment at the time of service. The amount of your Copayment for each service can be found in the *Summary of Benefits*.



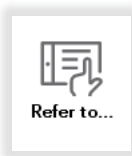
For additional information regarding National PPO Providers or to see if you need a **Prior Authorization** for Out-of-network Services, please call our Presbyterian Customer Service Center prior to obtaining services Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call **TTY 711** or **1-877-298-7407**.

## Cost Sharing – Your Out-of-Pocket Costs

The plan shares the cost of your healthcare expenses with you. The following describes the different cost-sharing methods available, as detailed in the *Summary of Benefits*.

### Annual Contract Year Deductible

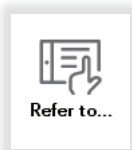
The amount of your Calendar Year Deductible can be found in the *Summary of Benefits*. This Deductible must be paid for by you each Calendar Year toward Covered Services before health benefits for that Member will be paid by the Plan.



For Single Coverage, the Member must meet the applicable individual Deductible as outlined in the *Summary of Benefits*. If Family Coverage is elected, the entire Family Deductible must be met before benefits will be paid. One Family Member may satisfy the entire amount for the whole family.

### Coinsurance

For most services provided, you will pay a Coinsurance. This is the amount of the Covered healthcare expense that is partially paid by the Plan and partially paid by you on a percentage basis. This Coinsurance is in addition to the Calendar Year Deductible you are responsible for and continues to be your responsibility after the Calendar Year Deductible is met. See the *Summary of Benefits* for Coinsurance amounts.



### Annual Out-of-pocket Maximum



To protect you and your covered Dependents from the high cost of catastrophic illness, there is a maximum on the total Copayment or Coinsurance amount you must pay in a Calendar Year for Covered Services. This total amount is referred to as your Out-of-pocket Maximum. After your Out-of-pocket Maximum is reached, the Plan pays 100% up to Reasonable and Customary charges, for Covered Services for the remainder of that Calendar Year, up to the maximum benefit amounts. Please refer to your *Summary of Benefits* for your Plan's Individual and Family Out-of-pocket Maximum amounts.

The amounts are calculated as follows:

**In-network:** Out-of-pocket Maximum (OOPM) includes Deductible and Coinsurance amounts only, including Prescription. Does not include charges for non-Covered Services, any penalties and any additional benefit charges.

**Out-of-network:** OOPM includes only the Out-of-network Deductible and Coinsurance amounts for Covered Services, including Prescription. Does not include charges for Non-Covered Services, any penalties and any additional benefit charges such as expenses in excess of Reasonable and Customary amounts.

Out-of-pocket expenses accrued under the In-network Option do not accrue toward the Out-of-network Out-of-pocket Maximum and vice versa.

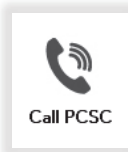
## Family Out-of-Pocket Maximum

An entire family meets the applicable out-of-pocket limit when the total out-of-pocket amount for all family Members reaches the applicable family Out-of-Pocket Maximum indicated on the *Summary of Benefits*. **Note:** If a Member's individual out-of-pocket is met, no more charges incurred by that Member may be used to satisfy the family out-of-pocket.

The Out-of-Pocket Maximum is listed in the *Summary of Benefits* and includes only the Copayment and Coinsurance amounts listed in the *Summary of Benefits*. Penalty amounts, non-covered charges, any amounts over Reasonable and Customary Charges are **not** included in the Out-of-Pocket Maximum.

## Changes to Calendar Year/Family Out-of-Pocket Maximum

If the Plan's Out-of-Pocket Maximums change during the year, then the new amounts are in effect during that same Calendar Year. This means that if you met your lower Out-of-Pocket Maximums and then this Plan changes to higher Out-of-Pocket Maximums, you do not continue to receive the 100% payment until the increase in the Out-of-Pocket Maximum is met during the higher out-of-pocket period. If your Out-of-Pocket Maximum amounts decrease, you do not receive a refund for any out-of-pocket amounts applied during the higher out-of-pocket period.



To inquire about the status of your specific Annual Out-of-pocket Maximum, you may call our Presbyterian Customer Service Center Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call **TTY 711** or **1-877-298-7407**.

## Healthcare Fraud Message

Insurance fraud may result in cost increases for this healthcare Plan. The following describes ways that you can help eliminate healthcare fraud:

- Be wary of offers to waive Copayments, Deductibles, or Coinsurance. These costs are passed on to you eventually.
- Be wary of mobile health testing labs. Ask what the insurance company will be charged for the tests.
- Always review the explanation of benefits (EOB) you receive from Presbyterian Health Plan. If there are any discrepancies, call a Presbyterian Health Plan Member Services Representative.
- Be very cautious about giving information about your insurance coverage over the telephone.

**If you suspect fraud, please call the Presbyterian Customer Service Center at (505) 923-5208 or 1-877-752-4164.**

## Prior Authorization

This Section explains what Covered Healthcare Services require Prior Authorization before you receive these services and how to obtain Prior Authorization. This is not an exhaustive list. Further information can be obtained through your PCP or at our website at [www.phs.org](http://www.phs.org).

### What is Prior Authorization?

**Prior Authorization** determines only the medical necessity of a procedure or an Admission and an allowable length of stay. Prior Authorizations do not guarantee payment and do not validate eligibility (for example, to receive non-specified services from a particular Provider). Benefit payments are based on your eligibility and benefits in effect at the time you receive services. **Services not listed as covered and services that are not Medically Necessary are not covered.**

Certain procedures or services, as identified in the next subsection of this document, do require **Prior Authorization**. The responsibility for obtaining this **Prior Authorization** is as follows:

- In-network Provider - When accessing services from an In-network Provider, the In-network Provider is responsible for obtaining **Prior Authorization** from Presbyterian Health Plan before providing these services to you.
- Out-of-network Provider or National Network Provider Providers - If you obtain services from an out-of-state National Network Provider, you will have to contact Presbyterian Health Plan to obtain **Prior Authorization**, when required. You should discuss the need for **Prior Authorization** with your out-of-state National Network Provider. However, it will remain your responsibility to obtain **Prior Authorization** when required. Failure to do so may result in a penalty in addition to the Deductible and/or Coinsurance listed in the *Summary of Benefits*.

The **Prior Authorization** requirements affect whether the Plan pays for your Covered Services. However, **Prior Authorization** does not deny your right to be admitted to any Hospital.

**IMPORTANT:** If you have Two-Party or Family Coverage, **Prior Authorization** requirements apply to your family Members who are also covered persons.

### Services That Require Prior Authorization In- or Out-of-Network

**Prior Authorization** is required as outlined in the following sections. In-network Providers request **Prior Authorization** when needed. If you obtain services from an Out-of-network Provider, it is your responsibility to obtain the needed **Prior Authorization**. Failure to do so (for Out-of-network Providers) will result in benefits being reduced or denied.

## Prior Authorization – Inpatient

If your In-network Provider recommends you be admitted as an Inpatient to a Hospital or treatment facility, your In-network Provider is responsible for any **Prior Authorization** requirement for Inpatient Admissions. If an Out-of-network Provider recommends you be admitted as an Inpatient to a Hospital or treatment facility, you are responsible for any **Prior Authorization** requirement for Inpatient Admissions. If **Prior Authorization** is not obtained, the Member will be responsible for a penalty for covered facility services, in addition to Copayments, Deductibles, and/or Coinsurance as listed in the *Summary of Benefits*.

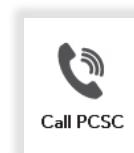
If PHP determines that the Admission was for a covered service, but Hospitalization was not Medically Necessary, no benefits are paid for Inpatient room, and board charges and these expenses do not apply toward the Out-of-Pocket Maximum provision. Other Covered Services are paid as explained in the *Summary of Benefits* and the **Benefits** Section. If the Admission is not for a covered service, no payment is made.

**Note:** All Admissions for Behavioral Health and Alcoholism and/or Substance Use Disorder services require **Prior Authorization** from PHP's Behavioral Health Department (**1-800-453-4347**). Failure to obtain **Prior Authorization** may result in benefits being reduced or denied. For emergencies, PHP's Behavioral Health Department must be notified by the end of the next business day or as soon as reasonably possible, or benefits may be denied.

**Prior Authorization** procedures also apply in the event you are transferred from one facility to another, you are readmitted, or when a newborn child remains Hospitalized after the mother is discharged.

## Prior Authorization – Other Medical Services

**Prior Authorization** requirements are subject to change at the discretion of PHP with the approval of City of Rio Rancho. Contact the Presbyterian Customer Service Center, Monday through Friday, between the hours of 7 a.m. and 6 p.m. at **(505) 923-5208** (in Albuquerque), or toll-free within New Mexico at **1-877-752-4164**. TTY users may call **711** or **1-877-298-7407**.



In addition to **Prior Authorization** for all Inpatient services, **Prior Authorization** is required for the following services. For certain services, **Prior Authorization** may be requested over the telephone.

If **Prior Authorization** is not obtained for the following services, benefits will be reduced or denied for all related services. Your In-network Provider will request Prior Authorizations for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Discuss the need for Prior Authorizations with your Provider before obtaining any of the following services:

- Acute Medical Detoxification (listed under Mental Health Services and Alcohol and Substance Use Disorder Services in the **Benefits** Section)

- All Hospital admissions, Inpatient non-emergent (listed under Hospital Services-Inpatient in the **Benefits** Section)
- Bariatric Surgery
- Blood glucose specialized monitors/meters, including those for the legally blind
- Bone growth stimulators
- Clinical Trials (Investigational/Experimental) (listed under Clinical Trials in the **Benefits** Section)
- Certified Hospice Care
- Computed Axial Tomography (CAT) scans in an outpatient setting (listed under Diagnostic and Imaging Services in the **Benefits** Section)
- Detoxification (acute requiring medical intervention)
- Durable Medical Equipment (listed under Durable Medical Equipment, Orthotic Appliances, Prosthetic Devices, Repair and Replacement of Durable Medical Equipment, Prosthetics and Orthotic Devices, Surgical Dressing Benefit, Eyeglasses/Contact Lenses and Hearing Aids in the **Benefits** Section)
- Electroconvulsive Therapy (ECT)
- Epidural Injections for Back Pain
- Foot Orthotics (listed under Orthotic Appliances in the **Benefits** Section)
- Genetic Testing
- Home Health Care Services/Home Health Intravenous Drugs (listed under Home Health Care Services/Home Intravenous Services and Supplies in the **Benefits** Section)
- Home uterine monitoring
- Hospital Admissions
- Hyperbaric Oxygen (listed under Hyperbaric Oxygen Therapy in the **Benefits** Section)
- Injectable Drugs, includes Specialty Medications and Medical Drugs (listed under Preventive Health Services for Women and also Practitioner/Provider Services in the **Benefits** Section)
- Insulin pumps
- Magnetic Resonance Imaging (MRI) in an outpatient setting (listed under Diagnostic and Imaging Services in the **Benefits** Section)
- Mental Health Services - Inpatient, Partial Hospitalization and select outpatient services (listed under Mental Health Services and Alcohol and Substance Use Disorder Services in the **Benefits** Section)
- Mobile Cardiac Outpatient Telemetry and Real-Time Continuous Attended Cardiac Monitoring Systems
- Newborn Delivery and Hospital Obstetrical services (listed under Maternity Care in the **Benefits** Section)
- Non-emergency care when traveling outside the U.S.
- Nutritional Supplements (listed under Nutritional Support and Supplements in the **Benefits** Section)
- Observation Services greater than **24 hours**
- Organ transplants (listed under Transplants in the **Benefits** Section)
- Orthotics
- Podiatric and Orthopedic Appliances

- Positron Emission Tomography (PET) scans in an outpatient setting
- Prescription Drugs/Medications
- Prosthetic Devices (listed under Durable Medical Equipment, Orthotic Appliances, Prosthetic Devices, Repair and Replacement of Durable Medical Equipment, Prosthetics and Orthotic Devices, Surgical Dressing Benefit, Eyeglasses/Contact Lenses and Hearing Aids and also Women's Healthcare in the **Benefits** Section)
- Proton Beam Irradiation
- Reconstructive and potentially cosmetic procedures (listed under Reconstructive Surgery and also Women's Healthcare Services in the **Benefits** Section)
- Repair or replacement of non-rental Durable Medical Equipment
- Selected Surgical/Diagnostic procedures:
  - Ankle Subtalar Arthroereisis
  - Blepharoplasty/Brow Ptosis Surgery
  - Breast Reconstruction following Mastectomy
  - Breast reduction for gynecomastia
  - Cholecystectomy by Laparoscopy
  - Endoscopy Nasal/Sinus balloon dilation
  - Hysterectomy
  - Lumbar/Cervical Spine Surgery
  - Meniscus Implant and Allograft/Meniscus Transplant
  - Panniculectomy
  - Rhinoplasty
  - Tonsillectomy
  - Total Ankle Replacement
  - Total Hip Replacement
  - Total Knee Replacement
- Skilled Nursing Facility care
- Special Inpatient services (including but not limited to private room and board and/or special duty nursing)
- Special Medical Foods (listed under Genetic Inborn Errors of Metabolism Disorders (IEM) and also Prescription Drugs/Medications)
- Substance Use Disorder Services, Inpatient (listed under Mental Health Services and Alcohol and Substance Use Disorder Services in the **Benefits** Section)
- Temporo/Craniomandibular Joint Disorders (TMJ/CMJ) (listed under Dental Services (Limited) in the **Benefits** Section)
- Transplant Services (listed under Transplants in the **Benefits** Section)
- Virtual Colonoscopy (listed under Clinical Preventive Health Services in the **Benefits** Section)
- Wireless Capsule Endoscopy

## Benefits

**This Healthcare Benefit Plan offers Coverage for a wide range of Healthcare Services. This Section gives you the details about your benefits, Prior Authorization and other requirements, Limitations and Exclusions.**

Benefits are subject to the Deductibles and Coinsurance listed in the *Summary of Benefits*. Please refer to **Limitations** and **Exclusions** applicable to this Plan. **Any services received must be Medically Necessary to be covered.**

**Note:** If you disagree with Presbyterian Health Plan's (PHP's) decision regarding the Medical Necessity of any item or service, you may file a complaint. You may also request an external review of PHP's decision at any time. See **Grievance** Procedures Section.

### Medical Necessity

Medically Necessary - A service or supply is Medically Necessary when it is provided to diagnose or treat a covered medical condition, is a service or supply that is covered under the Plan, and is determined by PHP's medical director to meet all of the following conditions:

- It is medical in nature
- It is recommended by the treating Provider
- It is the most appropriate supply or level of service, taking into consideration:
  - Potential benefits
  - Potential harms
  - Cost when choosing between alternative services that are equally effective
  - Cost-effectiveness when compared to the alternative services or supplies, and
- It is known to be effective in improving health outcomes as determined by credible scientific evidence published in the peer-reviewed medical literature (for established services or supplies, professional standards and expert opinion may also be taken into account), and
- It is not for the convenience of the Member, the treating Provider, the Hospital, or any other healthcare Provider

PHP determines whether a healthcare service or supply is Medically Necessary and, therefore, whether the expense is covered. (Note: If you disagree with PHP's decision regarding the Medical Necessity of any item or service, you may file a Grievance or complaint. You may also request the Medical necessity of any item or service, and you may file a Grievance or complaint. You may also request an external review of PHP's decision at any time. See **Grievance** Section) The fact that a Provider has prescribed, ordered, recommended, or approved a service or supply does not make it Medically Necessary or make the expense a covered service, even though it is not specifically listed as an exclusion.



**Experimental or Investigational drugs, medicines, treatments, procedures, or devices are not Covered.** This does not include Clinical Trials. Please refer to Clinical Trials in the **Benefit** Section of this Summary.

## Care Coordination and Case Management

PHP's Case Management Program is a program that, as early as possible, identifies patients who have the potential for having high-cost medical expenses, may require extensive Hospitalization, or have complicated discharge planning needs so that cost-effective alternative care arrangements can be made. Special care arrangements are coordinated with the Provider and may include benefits for services that are not ordinarily covered. In addition, the case management program acts to assist the patient and Provider in complex situations and coordinates care across the healthcare spectrum.

Care Coordination and Case Management are provided by our Care Coordination Department, which is staffed with registered nurses, social workers, health educators, behavioral health specialists and non-licensed care coordinators that coordinate Covered and non-Covered Healthcare Services for you when you have ongoing or complex diagnoses.

The role of the care coordinator/case manager is to support and educate you and other Members so that you are able to make informed healthcare decisions. Our ongoing communication and visits to you and to other Members who may have a chronic illness can trigger prompt intervention and help in the prevention of avoidable episodes of illness. We are committed to the personal service that care management provides to you when you are in need.

When you are in the Hospital, our care coordinators/case managers can work with the Hospital, their discharge planners and your Practitioners to make sure you get the appropriate level of care and to coordinate your care after you leave the Hospital.

Disease management health coaches work with you to help you better manage your chronic disease, such as Asthma, Coronary Artery Disease, Diabetes, or Hypertension. Care is focused on helping you identify self-management goals for improving management of your chronic disease.

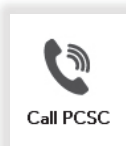
## PresRN

PHP members have access to PresRN, a nurse advice line available **24 hours** a day, **seven days** a week, including holidays. PresRN is a no-cost service for PHP Members. Please call **(505) 923-5570** or **1-866-221-9679**.

## Health Management Programs

Our clinically trained Healthcare Professionals work with your Practitioners/Providers to help enhance your quality of life in three areas: Staying healthy, living with illness, and Getting

Better. We help you reach optimum health through Clinical Preventive Health Services (such as Screening Mammography and childhood immunizations) as well as with disease management for conditions such as asthma, depression, diabetes, smoking cessation, and high-risk pregnancies.



If you would like more information about these services, please call our Presbyterian Customer Service Center at **(505) 923-5208** or **1-877-752-4164** Monday through Friday from 7 a.m. to 6 p.m. Hearing impaired users may call TTY 711 or **1-877-298-7407**. Also, visit our website at [www.phs.org](http://www.phs.org).

## Covered Benefits

### *Accidental Injury (Trauma), Urgent Care, Emergency Healthcare Services, and Observation Services*



This benefit has one or more exclusions as specified in the **Exclusions** Section.

### *Urgent Care*

The Plan will reimburse for all services rendered in an Urgent Care facility or setting, unless otherwise limited or excluded if provided by a licensed Provider and/or an appropriate facility for treating urgent medical conditions. Members may contact the Presbyterian Customer Service Center for information regarding the closest In-network facility that can provide Urgent Care. For Urgent Care, no notification is required. For care obtained from Out-of-network Urgent Care Providers, the Member will be responsible for the Deductible and Coinsurance as outlined on the *Summary of Benefits*.

### *Emergency Healthcare Services*

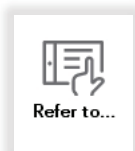
Treatment for a Medical Emergency or Accidental Injury in the emergency room of a Hospital or an Urgent Care facility is a benefit. No notification to PHP is required. Please refer to the *Summary of Benefits* for emergency or Urgent Care facility Coinsurance. Treatment in a Provider's office or an Ambulatory Surgical Facility is also a benefit and is paid as any other illness.

Definition of Emergency — Medical or surgical procedures, treatments, or services delivered after the sudden onset of what reasonably appears to be a medical condition with symptoms of sufficient severity, including severe pain, that the absence of immediate medical attention could reasonably be expected by a reasonable layperson to result in jeopardy to their health, if pregnant the health of you or your unborn child; serious impairment of bodily functions; serious dysfunction of any bodily organ or part; or disfigurement. Acute medical emergency care is available **24 hours** per day, **seven days** a week.

Examples of a Medical Emergency include but are not limited to a heart attack, poisoning, severe allergic reaction, convulsions, unconsciousness, and uncontrolled bleeding.

The Plan will provide reimbursement when a Member, acting in good faith, obtains Emergency Medical Care for what reasonably appears to the Member, acting as a reasonable layperson, to be an acute condition that requires immediate medical attention, even if the patient's condition is subsequently determined to be non-emergent.

If your emergency treatment requires direct Admission to the Hospital, you are responsible for the Hospital Deductible and Coinsurance, but you do not have to pay a separate Coinsurance for the emergency room visit.



No notification or **Prior Authorization** is required for Out-of-network (including out-of-state) Hospitals or treatment facilities for Medical Emergency services. However, the Member will be responsible for the Deductible and Coinsurance as outlined in the *Summary of Benefits*.

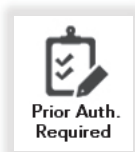
A Member who, as a result of Emergency Health Services, is admitted to a non-Participating Hospital may choose to be transferred to a Hospital participating in the PHP Provider/Practitioner network. The Member must be stable and can be safely transferred. Refer to Ambulance Services in the *Summary of Benefits* for the required Coinsurance for inter-facility transportation costs. If the Member chooses to remain at an Out-of-network Hospital, Out-of-network benefits will apply.

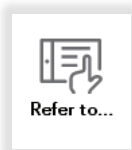
### ***Observation Services***

Observation services are defined as Outpatient services furnished by a Hospital and Practitioner/Provider on the Hospital's premises. These services may include the use of a bed and periodic monitoring by a Hospital's nursing staff which are reasonable and necessary to:

- Evaluate an outpatient's condition
- Determine the need for possible admission to the Hospital
- When rapid improvement of the patient's condition is anticipated or occurs

When a Hospital places a patient under Outpatient Observation, it is based upon the Practitioner's/Provider's written order. To transition from Observation to an Inpatient admission, our level of care criteria must be met. The length of time spent in the Hospital is not the sole factor determining Observation versus Inpatient stays. Medical criteria will also be considered. **Observation Services for greater than 24 hours will require Prior Authorization.** It is the responsibility of the facility to notify us.





All Accidental Injury (trauma), Urgent Care, Emergency Healthcare Services, and Observation Services, whether provided within or outside of our Service Area, are subject to the **Limitations** listed in the **Limitations Section** and the **Exclusions** listed in the **Exclusions Section**.

### ***Ambulance Services***



This benefit has one or more exclusions as specified in the **Exclusions Section**.

Benefits are available for professional Ambulance Services if they are Medically Necessary to protect the life of the patient, and transportation is to the closest Hospital that can provide Covered Services appropriate to the patient's condition.

*Ambulance Service* means local transportation in a specially designed and equipped vehicle used only for transporting the sick and injured. Air ambulance is a benefit when Medically Necessary, such as for a high-risk Maternity or newborn transports to a tertiary care facility.

*A tertiary care facility* is a Hospital unit that provides:

- Complete perinatal care occurring in the period shortly before and after birth
- Intensive care of intrapartum occurring during childbirth or delivery
- Prenatal high-risk patients, and
- Provides for the coordination of transportation, communication, and data analysis systems for the geographic area served

The ambulance Copayment or Deductible and Coinsurance is waived if transportation is Medically Necessary and between medical facilities or results in an Inpatient Hospital Admission.

The Member will be responsible for any balance above Reasonable and Customary charges when Air Ambulance is provided by an out-of-network provider.

There are no benefits when the ambulance transportation is primarily for the convenience of the patient, the patient's family, or the healthcare provider.

### ***Bariatric Surgery***

Surgical treatment of morbid obesity (bariatric surgery) is Covered only if it is Medically Necessary as defined in this Summary.

- Bariatric surgery is Covered for patients with a Body Mass Index (BMI) of 40 kg/m<sup>2</sup> or greater who are at high risk for increased morbidity due to specific obesity-related co-morbid medical conditions provided by an In-Network Provider, and

- Is a Covered Benefit only if a Member meets these criteria and all other requirements of this Agreement

Members must have demonstrated adherence with all prescribed medications and treatment instructions. Appropriate documentation is required. Specific obesity-related co-morbidities include, but are not limited to:

- Cardiomyopathy
- Congestive heart failure with an ejection fraction of 50% or less than predicted
- Documentation of previous myocardial infarction requiring hospitalization
- Documented Type 2 diabetes mellitus
- Uncontrolled/massive leg lymphedema
- Obstructive sleep apnea with baseline AHI or RDI of 15 or greater, or currently under treatment with a positive pressure device (CPAP, BiPAP, C-Flex, etc.)
- Obesity-related osteoarthritis of the lower extremities for which joint replacement surgery of the knee or ankle has been recommended
- Pickwickian syndrome or cor pulmonale

**Prior Authorization** may be required.

### *Clinical Trials*



This benefit has one or more exclusions as specified in the **Exclusions** Section.

If you are a participant in an approved cancer clinical trial that is being conducted in New Mexico, you may receive coverage for certain routine patient care costs incurred in the trial. The trial must be conducted as part of a scientific study of a new therapy or intervention and be designed to study the reoccurrence, early detection, or treatment of cancer. The persons conducting the trial must provide PHP with notice of when the Member enters and leaves a qualified clinical trial.

Routine patient care costs are Covered for Members in a Cancer Clinical Trial if:

- The Cancer Clinical Trial is undertaken for the purposes of the prevention of or the prevention of reoccurrence, early detection, or treatment of cancer for which no equally or more effective standard cancer treatment exists
- The Cancer Clinical Trial is not designed exclusively to test toxicity or disease pathophysiology, and it has a therapeutic intent
- The Cancer Clinical Trial is being provided in New Mexico as part of a scientific study of a new therapy or intervention
- There is not a non-Investigational treatment equivalent to the Cancer Clinical Trial

- There is a reasonable expectation shown in clinical or pre-clinical data that the Cancer Clinical Trial will be at least as efficacious as any non-Investigational alternative
- There is a reasonable expectation based on clinical data that the medical treatment provided in the Cancer Clinical Trial will be at least as effective as any other medical treatment
- Pursuant to the patient's informed consent, Presbyterian is not liable for damages associated with the treatment provided during any phase of a Cancer Clinical Trial

If the benefits for services provided in the trial are denied, you may contact the Superintendent of Insurance for an expedited appeal.

### ***Certified Hospice Care***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

Hospice benefits are available for Covered Services provided by an approved Hospice agency, or Hospital or other facility by or on behalf of a Hospice agency and received during a Hospice benefit period.

Before the Member receives Hospice care, the treating Provider or Hospice agency must request **Prior Authorization** from PHP. **Prior Authorization** requires a written treatment program approved by the treating Provider. In-network Providers request **Prior Authorization** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Failure to do so may result in benefits being reduced or denied. Discuss the need for **Prior Authorization** with your Provider before obtaining services.

The Hospice benefit period must begin while the patient is covered for these benefits, and coverage must be continued throughout the benefit period. The benefit period is defined as beginning on the date the treating Provider certified that the patient is terminally ill with a life expectancy of six months or less, ending six months after it began or upon the death of the patient, if sooner.

If the patient requires an extension of the benefit period, the Hospice agency must provide a new treatment plan, and the treating Provider must re-certify the patient's condition to PHP. No more than one additional Hospice benefit will be approved.

Benefits are available **only** for, or on behalf of, an approved Hospice agency. An approved Hospice agency must be:

- Licensed when required
- Medicare-certified as a Hospice agency, or

- Accredited by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) as a Hospice agency

The following services ***are covered*** under this Hospice benefit:

- Inpatient Hospice care
- Hospice care Provider benefits
- Skilled Nursing Care by a Registered Nurse (RN) or Licensed Practical Nurse (LPN)
- Home health care by a home health aide
- Physical therapy, speech therapy, or occupational therapy
- Medical supplies, and
- Drugs and medications for the Terminally Ill Patient

In addition to the Hospice services listed above, you have coverage for the following:

- Services of a medical social worker (MA or MSW) for patient or family counseling, to include bereavement counseling limited to three visits; and
- Respite care for a period not to exceed **10 continuous days**. No more than two respite care stays are available during a six-month Hospice benefit period. *Respite care* provides a brief break from total care given by the family.

Hospice benefits are **not** available for the following services:

- Food, housing, or delivered meals
- Medical transportation
- Comfort items
- Homemaker and housekeeping services
- Private duty nursing, and
- Pastoral and spiritual counseling

The following services are **not** benefits under Hospice but may be covered elsewhere under this booklet, subject to applicable Copayment, and Coinsurance provisions:

- Acute Inpatient Hospital care for curative services
- Durable Medical Equipment
- Non-Hospice care Provider visits, and
- Ambulance Services

### ***Chemotherapy/Dialysis/Radiation Therapy***

Benefits are available for the following Inpatient or Outpatient therapeutic services:

- Treatment of malignant disease by standard chemotherapy
- Treatment for removal of waste materials from the body; including renal dialysis, hemodialysis, or peritoneal dialysis, the cost of equipment rentals and supplies, and

- Treatment of disease by X-ray, radium, or radioactive isotopes

### ***Clinical Preventive Health Services***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

Preventive care services are those Professional services rendered for the early detection of asymptomatic illnesses or abnormalities and to prevent illness or other conditions.

Benefit payments for services listed in this section are not subject to Copayments for care obtained from In-network Providers. If the services listed in this section are obtained from an Out-of-network Provider, only applicable Coinsurance applies (Deductible is waived). The services listed below, including the diagnosis of osteoporosis, are covered.

### ***Cytologic Screening (Pap Smear Screening)***

Benefits are available to determine the presence of precancerous or cancerous conditions and other health problems in accordance with the national medical standards for women who are 18 years of age or older and for women who are at risk of cancer or at risk of other health conditions that can be identified through cytologic screening.

### ***Health Education and Counseling***

Health education and counseling services will be provided if recommended by your treating Provider and if consistent with PHP policy, including:

- If you are 20 years of age or older, you may receive an annual consultation to discuss lifestyle behaviors that promote health and well-being. Included in the consultation may be, but not limited to:
  - Smoking control
  - Nutrition and diet recommendations
  - Exercise plans
  - Lower back protection
  - Immunization practices
  - Breast self-examination
  - Testicular self-examination
  - Use of seatbelts in motor vehicles, and
  - Other preventive healthcare practices
- If you are under age 20, educational materials or consultation to discuss lifestyle behaviors that promote health and well-being including, but not limited to:
  - The consequences of tobacco use
  - Nutrition and diet recommendations

- Exercise plans, and
- As deemed appropriate by the Attending Provider or as requested by the parents or legal guardian for children under 18, educational information on Alcohol and Substance Use Disorder, sexually transmitted diseases and contraception

**Diabetes self-management education programs are also covered when Medically Necessary.**

### ***Mammography Coverage***

Benefits are available for low-dose screening mammograms for determining the presence of breast cancer. Guidelines for routine mammography are:

- A baseline before age 50
- One every one to two years for ages 50 and over
- As otherwise medically indicated

### ***Prostate Exams***

Benefits are available for certain prostate tests. Guidelines for prostate exams are:

- One screening every year for men 40 to 50 years of age who are at increased risk of developing prostate cancer
- One screening every year for men 50 years of age or older

### ***Routine Vision Screening***

Routine vision screenings provided by licensed Providers to determine the need for vision correction are a Covered Service and are limited to screening only for Members through age 17. This does not include routine eye exams or refractions performed by eye care Specialists.

### ***Routine Hearing Screening***

Routine hearing screenings performed only by licensed Providers to determine the need for hearing correction are a benefit and are limited to screening only for Members through age 17. See additional coverage outlined later in this section under Hearing Aids.

### ***Routine Immunizations***

Routine immunizations are not subject to Copayments when provided by an In-network Provider, to include flu shots and other covered adult immunizations including pneumococcal vaccine, diphtheria/tetanus, meningitis, and hepatitis when clinically appropriate as determined by PHP. However, you will be responsible for the appropriate Coinsurance if immunizations are obtained from an Out-of-network Provider. Immunizations for travel and employment are not a covered benefit.

### ***Routine Physical Examinations***

This benefit is not subject to an office visit Copayment when provided by an In-network Provider. It provides coverage for routine physical, breast, gynecological and pelvic examinations as well as periodic tests to determine blood hemoglobin, blood pressure and blood glucose level. However, you will be responsible for the appropriate Coinsurance if services are obtained from an Out-of-network Provider.

The following is a suggested schedule for routine physical examinations after an initial examination:

- Ages 8-19, see Well-child Care (next page)
- Ages 20-39, an exam every five years
- Ages 40-49, an exam every three years
- Ages 50 and over, an exam every two years

Additional services as recommended by the U.S. Preventive Services Task Force:

- Periodic blood cholesterol, or periodic fractionated cholesterol level including a low-density lipoprotein (LDL) and a high-density lipoprotein (HDL) level
- Periodic stool examination for the presence of blood for Members age 40 or older
- Periodic left-sided colon examination of 35 to 60 centimeters for Members age 45 or older
- Periodic glaucoma eye tests for Members age 35 or older

Employment physicals, insurance examinations, examinations at the request of a third party for premarital, sports, camp, school physicals, international travel and/or other non-preventive services are **not covered**.

The Provider's itemized billing must clearly indicate that the office visit and tests were for preventive care, Well-child Care, or an annual physical to prevent claim payment made less a Copayment or Deductible and Coinsurance.

### ***Childhood Preventive Health Services***

Coverage is provided in accordance with the schedule of Well-child exams suggested by the American Academy of Pediatrics as follows:

- During 1st year of age at 1, 2, 4, 6, 9, and 12 months
- During 2nd year of age at 15, 18, and 24 months
- Yearly check-ups for ages 3 and 4
- Every year for ages 3 through 18

### ***Preventive Health Services for Women***

Well-woman visits to include adult and female-specific screenings and preventive benefits:

- Breastfeeding comprehensive support, supplies and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women are covered for one year after delivery.
- Counseling for Human Immunodeficiency Virus (HIV), sexually transmitted infections (STIs) and domestic violence and abuse.
- Domestic and interpersonal violence screening and counseling for all women.
- Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs.
  - Generic birth control (See Pharmacy benefits);
  - Intrauterine devices (IUD);
  - Hormone contraceptive injections;
  - Inserted contraceptive devices; and
  - Implanted contraceptive devices.
- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.
- HIV screening and counseling for sexually active women.
- Human Papillomavirus (HPV) DNA Test: high-risk HPV DNA testing every three years for women with normal cytology results who are 30 or older.
- Screenings and counseling for pregnant women, including screenings for anemia, bacteriuria, Hepatitis B, and Rh incompatibility and breast-feeding counseling.
- STI counseling for sexually active women.
- Sterilization services for women only. Other services during procedure are subject to Deductible and Coinsurance as outlined in your *Summary of Benefits*.
- Well-woman visits to obtain recommended preventive services.



You do not need **Prior Authorization** from City of Rio Rancho or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a healthcare professional in our network who specializes in obstetrics or gynecology. The healthcare professional, however, may be required to comply with certain procedures, including obtaining **Prior Authorization** for certain services, following a preapproved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact PHP at **(505) 923-5208**.

You can obtain additional information about Women's Preventive Services recommendations and guidelines on the HealthCare.gov website at <https://www.healthcare.gov/preventive-care-women/>.

### ***Complementary Therapies***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

### ***Acupuncture***

Acupuncture treatment is a benefit only if performed by a licensed Provider, Osteopath or Doctor of Oriental Medicine acting within the scope of their license.

Benefits for Acupuncture, including office calls, treatment and Acupuncture, are limited as specified in the *Summary of Benefits*, in combination with chiropractic. In addition, for ancillary treatment modalities associated with Acupuncture services, other Plan limitations may apply.

### ***Chiropractic Services***

Services administered by a Chiropractor on an Outpatient basis are a benefit if necessary for treatment of an illness or Accidental Injury. No chiropractic benefits are paid for Maintenance Therapy as determined by PHP.

Benefits are **subject to a Calendar Year limit** as shown in the *Summary of Benefits*, in combination with benefits for Acupuncture. In addition, for ancillary treatment modalities associated with chiropractic services, other Plan limitations may apply.

### ***Biofeedback***

Biofeedback is a benefit when prescribed for the following physical conditions only: chronic pain treatment, Raynaud's disease/phenomenon, tension headaches, migraines, urinary incontinence and craniomandibular joint (CMJ) or temporomandibular joint (TMJ) disorders.

Biofeedback is a benefit only when provided by a Medical Doctor, a Doctor of Osteopathy, or a professional Psychologist.



Massage Therapy (Limited) is only Covered when provided by a licensed physical therapist and as part of a prescribed short-term physical therapy program. See **Benefits** Section.

Benefits for covered biofeedback services, including office calls, are limited to the conditions listed above.

### ***COVID-19***

As a PHP member, there will be no cost to you for anything related to COVID-19 screening, testing, medical treatment, or vaccination. You will not pay copays, deductibles or coinsurance for visits related to COVID-19, whether at a clinic, hospital or using remote care. If you are on a high deductible plan (HDHP), these services will also be provided to you at no cost.

### ***Dental Services (Limited)***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

### ***Dental Accidents***

Treatment for conditions that are the direct result of Accidental Injury to the jaw, sound natural teeth, mouth or face is a benefit. Injury as a result of chewing, biting, or malocclusion is not considered an Accidental Injury.

*Sound natural teeth* are teeth that are whole or properly restored by amalgams, without impairment, periodontal or other conditions, and not in need of treatment for any reason other than the Accidental Injury. Teeth with crowns or restorations (including dental implants) are not considered sound natural teeth.

To be covered, *initial* treatment for the injury must be sought within **72 hours** of the accident. All covered treatments for dental trauma must be completed within one year of the specific traumatic injury. Dental prostheses may include the placement of dental implants to restore the area of trauma only if it is determined to be the most cost-effective restoration to normal form and function.

If craniomandibular joint (CMJ) or temporomandibular joint (TMJ) disorders are a result of trauma such as a bodily injury or blow caused solely through external, violent, and unforeseen means, benefits are available for diagnostic examination, X-rays, medications, physical therapy, dental splints, Acupuncture, orthodontic appliances and treatment, crowns, bridges, and dentures. Trauma does not include injury as a result of biting, chewing or malocclusion.

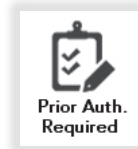
When alternative dental or surgical procedures or Prosthetic Devices are available, the dental accident benefit allowance is based upon the least costly procedure or Prosthetic Device.

### ***Hospitalization for Dental Care***

Benefits are paid for an Ambulatory Surgery Facility or Hospital Outpatient service for dental procedures **only** if the patient has a non-dental physical condition that makes Hospitalization Medically Necessary. The Dentist's services for the procedure may not be covered if determined to be primarily dental in nature and unrelated to the treatment of dental trauma.

Pediatric anesthesia in a day surgical unit may be a covered benefit for pediatric dental procedures if found to be Medically Necessary.

If a Member is admitted for care, **Prior Authorization** is required. If **Prior Authorization** is not obtained, the Member will be responsible for a penalty for covered facility services, in addition to Copayments, Deductibles, and/or Coinsurance as listed in the *Summary of Benefits*. In-network Providers will request **Prior Authorization** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Discuss the need for **Prior Authorization** with your Provider. The dental procedure itself is not a covered benefit unless conditions for trauma or oral Surgery are met.

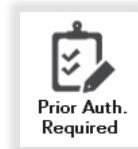


### ***Oral Surgery and TMJ Treatment***

Oral dental Surgery benefits are available for cutting procedures for diseases, such as:

- Removal or biopsy of tumors and cysts of the jaws, cheeks, lips, tongue, roof, and floor of mouth when pathological examination is required
- Removal of teeth required due to a side effect from radiation or chemotherapy treatment, before radiation therapy of a cancerous area, or Medically Necessary due to damage from medical treatment (such as prolonged, Medically Necessary use of certain oral medications)
- External or intraoral cutting and draining of cellulitis (inflammation) that extends beyond the dental space
- Surgical correction of prognathism with handicapping malocclusion, a marked projection of the lower jaw that interferes with chewing
- Removal of bony growths on the jaws and hard palate, unless done in preparation of the mouth for dentures
- Incision of accessory sinuses, salivary glands, or ducts
- Reduction of dislocations such as TMJ Surgery
- Lingual frenectomy

Oral dental Surgery benefits require **Prior Authorization** only if admitted. In-network Providers request **Prior Authorization** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization** when required. Failure to do so may result in benefits being reduced or denied. Discuss the need for **Prior Authorization** with your Provider. Oral Surgery procedures that are covered by your dental carrier's coverage are provided only if a covered benefit under this Plan. Benefits are payable based upon the Coordination of Benefits (COB) requirements set forth in the **Effects of Other Coverage** Section of this booklet.



Benefits are also available for the treatment of craniomandibular joint (CMJ) or temporomandibular joint (TMJ) disorders to include surgical and non-surgical treatment, including diagnostic examination, X-rays, medications, physical therapy, dental splints, and Acupuncture. Benefits do not include orthodontic appliances and treatment, crowns, bridges, or dentures unless the disorder is trauma related. For treatment due to an Accidental Injury, see Dental Accidents in this section.

Nonstandard diagnostic, therapeutic, and surgical treatments of Temporomandibular Joint Disorder (TMJ) are **not** benefits under any circumstances. Periodontal Surgery and removal of impacted wisdom teeth are also **not** Covered Services.

### ***Diabetes Services***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

### ***Diabetes Education (Limited)***

Diabetes education is a covered benefit by referral and includes coverage for any Provider rendering education or instructional services for diabetes. When services are obtained from In-network Providers, the Copayment/Coinsurance applies to the professional Provider's services only. When services are obtained from Out-of-network Providers, the applicable Coinsurance applies to all services billed.

- **Insulin pump training** - One initial session and one follow-up session.
- **Type 1 diabetes** - For Members 18 years of age and under, up to six visits to normalize glucose within two months of diagnosis; thereafter, up to one visit per month as needed to maintain control of diabetes. For Members over 18 years of age, up to six visits to normalize glucose within two months of diagnosis; then up to one visit per month for the first year following diagnosis; thereafter, up to four visits per year.
- **Type 2 diabetes** - Up to four visits for initial education, plus if insulin is initiated, up to three visits for insulin start-up and management; thereafter, up to four follow-up visits per Calendar Year.
- **Diabetes occurring during pregnancy only (gestational diabetes)** - One initial visit; thereafter, two follow-up visits per month. In addition, one visit within six months following delivery for conception counseling for patients planning additional children.
- **Hypoglycemia and glucose intolerance** - Up to three visits to provide necessary nutritional counseling to delay or prevent onset of diabetes.
- **Additional visits** - Include following a Provider diagnosis that represents a significant change in the patient's symptoms or condition that warrants changes in the patient's self-management; or visits when re-education or refresher training is prescribed by a healthcare Provider with prescribing authority.

### ***Diabetes Supplies and Services***

When prescribed by the Member's Attending Provider, the following equipment, supplies, appliances and services are available from a Durable Medical Equipment supplier and are covered for Members with diabetes:

- Standard blood glucose monitors
- Visual reading urine and ketone strips

- Insulin
- Injection aids, including those adaptable to meet the needs of the legally blind
- Prescriptive oral agents for controlling blood sugar levels
- Medically Necessary podiatric appliances for prevention of foot complications associated with diabetes, including therapeutic molded or depth-inlay shoes, functional orthotics, custom-molded inserts, replacement inserts, preventive devices and shoe modifications for prevention and treatment when Prior Authorization is obtained from Presbyterian Health Plan
- Insulin pumps when Medically Necessary and prescribed by an In-network endocrinologist

For additional diabetic supply coverage (e.g., insulin needles and syringes, autolet, test strips, glucagon emergency kits), see your Prescription Benefit administered by **Express Scripts**.

Your In-network Provider will request **Prior Authorizations** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Discuss the need for **Prior Authorizations** with your Provider before obtaining any of the following services.

#### ***Diabetes Supplies and Equipment – Pregnancy Related***

The following supplies and equipment are covered for diabetic Members and Members with elevated blood glucose levels due to pregnancy:

- Insulin pump supplies (not to exceed a **30-day** supply purchased during any **30-day** period)
- Injection aids, including those adaptable to meet the needs of the legally blind
- Insulin pumps when Medically Necessary, prescribed by a participating endocrinologist
- Medically Necessary podiatric appliances for prevention and treatment of foot complications associated with diabetes, including therapeutic molded or depth-inlay shoes, functional orthotics, when **Prior Authorization** is obtained from Presbyterian Health Plan, custom-molded inserts, replacement inserts, preventive devices, and shoe modifications
- Blood glucose monitors

**Prior Authorization** is also required for items purchased from a vendor and costing \$500 or more. Your In-network Provider will request **Prior Authorizations** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Discuss the need for **Prior Authorizations** with your Provider before obtaining any of the following services.

For additional diabetic supply coverage (e.g., insulin needles and syringes, autolet, test strips, glucagon emergency kits), see your Prescription Benefit administered by Express Scripts.

### ***Diagnostic and Imaging Services***

Diagnostic Services including laboratory tests and X-rays to detect a known or suspected illness or Accidental Injury are covered if ordered by a Provider, including:

- Radiology, ultrasound, and nuclear medicine
- Laboratory and pathology
- Prenatal genetic testing unless it is determined to be Investigational
- Chromosome analysis, including karyotyping and molecular cytogenetic testing
- EKG, EEG, and other electronic diagnostic medical procedures
- Hearing tests only for the treatment of an illness or Accidental Injury
- Magnetic Resonance Imaging (MRI)
- Positron Emissions Tomography (PET) scans (Prior Authorization must be obtained from PHP)
- Sleep disorders
- Allergy testing

Unless otherwise noted, **Prior Authorization** is not required for the Diagnostic Service listed above.

### ***Durable Medical Equipment and Appliances, Hearing Aids, Medical Supplies, Orthotics, and Prosthetics***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

Benefits are available for the following items and supplies when determined to be Medically Necessary:

- The rental or, at the option of PHP, the purchase of Durable Medical Equipment when prescribed by a Provider or other professional Provider and required for therapeutic use, including Wheelchairs, Hospital beds, crutches, and other necessary Durable Medical Equipment;
- Purchase, fitting and necessary adjustments of Prosthetic Devices and supplies that replace all or part of the function of a permanently inoperative or malfunctioning body extremity;
- Prosthetic eyes and prosthodontic appliances;
- Breast Prosthetics when required as the result of a mastectomy;
- Orthotic (a rigid or semi-rigid supportive device) or Orthopedic Appliance (Prefabricated) that supports or eliminates motion of a weak or diseased body part. This does not include foot orthotics, functional or otherwise;
- Custom-Fabricated knee-ankle-foot orthosis (AFO and/or KAFO) for Members up to eight years old;

- Contact lenses for aphakia (those with no lens in the eye) or keratoconus;
- Sclera shells (white supporting tissue of eyeball);
- Initially, either one set of prescription eyeglasses or one set of contact lenses (whichever is appropriate for your medical needs) when necessary to replace lenses absent at birth or lost through cataract or other intra-ocular Surgery or ocular injury and prescribed by a Provider. (Duplicates are not covered, and replacement is covered only if a Provider or optometrist recommends a change in prescription due to the medical condition.);
- Hearing aids and the evaluation for fitting of hearing aids are covered for school-aged children under 18 years old (or under 21 years of age if still attending high school). This benefit includes the fitting and dispensing services, including ear molds as necessary to maintain optimal fit;
- Stethoscopes and manual blood pressure cuffs that are prescribed by a Provider. Automatic blood pressure cuffs or monitors are not covered unless the Member is physically unable to use a manual cuff; and
- Repairs or replacement of Durable Medical Equipment, prostheses, and orthotics when Medically Necessary due to wear, change in the Member's condition, or after the product's normal life expectancy has been reached and when Prior Authorization is obtained from PHP.

Surgically implantable devices and prostheses are covered as follows:

- Surgically implanted Prosthetics or devices, including penile implants required as a result of illness or injury
- Implantable mechanical devices such as cardiac pacemakers or defibrillators, insulin pumps, epidural pain pumps, and neurostimulators
- Intra-ocular lenses
- Cochlear implants (see "Surgery" for additional information about benefits available for cochlear implantation)
- Teflon®/DACRON® surgical grafts and meshes
- Artificial or porcine heart valves

When alternative Prosthetic/Orthotic Devices are available, the allowance for a Prosthesis/Orthosis will be based upon the least costly item.

### ***Medical Supplies***

The following medical supplies are covered, not to exceed a one-month supply purchased during any **30-day** period:

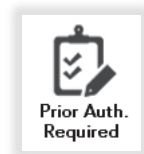
- Colostomy bags, catheters
- Gastrostomy tubes
- Hollister supplies
- Tracheostomy kits, masks
- Lamb's wool or sheepskin pads
- Ace bandages, elastic supports

- Mastectomy brassieres when required due to a mastectomy (Benefits are limited to two bras per Calendar Year)
- Support hose when prescribed by a Provider for the Medically Necessary treatment of varicose veins (Benefits are limited to six pair of hose per Calendar Year)
- Other supplies determined by Presbyterian Health Plan to be Medically Necessary and covered under the Plan

***Prior Authorization from Presbyterian Health Plan is required for:***

- Medical Equipment, medical supplies (including enteral feeding tubes), orthopedics appliances, orthotics, and surgically implanted Prosthetics; and
- Any item costing \$500 or more in total charges dispensed in the Provider's office. Total charges means either the total purchase price of the item or total rental charges for the estimated period of use. Rental charges considered for benefit payment will not exceed the purchase price of a new Unit.

In-network Providers request **Prior Authorization** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Failure to do so may result in benefits being reduced or denied.



For Durable Medical Equipment and supplies under the amount shown in the *Summary of Benefits*, **Prior Authorization** is not required. However, Medical Necessity must exist.

Benefits are **not** available for the following items:

- Deluxe equipment such as motor-driven wheelchairs, chair lifts, or beds when standard equipment is available and adequate
- Rental of Durable Medical Equipment if the patient is in a facility that provides such equipment
- Cost of repairs that exceeds the rental price of another unit for the estimated period of need or that exceeds the purchase price of a new unit
- Dental appliances including dentures
- Equipment that is primarily non-medical such as heating pads, hot water bottles, water beds, Jacuzzi units, specialized clothing, hot tubs or exercise equipment
- Environmental control equipment such as air conditioners, dehumidifiers, or electronic air filters, regardless of the therapeutic value they may provide
- Accommodative foot orthotics, which are used to accommodate the structural abnormalities of the foot by providing comfort but not altering function
- Functional foot orthotics including those for plantar fasciitis, pes planus (flat feet), heel spurs, and other conditions (as determined by Presbyterian Health Plan), except for Members with diabetes or other significant neuropathies
- Orthopedic or corrective shoes, arch supports, shoe appliances, foot orthotics, and custom-fitted braces or splints, except for Members with diabetes or other significant neuropathies when **Prior Authorization** is obtained from Presbyterian Health Plan

- Custom fabricated knee-ankle-foot orthoses (KAFO), and ankle-foot orthoses (AFO) are Covered for our Members in accordance with federal coverage guidelines
- Duplicate equipment is not covered under this Plan

### ***Family Planning and Related Services***

Family planning services are covered for the following procedures:

- Injection of Depo-Provera for birth control purposes;
- Diaphragm, including fitting;
- Birth control devices, including surgical implantation and removal;
- Intrauterine Devices (IUDs) or cervical caps, including fitting, insertion, and removal;
- Prenatal genetic counseling;
- Surgical sterilization procedures such as vasectomies and tubal ligations. (If the tubal ligation is done during a delivery, only the Maternity Copayment applies. There will not be an additional Surgery Copayment.); and
- RU486 (Mifeprex) administered by a Provider.

Infertility diagnosis and treatment, including drugs and injections administered in the Participating Provider's office and approved by PHP in accordance with accepted medical practice for physical conditions causing infertility except as required to reverse prior voluntary sterilization surgery. Artificial insemination is Covered for up to three inseminations. Donor sperm is not Covered. In-vitro, GIFT and ZIFT fertilization are not Covered. Reversal of voluntary sterilization is not Covered. Infertility diagnosis and treatment, including drugs and injections, are not Covered if received from non-Participating Providers/Practitioners.

### ***Genetic Inborn Errors of Metabolism Disorders (IEM)***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

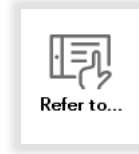


Coverage is provided for diagnosing, monitoring, and controlling of disorders of IEM where there are standard methods of treatment, when Medically Necessary and subject to the **Limitations, Exclusions, and Prior Authorization** requirements listed in this Agreement. Medical services provided by licensed Healthcare Professionals, including Practitioners/Providers, dietitians and nutritionists with specific training in managing Members diagnosed with IEM, are Covered.

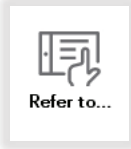
Covered Services include:

- Nutritional and medical assessment

- Clinical services
- Biochemical analysis
- Medical supplies
- Corrective lenses for conditions related to Genetic Inborn Errors of Metabolism
- Nutritional management



For Prescription Drug and special medical food coverage, contact **Express Scripts** at **1-866-217-3774**.



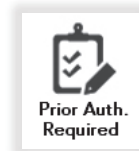
Refer to your *Summary of Benefits and Coverage* for applicable Cost-Sharing amounts (office visit Copayments, Inpatient Hospital, outpatient facility, and other related Deductibles, Coinsurance and/or Copayments).

### ***Genetic Testing***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

Genetic test means an analysis of human DNA, RNA, chromosomes, proteins, or metabolites, if the analysis detects genotypes, mutations, or chromosomal changes. However, a genetic test does not include an analysis of proteins or metabolites that are directly related to a manifested disease, disorder, or pathological condition. Accordingly, a test to determine whether an individual has a BRCA1 or BRCA2 variant is a genetic test. Similarly, a test to determine whether an individual has a genetic variant associated with hereditary nonpolyposis colorectal cancer is a genetic test. However, an HIV test, complete blood count, cholesterol test, liver function test, or test for the presence of alcohol or drugs is not a genetic test. Genetic testing requires **Prior Authorization**.



### **Habilitative Services**

#### ***Autism Spectrum Disorder***

The diagnosis and treatment for Autism Spectrum Disorder is covered in accordance with state-mandated benefits as follows:

- Diagnosis for the presence of Autism Spectrum Disorder when performed during a Well-child or well-baby screening; and/or
- Treatment through speech therapy, occupational therapy, physical therapy, and Applied Behavioral Analysis (ABA) to develop, maintain, restore and maximize the functioning of the individual, which may include services that are habilitative or rehabilitative in nature.

Autism Spectrum Disorder Services must be provided by Practitioners/Providers who are certified, registered or licensed to provide these services.



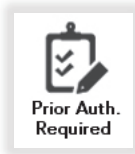
**Limitation** – Services received under the federal Individuals with Disabilities Education Improvement Act of 2004 and related state laws that place responsibility on state and local school boards for providing specialized education and related services to children 3 to 22 years of age who have Autism Spectrum Disorder are not Covered under this Plan.

### *Home Health Care Services*



This benefit has one or more exclusions as specified in the **Exclusions** Section.

If a Member needs healthcare at home, benefits are available for services provided by a Home Health Agency. This benefit provides Skilled Nursing services when ordered by a Provider and administered in the home on an intermittent basis. A visit is one period of home health service of up to **four hours**. This benefit conserves Hospital beds for acutely ill patients and reduces the cost of healthcare.



Before the Member receives home health care, the treating Provider or Home Health Agency must request **Prior Authorization** from Presbyterian Health Plan. In-network Providers request **Prior Authorization** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Failure to do so may result in benefits being reduced or denied. Discuss the need for **Prior Authorization** with your Provider before obtaining services.

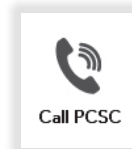
The following Home Health Care Services **are covered**:

- Skilled Nursing Care by a Registered Nurse (RN) or Licensed Practical Nurse (LPN)
- Physical, occupational, or respiratory/inhalation therapy, by licensed or certified therapists, and speech therapy provided by an American Speech and Hearing Association certified therapist
- Skilled services by a qualified aide to do such things as change dressings, check blood pressure, pulse, and temperature
- Medical supplies, drugs, and laboratory services that would have been provided by a Hospital had the Member been Hospitalized
- Provider home visits
- Home Intravenous services
- Enteral feeding equipment and food

There are **no** home health care benefits provided for care that:

- Is provided primarily for the convenience of the Member or the Member's family
- Consists mostly of bathing, feeding, exercising, preparing meals, homemaking, moving the patient, giving medications, or acting as a sitter, or
- Is provided by a nurse who ordinarily resides in the Member's home or is a member of the patient's immediate family

You may call our Presbyterian Customer Service Center for more information at **(505) 923-5208** or **1-877-752-4164** Monday through Friday from 7 a.m. to 6 p.m. Hearing impaired users may call **TTY 711** or **1-877-298-7407**.



### ***Hospital Services – Inpatient***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

When a Member receives acute Inpatient medical/surgical or pregnancy-related Hospital care, benefits are available for covered room and board and other covered Hospital services.

If your In-network Provider recommends you be admitted, your In-network Provider will obtain **Prior Authorization**. If an Out-of-network Provider recommends you be admitted, you must obtain **Prior Authorization**. If **Prior Authorization** is not obtained, the Member will be responsible for a penalty for covered facility services, in addition to Copayments, Deductibles, and/or Coinsurance as listed in the *Summary of Benefits*.

Benefits are available for a non-private room with two or more beds. Private room charges are a covered benefit only when Medically Necessary and when the private room is ordered by the admitting Provider and **Prior Authorization** is obtained from PHP. If the Member requests a private room or the private room is not Medically Necessary, PHP bases payment on the Hospital's average non-private room rate and the Member is responsible for the balance. The balance you pay does not apply to the Out-of-Pocket Maximum.

Benefits are available for other room accommodations or Special Care Units such as:

- Intensive Care Unit (ICU)
- Cardiac Care Unit (CCU)
- Sub-Intensive Care Unit
- Isolation Room

If you are re-admitted to a facility (or transferred to a Rehabilitation Hospital or Skilled Nursing Facility) within **15 days** of discharge from an Inpatient facility that was treating you for the same condition, the Copayment for the re-admission (or transfer) is waived.

## ***Blood***

Benefits are available for blood transfusions, blood plasma, and blood plasma expanders, and the charges for directed donor or autologous blood storage fees if the blood is to be used during a procedure that has been scheduled for that Member.

## ***Physical Rehabilitation – Inpatient***

Benefits are available for Inpatient rehabilitation services that are Medically Necessary to restore and improve lost functions following illness or Accidental Injury and are provided in PHP authorized facilities. Hospitalization for rehabilitation must begin within one year after the onset of the condition and while the Member is covered under this Plan. Inpatient rehabilitation treatment must be Medically Necessary and **not** for personal convenience.

Hospitalization for rehabilitation must begin while the Member is covered under this Plan. Inpatient rehabilitation treatment must be Medically Necessary and **not** for personal convenience.

Benefits are **not** available for care that is not provided by a PHP authorized facility. These Inpatient services are not eligible for any additional benefits on an Outpatient basis.

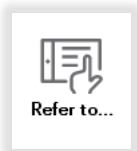
There are **no** benefits for Maintenance Therapy or care provided after the patient has reached their rehabilitative potential. In the case of a dispute about whether the patient's rehabilitative potential has been reached, the patient is responsible for furnishing documentation from the treating Provider supporting that the patient's rehabilitative potential has not been reached.

## ***Mental Health Services and Alcohol and Substance Use Disorder Services***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

To obtain benefits for Outpatient services related to Behavioral Health, it is **not** necessary to obtain **Prior Authorization**. However, all Inpatient Behavioral Health services and Alcoholism/Substance Use Disorder services require **Prior Authorization**. You can call the PHP's Behavioral Health Department directly at **(505) 923-5470** or toll-free at **1-800-453-4347** for more information.



The following benefits and limitations are applicable for Behavioral Health and Alcoholism or Substance Use Disorder Services. In all cases, Behavioral Health treatment and Alcoholism and/or Substance Use Disorder treatment must be Medically Necessary in order to be covered. Day/visit limitations listed in the *Summary of Benefits* apply to the Alcoholism and/or Substance Use Disorder only.

Outpatient services are available from the following credentialed providers:

- Medical Doctors, Board Eligible or Board Certified in Psychiatry (M.D.)
- Licensed Psychologists (L.P.)
- Licensed Independent Social Workers (L.I.S.W.)
- Licensed Clinical Mental Health Counselors (L.P.C.C.)
- Licensed Marriage and Family Therapists (L.M.F.T.)
- Clinical Nurse Specialists (C.N.S.)
- Licensed Alcohol & Drug Use Disorder Counselors (L.A.D.A.C.) with a master's degree in counseling or social work

### ***Mental Health Services***

Inpatient Behavioral Health services will be covered when performed by a licensed Provider. Inpatient Behavioral Healthcare requires **Prior Authorization** by PHP's Behavioral Health Department. Please call **(505) 923-5470** or toll-free at **1-800-453-4347**. If **Prior Authorization** is not obtained, the Member will be responsible for a penalty for covered facility services, in addition to Copayments, Deductibles, and/or Coinsurance as listed in the *Summary of Benefits*.

**Partial Hospitalization** can be substituted for Inpatient Behavioral Health Services. Partial Hospitalization is a non-residential Hospital-based day program attended by the Member at least **three hours** a day but not more than **12 hours** in any **24-hour** period that includes various daily and weekly therapies. Two partial Hospitalization days are equivalent to **one day** of Inpatient care. Services require **Prior Authorization** by PHP's Behavioral Health Department. If **Prior Authorization** is not obtained, the Member will be responsible for a penalty for covered facility services, in addition to Copayments, Deductibles, and/or Coinsurance as listed in the *Summary of Benefits*.

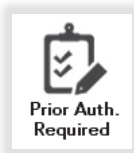
**Outpatient, non-Hospital-based** short-term evaluative and therapeutic Behavioral Health services will be provided based on medical necessity.

Coverage includes services for diagnostic tests, anesthetics, X-ray and laboratory examinations, and other care provided by a professional Provider, Hospital or Alcoholism treatment center.

Outpatient services also include treatment, to include individual, group or family counseling, medication management and neuropsychological testing for Behavioral Health and/or Substance Use Disorder for most Behavioral Health diagnoses. In addition, therapies for marriage, family and relationship problems, physical and/or sexual abuse, and problems related to a mental disorder or medical condition are also covered.

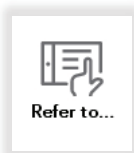
### ***Alcohol and Substance Use Disorder Services***

All Inpatient Alcoholism and/or Substance Use Disorder services require **Prior Authorization** from PHP's Behavioral Health Department; failure to do so will result in benefits being reduced or denied.



**Inpatient** treatment in a Hospital or Substance Use Disorder treatment center requires **Prior Authorization** from PHP's Behavioral Health Department. If **Prior Authorization** is not obtained, the Member will be responsible for a penalty for covered facility services, in addition to Copayments, Deductibles, and/or Coinsurance as listed in the *Summary of Benefits*.

**Partial Hospitalization** can be substituted for Inpatient Alcoholism and/or Substance Use Disorder services. Partial Hospitalization is a non-residential day program, attended by the Member at least **three hours** a day but not more than **12 hours** in any **24-hour** period, based in a Hospital or treatment center that includes various daily and weekly therapies. Two partial Hospitalization days are equivalent to **one day** of Inpatient care. Partial Hospitalization services



require **Prior Authorization** from PHP's Behavioral Health Department. If **Prior Authorization** is not obtained, the Member will be responsible for a penalty for covered facility services, in addition to Deductibles and/or Coinsurance as listed in the *Summary of Benefits*. Please refer to the *Summary of Benefits* for day limitations and penalty amounts.

**Outpatient, non-Hospital based**, intensive and standard Outpatient evaluative and therapeutic services for Alcoholism and/or Substance Use Disorder will be covered.

**Intensive Outpatient** Alcoholism and/or Substance Use Disorder services are defined as visits lasting up to **9 hours** per week. Standard Outpatient therapy visits are defined as Outpatient visits lasting between 15 and 110 minutes.

Coverage includes services for diagnostic tests, anesthetics, X-ray and laboratory examinations, and other care provided by a professional Provider, Hospital or Alcoholism treatment center.

### ***Practitioner/Provider Services***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

Please refer to the *Summary of Benefits* for applicable Copayments, Deductible and Coinsurance for the following services.

### ***Allergy Services***

Benefits are available for direct skin (percutaneous and intradermal) and patch allergy tests and radioallergosorbent testing (RAST).

### ***Chronic Pain Treatment***

Chronic pain treatment is a benefit when used for palliative care administered by a licensed Provider only.

### ***Contraceptive Devices***

Benefits are available for contraceptive devices that require a prescription by a Provider, including:

- Intrauterine devices (IUDs)
- Diaphragms
- Other implantable devices

If you must obtain the IUD, or a diaphragm from a pharmacy, you will have to pay for the item and then file a claim to the PHP. All other contraceptive devices that do not require a prescription are not a benefit. Prescription Drugs are administered by **Express Scripts**. Members can call **Express Scripts** at **1-866-217-3774**.

### ***Injectable Drugs***

Food and Drug Administration (FDA) approved therapeutic injections administered in a Provider's office are covered. However, certain injectable drugs (such as growth hormone and interferon alfa-2) are covered only when **Prior Authorization** is received from PHP. Your PHP contracted Provider has a list of those injectable drugs that require **Prior Authorization**. If you need a copy of the list, contact a Presbyterian Customer Service Center representative. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization** when required. Failure to do so may result in benefits being denied.

PHP reserves the right to exclude any injectable drug currently being used by a Member that is not specifically listed as covered. Proposed new uses for injectable drugs previously approved by the FDA will be evaluated on a medication-by-medication basis. Call a Presbyterian Customer Service Center representative if you have any questions about this policy.

### ***Inpatient Provider Visits and Consultations***

Attending Provider visits and consultations in the Hospital are benefits during a covered Admission.

### ***Office Visits***

Benefits are available as outlined in the *Summary of Benefits*.

- Office Visits provided by a qualified Practitioner/Provider.
- Video visits provided online between a designated Practitioner/Provider and patient about non-urgent healthcare matters.
- PHP Video Visits utilize a nationwide network of providers.
- Telehealth appointments through video or telephone are with a network provider, including some Presbyterian Medical Group providers. They require most members to pay a normal copay or cost sharing, just like with an in-person visit.

- Online Visits are an online medical interview followed by a response from a Presbyterian Medical Group provider.
- PHP Video Visits provided online between a designated Practitioner/Provider and patient about non-urgent healthcare matters.

### ***Prescription Drugs/Medications***

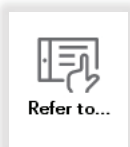
Prescription Drugs are administered by Express Scripts. Call Express Scripts at 1-866-217-3774.

### ***Rehabilitation and Therapy***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

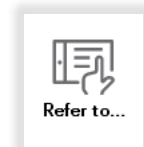
### ***Cardiac/Pulmonary Rehabilitation Services***



Benefits are available for Outpatient cardiac and/or pulmonary rehabilitation programs. See the *Summary of Benefits* for appropriate Copayments, Deductible, and/or Coinsurance.

### ***Physical, Occupational and Speech Therapy***

Benefits are limited as shown in the *Summary of Benefits* for combined visits per Calendar Year for Outpatient rehabilitation services, including physical therapy from a licensed Physical Therapist and Occupational or speech therapy from a licensed or certified therapist. Benefits are **not** available for speech therapy in connection with learning disabilities. Speech Therapy related to Gender Confirmatory Therapy and Gender Affirming Care is a Covered benefit and may be subject to Prior Authorization.



These services may also include treatment using cold, heat, or similar modalities to relieve pain, restore maximum function, and prevent disability following illness, Accidental Injury, or loss of a body part.

Benefits are **not** available for Maintenance Therapy or any diagnostic, therapeutic, rehabilitative, or health maintenance service provided at or by a health spa or fitness center, even if the service is provided by a licensed or registered Provider.

## Skilled Nursing Facility Care

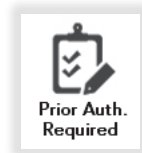


This benefit has one or more exclusions as specified in the **Exclusions** Section.

A Skilled Nursing Facility provides room and board and Skilled Nursing services for Medical Care and has one or more licensed nurses on duty at all times supervised on a **24-hour** basis by a Registered Nurse (RN) or a Provider, and the services of the Provider are available at all times by an established agreement. The facility must also comply with the legal requirements that apply to its operation and keep daily medical records on all patients.

A Skilled Nursing Facility is not an institution, or part of one, used mainly for rest care, care of the aged, care of Substance Use Disorder, Custodial Care, or educational care.

**Note: Prior Authorization** is required for Skilled Nursing Facility benefits. This benefit is limited, as shown in the *Summary of Benefits*. The Inpatient Copayment is waived if confinement in the Skilled Nursing Facility is within **15 days** after release from the Hospital and the stay is subject to continued stay review for Medical Necessity. In-network Providers request **Prior Authorization** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Failure to do so may result in benefits being reduced or denied. Discuss the need for **Prior Authorization** with your Provider before obtaining services.



## Smoking Cessation Counseling/Program

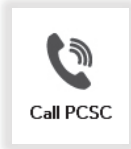


This benefit has one or more exclusions as specified in the **Exclusions** Section.

Coverage is provided for Diagnostic Services, Smoking Cessation Counseling and pharmacotherapy. Medical services are provided by licensed Healthcare Professionals with specific training in managing your Smoking Cessation Program. The program is described as follows:

- Individual counseling at a Practitioner's/Provider's office is Covered under the medical benefit. The non-specialist Copayment applies. There is no limit to the number of visits that are Covered. Non-Participating Providers/Practitioners are not Covered.
- Group counseling, including classes or a telephone Quit Line, are Covered through an In-network Practitioner/Provider. No Cost Sharing will apply, and there are no dollar limits or visit maximums. Reimbursements are based on contracted rates.
- Some organizations, such as the American Cancer Society and Tobacco Use Prevention and Control (TUPAC), offer group counseling services at no charge. You may want to utilize these services.

- Pharmacotherapy Benefits are limited to:
  - Prescription Drugs are administered by **Express Scripts**. Call **Express Scripts** at **1-866-217-3774**.
  - Two **90-day** courses of treatment per Calendar Year.
  - Refer to “Covered Medications” in your *Summary of Benefits* for Coinsurance amounts.



For more information, contact our Presbyterian Customer Service Center Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call our **TTY** line at **711** or **1-877-298-7407**.

**Exclusions:** Hypnotherapy - the use of therapeutic techniques or principles in conjunction with hypnosis. Hypnosis is the process by which a trained therapist helps the patient become so relaxed that the Member may be able to accept new ways of thinking or reacting to behaviors which the patient wishes to change.

### ***Surgery***

Benefits are available for the following surgical services:

- Necessary anesthesia services by a qualified Provider;
- Sterilization, but not procedures to reverse voluntary sterilization;
- Services of a Provider who actively assists the operating surgeon in the performance of a covered Surgery when the procedure requires an assistant, but not services of a Provider who is on standby, or available should services be needed; and
- Second or third opinion consultants. The second opinion must be received within six months of when the procedure was recommended. The third opinion must be received within six months of the date the second opinion was given. The Provider giving the second or third opinion must not be the Provider who recommends or performs the Surgery and must practice in a different office than the Provider who recommends or performs the Surgery.

Cosmetic Surgery is not covered. Examples of Cosmetic Surgery include, but are not limited to, breast augmentation, dermabrasion, dermaplaning, excision of acne scarring, acne Surgery (including cryotherapy), asymptomatic keloid/scar revision, microphlebectomy, sclerotherapy (except when used for truncal veins), and nasal rhinoplasty.

Also, most surgeries require **Prior Authorization**. In-network Providers request **Prior Authorization** for you. If you access care from an Out-of-network Provider, you will have to obtain **Prior Authorization**. Failure to do so may result in benefits being reduced or denied. Discuss the need for **Prior Authorization** with your Provider.

### ***Cataract Surgery***

Benefits are available for cataract Surgery. The initial placement of either one set of prescription eyeglasses or one set of contact lenses (whichever is appropriate for your medical needs) will be a covered service.

Contact lenses are also available when necessary to replace lenses absent at birth or lost through cataract or other intraocular Surgery or ocular injury or prescribed by a Provider as the only treatment available for keratoconus. Services must be Medically Necessary, and further replacement is covered only if a Provider or optometrist recommends a change in prescription. Replacement due to wear, loss or damage is not a covered benefit.

### ***Cochlear Implants***

Cochlear implantation of a hearing device (such as an electromagnetic bone conductor) to facilitate communication for the profoundly hearing impaired, including training to use the device, is covered.

### ***Congenital Anomalies***

Benefits are available for the surgical correction of functional anomalies present from birth. There are **no** benefits for cosmetic procedures or procedures that are **not** Medically Necessary.

### ***Oral Surgery***

See Dental Care and Medical Condition of the Mouth and Jaw in this section.

### ***Outpatient Surgery***

Benefits are available for Medically Necessary surgical procedures performed in an Outpatient setting (there is no Hospital Admission).

### ***Reconstructive Surgery***

Benefits are available for certain types of reconstructive Surgery needed to restore or correct the function of a body part damaged by illness or Accidental Injury.

Reconstructive Surgery that is required as a consequence of an Accidental Injury or breast reconstruction subsequent to a mastectomy (breast removal) required as a consequence of disease is a benefit.

Reconstructive surgery regarding the breast and chest region related to Gender Confirmatory Therapy and Gender Affirming Care is a Covered benefit. The **Prior Authorization** criteria of this Plan is applicable.

## ***Mastectomy Services***

Medically Necessary Hospitalization related to a covered mastectomy, including at least **48 hours** of Inpatient care following a mastectomy and **24 hours** following a lymph node dissection, is covered.

When breast reconstruction is chosen, Covered Services include:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce symmetry between the two breasts, including nipple reconstruction; and
- Prostheses and physical complications in all stages of mastectomy, including lymphedema, as determined by the Attending Provider and the patient.

Breast Reconstruction Surgery is limited to a surgical procedure or procedures performed following a mastectomy on one or both breasts to re-establish symmetry between the two breasts.

Benefits are also available for procedures related to nipple reconstruction following a mastectomy.

The Women's Health and Cancer Rights Act (WHCRA) includes protections for individuals who elect breast reconstruction in connection with a mastectomy. WHCRA provides that group health plan and health insurance issuers that provide coverage for medical and surgical benefits with respect to mastectomies must also cover certain post-mastectomy benefits, including reconstructive surgery and the treatment of complications (such as lymphedema).

Removal of breast Prosthesis is a covered benefit when deemed Medically Necessary. Replacement of the Prosthesis is **not** a covered benefit if the original placement was due to a cosmetic procedure. Reduction mammoplasty Surgery is covered if the patient meets all the criteria to establish medical necessity.

**NOTE:** If you disagree with PHP's decision regarding the Medical Necessity of any item or service, you may file a complaint. You may also request an external review of the PHP decision at any time. See **Grievance** Section.

## ***Transplants***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

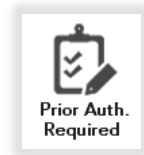
Transplant services include a surgical process that involves the removal of an organ from one person and placement of the organ into another. Transplant can also mean removal of organs or tissue from a person for the purpose of treatment and re-implanting the removed organ or tissue into the same person.

Prescreening at the time of the transplant evaluation and services necessary to complete the evaluation are included in the lifetime benefit maximum as shown in the *Summary of Benefits*.

Organ transplant services include the recipient's medical, surgical and Hospital services; Inpatient Immunosuppressive medications; and costs for organ procurement. Transplant services are covered only if they are required to perform any of the following human to human organ or tissue transplants; kidney/pancreas, kidney, liver, lung, pancreas, intestine, or small bowel/liver.

Also covered are islet cell infusion and autologous or allogeneic bone marrow transplants, including peripheral stem cell, as determined to be Medically Necessary. To be covered, transplant services must also be received within one year of the transplant or retransplant. Covered cardiac surgeries, such as valve replacements and pacemaker insertions, are covered under "Surgery."

The treating Provider or Member must obtain **Prior Authorization** from PHP before benefits for any transplant procedure is provided. **Prior Authorization** must be obtained from PHP before a pre-transplant evaluation is scheduled. A pre-transplant evaluation is not covered if **Prior Authorization** is not obtained from PHP. A PHP case manager will be assigned to you (the transplant recipient candidate) and must later be contacted with the results of the evaluation. **In-network Providers request Prior Authorization for you. Discuss the need for Prior Authorization with your Provider before obtaining services.**



If you are approved as a transplant recipient candidate, you must ensure that **Prior Authorization** for the actual transplant is also received. None of the benefits described here are available unless you have this **Prior Authorization**.

In addition, benefits are available **only** when the transplant is performed at a facility with a transplant program approved by PHP. Call the Presbyterian Customer Service Center, Monday through Friday, between the hours of 7 a.m. and 6 p.m. at **(505) 923-5208** (in Albuquerque), or toll-free within New Mexico at **1-877-752-4164** for a current list of PHP approved programs. TTY users may call **711** or **1-877-298-7407**.

**Effect of Medicare Eligibility on Coverage:** If you are now eligible for or are anticipating receiving eligibility for Medicare benefits, you are solely responsible for contacting Medicare to ensure that the transplant will be eligible for Medicare benefits.

**Organ Procurement or Donor Expenses:** If a transplant is covered, the surgical removal, storage, and transportation of an organ acquired from a cadaver are also covered. If there is a living donor that requires Surgery to make an organ available for a covered transplant (e.g., kidney or liver), coverage is available for expenses incurred by the donor for travel (if required, covered under the "Transplant" provision, and approved by the PHP case manager), Surgery, organ storage expenses and Inpatient follow-up care only. Donor organ procurement costs are subject to the maximum lifetime payment as shown in the *Summary of Benefits*.

This Plan does not cover donor expenses after the donor has been discharged from the transplant facility.

Coverage for compatibility testing prior to organ procurement is limited to the testing of cadavers and, in the case of a live donor, to testing of the donor selected. Covered Services related to the transplants are subject to usual cost-sharing features and benefit limitations of this Plan (e.g., Copayments, Deductible/Coinsurance, and out-of-pocket limits; annual home health care maximums).

**Reminder:** Benefits are available only when the transplant is performed at a facility with a transplant program approved by PHP.

Travel expenses incurred by you in connection with a prior approved organ/tissue transplant are covered subject to the following conditions and limitations. Benefits for transportation, lodging and food are available to you only if you are the recipient of a prior approved organ/tissue transplant from a PHP-approved Organ Transplant facility. The term recipient is defined to include a Member receiving authorized transplant-related services during any of the following:

- Evaluation
- Candidacy
- Transplant event, or
- Post-transplant care

Travel expenses for the Member receiving the transplant will include charges for:

- Transportation to and from the transplant site (including charges for a rental car used during a period of care at the transplant facility)
- Lodging while at or traveling to and from transplant site
- Food while at or traveling to and from the transplant site, and
- Travel must occur within **five days** prior or no more than one year following the actual transplant

In addition to you being covered for the charges associated with the item above, such charges will also be considered covered travel expenses for one companion to accompany you. The term companion includes your spouse, a member of your family, your legal guardian, or any person not related to you but actively involved as your caregiver.

By way of example, but not of limitation, the following are specifically excluded travel expenses:

- Travel costs incurred due to travel within 60 miles of your home;
- Laundry bills;
- Telephone bills;
- Alcohol or tobacco products;

- Charges for transportation that exceed coach class rates; and
- These benefits are only available when the Member is the recipient of an organ transplant. No benefits are available where the Member is a donor.

**Travel benefits** are available for an adult transplant recipient and one other person or for a transplant patient who is a minor, benefits are available for two adults. Transportation costs will



be covered only if travel beyond 60 miles of your home is required. Reasonable expenses for lodging and meals will be covered, up to a maximum of \$125 per day for each person. All benefits for transportation, lodging, and meals are limited to a maximum payment of \$10,000 and are included in the maximum lifetime benefit shown in the *Summary of Benefits*.

Total benefits for transplant, services, and supplies provided after the transplant are limited to a lifetime maximum payment (excluding drugs for use while at home) per Member, as shown in the *Summary of Benefits*. Benefits applied toward this maximum include payments for Hospitalization and all allowable expenses for one or more transplants and for any subsequent Hospitalizations and medical services related to the transplant.

Benefits are **not** available for implantation of artificial organs, mechanical devices or for non-human organ transplants and those services otherwise listed as covered elsewhere in this booklet. Follow-up care and complications of non-covered transplants are **not** a covered benefit.

Benefits are subject to the same Copayment, Coinsurance and Out-of-Pocket Maximum provisions as other benefits. The cost-sharing provisions of the coverage in effect on the date services are rendered apply to the transplant benefits.

### ***Women's Healthcare***



This benefit has one or more exclusions as specified in the **Exclusions** Section.

### ***Maternity and Newborn Care***

Benefits include complete prenatal care, pregnancy-related diagnostic tests (including an alpha-fetoprotein IV screening test for women generally between sixteen and twenty weeks of pregnancy, to screen for certain abnormalities in the fetus), visits to an obstetrician, Certified Nurse-Midwife, or Licensed Midwife, and childbirth in a Hospital or in a licensed Birthing Center staffed by a Certified Nurse-Midwife or Provider. Lay midwife deliveries are **not** a covered benefit. Deliveries by cesarean section, ectopic pregnancies, other pregnancy complications, such as miscarriage, and therapeutic or elective abortions are also covered.

If Maternity benefits change during a pregnancy, the Member receives the benefits in effect on the day the service is received.

Under Family Coverage, a Dependent daughter is eligible for Maternity benefits. Coverage for the baby is available **only** if covered as an eligible Dependent.

**Note:** To add coverage for your newborn child, you must submit an Application for your child as a Dependent before or within **60 days** of birth. The baby is then covered from the moment of birth. If you have Employee coverage, you must change to Two-Party Coverage; if you have Two-Party Coverage, you must change to Family Coverage; if you already have Family Coverage, you must submit an Application to add your newborn as a Dependent.

However, if you do not apply for your newborn child within **60 days** of birth, you must wait until the next special enrollment period authorized by the City of Rio Rancho to enroll the child.

Once the baby is enrolled, newborn visits in the Hospital by the baby's Provider, circumcision, incubator, and routine Hospital nursery charges are covered. If your baby needs special care, including diagnostic tests and Surgery, the Plan pays benefits for that care too.

A separate Inpatient Copayment for your newborn applies only when the infant's Inpatient stay exceeds the mother's date of discharge. Additional services above and beyond routine newborn care are not subject to an additional Copayment if the infant is discharged on the same day or before the mother is discharged from the Hospital.

If your newborn stays in the Hospital longer than you, the mother, you must notify PHP Health Services by calling **(505) 923-5757** or toll-free **1-888-923-5757** before the mother is discharged from the Hospital to coordinate the baby's care, or benefits may be reduced or denied.

### ***Newborn and Mothers Health Protection Act***

Group health plans and health insurance issuers offering group insurance coverage generally may not, under Federal law, restrict benefits for any Hospital length of stay in connection with childbirth for the mother or newborn child to less than **48 hours** following a normal vaginal delivery or less than **96 hours** following a cesarean section. Plans and insurance issuers may not require that a Provider obtain authorization from the Plan or the insurance issuer for prescribing a length of stay not in excess of the above periods.

## General Limitations

Please read this section carefully. It identifies the limitations that apply to certain Covered Services and specifies the Healthcare Services and supplies that are not covered under this Plan.

Essential Benefits-Section 1302 (b) of the Affordable Care Act defines essential health benefits to include at least the following general categories and the items and services covered within the categories: ambulatory patient services; emergency service; hospitalization; maternity and newborn care; mental health and Substance Use Disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative service and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

**NOTE:** If you disagree with PHP's decision regarding the Medical Necessity of any item or service, you may file a complaint. You may also request an external review of the PHP decision at any time. See **Grievance** Section.

### Benefit Limitations

The benefits below have limits applied.

**Acupuncture treatment** benefits for covered expenses, in combination with services provided for chiropractic, are limited to a Calendar Year Maximum as outlined in the respective *Summary of Benefits*.

**Behavioral Health** Services (Inpatient) require **Prior Authorization** to be considered an eligible expense under this plan.

**Bereavement counseling** is limited to three visits in conjunction with services provided through Hospice for a terminally ill Member.

**Biofeedback** treatment is limited to services for Raynaud's disease/phenomenon, chronic pain, tension headaches, migraines, craniomandibular joint and temporomandibular joint (CMJ/TMJ) disorders. Biofeedback is a benefit only when provided by a Provider, a Doctor of Osteopathy, or a professional Psychologist.

**Chiropractic (manipulations) services** for covered expenses, in combination with services provided for Acupuncture, are limited to a Calendar Year Maximum as outlined in the respective *Summary of Benefits*.

**Cochlear implants** and related care are limited to implantation of a hearing device to facilitate communication for the profoundly hearing impaired, including any necessary training required to use the device.

**Consumable medical supplies** are covered during Hospitalization. They are also covered during an office visit or authorized home health visit. PHP **does not cover** supplies used at other times by the Member or Member's family. Consumable medical supplies are:

- Usually disposable
- Cannot be used repeatedly by more than one individual
- Are primarily used for a medical purpose
- Generally useful only to a person who is ill or injured
- Are ordered or prescribed by a licensed Provider

**Contact lenses or eyeglasses** (one set) are limited to services necessary to replace lenses absent at birth or lost through cataract or other intraocular Surgery or prescribed by a Provider as the only treatment available for keratoconus. Duplicate lenses are **not covered**; replacement is covered only if a Provider or optometrist recommends a change in prescription due to the medical condition.

**Dental** prostheses, craniomandibular joint (CMJ) and temporomandibular joint (TMJ) disorders, pediatric anesthesia and oral Surgery benefits are Covered when Medically Necessary. Also, this Plan covers only those procedures listed as covered benefits. This Plan does not cover any other oral or dental procedures such as, but not limited to:

- Some services when **Prior Authorization** is not obtained from PHP (except initial treatment of accidental injuries)
- Nonstandard services (diagnostic, therapeutic, or surgical)
- Dental treatment or Surgery, such as extraction of teeth (including wisdom teeth) or application or cost of devices or splints, unless required due to an Accidental Injury
- Removal of impacted teeth; removal of tori or exostosis; procedures involving orthodontic care, the teeth, dental implants, periodontal disease, or preparing the mouth for dentures
- Duplicate or spare appliances
- Artificial devices and/or bone grafts for denture wear
- Personalized restorations, cosmetic replacement of serviceable restorations, or materials (such as precious metals) that are more expensive than necessary to restore damaged teeth

**Diabetic supplies** and services that require **Prior Authorization**:

- Podiatric appliances
- Orthopedic appliances

**Diagnostic testing** for infertility is limited to testing needed to diagnose the cause of infertility. Once the cause has been established, and the Plan determines that the recommended treatment is **not covered**, no further testing will be covered under this Plan.

**Durable Medical Equipment, Orthotic and Prosthetic Devices and external prostheses** require **Prior Authorization** when costs exceed \$500. In addition, rentals, repairs or replacements require **Prior Authorization**.

**Family planning** coverage is limited to Depo-Provera injections, diaphragms, insertion and removal of birth control devices, intrauterine devices (IUDs), prenatal genetic testing, and sterilization procedures.

**Genetic Testing** Genetic test means an analysis of human DNA, RNA, chromosomes, proteins, or metabolites, if the analysis detects genotypes, mutations, or chromosomal changes. However, a genetic test does not include an analysis of proteins or metabolites that are directly related to a manifested disease, disorder, or pathological condition. Accordingly, a test to determine whether an individual has BRCA1 or BRCA2 variant is a genetic test. Similarly, a test to determine whether an individual has a genetic variant associated with hereditary nonpolyposis colorectal cancer is a genetic test. However, an HIV test, complete blood count, cholesterol test, liver function test, or test for the presence of alcohol or drugs is not a genetic test. The results of a genetic test can confirm or rule out a suspected genetic condition or help determine a person's chance of developing or passing on a genetic disorder if that person has a known family history or classic symptoms of a disorder. Genetic testing is not covered when the test is performed primarily for the medical management of other family members. Additional expenses for banking of genetic material are not covered.

**Home health care** services require **Prior Authorization**, or no benefits are payable through the Plan.

**Hospice care** benefits are limited to patients who are terminally ill, as described in the **Benefits** Section. **Prior Authorization** from the Plan is required.

**Infertility testing** is limited to testing needed to diagnose the cause of infertility. Once the cause has been established, and the Plan has determined that treatment is **not covered** by this Plan, no further testing will be covered.

**Preventive services** are limited as listed on the *Summary of Benefits* and suggested frequency schedules in the **Benefits** Section.

**Reconstructive Surgery** requires **Prior Authorization**, or no benefits are payable through the Plan.

**Repair or replacement** of non-rental Durable Medical Equipment, Orthotic Appliances, and Prosthetic Devices due to normal wear and damage requires **Prior Authorization**, or no benefits are payable under this Plan.

**Respite care** for a Hospice caretaker will be limited to two respite stays of up to **10 continuous days** per benefit period.

**Routine eye screenings** are limited to Dependents through age 17.

**Routine hearing screenings** are limited to Dependents through age 17, except as outlined under the **Benefits** Section.

**Transplants** and related services and supplies provided after the transplant are limited to a **lifetime maximum benefit payment of \$500,000 per Member**. Benefits for travel, lodging, and meals are limited to an adult transplant recipient and one other person. For minor children, benefits are payable for two adults. Lodging and meals are limited to \$125 per day per person, including the transplant patient (to a maximum lifetime benefit payment of \$10,000) to include transportation. Donor organ procurement costs for the surgical removal, storage, and transportation of the donated organ are covered for Reasonable and Customary Charges. All payable benefits for transplants accumulate towards the \$500,000 lifetime maximum amount payable.

## Exclusions

**This Section lists services that are not Covered (Excluded Services) under your Health Benefit Plan. All other benefits and services not specifically listed as Covered in the Benefits Section shall be Excluded Services. Except as required by state or federal law.**

Any service, supply, item or treatment not listed as a covered service in the **Benefits** Section is **not covered** under this Plan. Benefits are not available for any of the following services, supplies, items, situations, or related expenses:

**Activities of daily living** are not a covered benefit, to include assistance in bathing, dressing, feeding, exercising, preparing meals, homemaking, moving the patient, giving medications, or acting as a sitter.

**Adoption/Surrogate expenses** are not a covered benefit.

**Ambulance (including air ambulance)** charges which are not Medically Necessary.

**Amniocentesis and/or ultrasound** to determine the gender of a fetus are **not covered** benefits under this Plan.

**Artificial conception** including fertilization and/or growth of a fetus outside the mother's body in an artificial environment, such as artificial insemination, in-vitro (test-tube) or in-vivo fertilization, GIFT, ZIFT, all drugs, hormonal manipulation, donor sperm or embryo transfer are **not covered** services. Any artificial conception method not specifically listed is also excluded.

**Autopsies** are not a covered benefit under this Plan.

**Before effective date benefits** are not available for that portion of any Inpatient treatment provided before the Member's effective date or for any service or supply received before the Member's effective date under this Plan.

**Behavioral disorders** are not a covered benefit under this Plan unless associated with a manifest mental disorder.

**Behavioral Health and Alcoholism and/or Substance Use Disorder** for the following are **not covered**:

- Any care which is patient elected and is not considered Medically Necessary
- Residential Treatment Centers used for the treatment of any condition
- Care which is mandated by court order or as a legal alternative, and lacks clinical necessity as diagnosed by a licensed Provider
- Workers' Compensation or disability claims are **not covered** as part of treatment
- Long term Custodial Care of children and adolescents

- Special education, school testing and evaluations, counseling, therapy or care for learning deficiencies or education and developmental disorders
- Behavioral problems unless associated with manifest mental illness or other disturbances
- Non-national standard therapies, including Experimental as determined by the Behavioral Health professional practice

**Behavioral training** is not a covered benefit under this plan.

**Blood charges** if the blood has been replaced and blood donor storage fees if there is not a scheduled procedure.

### **Charges**

- In excess of Plan limits.
- In excess of Reasonable and Customary amounts when services are secured from an Out-of-network Provider. This may not apply to Emergency Medical services or Urgent Care services. See the **Benefits** Section for more information.
- Made by a family Member (spouse, parent, grandparent, sibling or child) or someone who lives with you.

**Clinic or other facility services** that the Member is eligible to have provided without charge.

**Complications of non-benefit services**, supplies and treatment received, including, but not limited to, complications for non-covered transplants, cosmetic, Experimental, or Investigational procedures, sterilization reversal, infertility treatment, or gender changes are **not covered** Services.

**Contact lenses or eyeglasses** unless specifically listed as a covered benefit under this Plan.

**Convalescent care** or rest cures.

**Cosmetic Surgery** is **not covered**. Examples of Cosmetic Surgery include, but are not limited to, breast augmentation, dermabrasion, dermaplaning, excision or acne scarring, acne Surgery (including cryotherapy), asymptomatic keloid/scar revision, sclerotherapy (except when used for truncal veins), and nasal rhinoplasty.

**Counseling services** are not a covered benefit under this Plan unless listed as a covered service.

**Court ordered services** are not a covered benefit under this Plan.

**Custodial Care** such as sitters, homemaker's services, or care in a place that serves the patient primarily as a residence when the Member does not require Skilled Nursing Care.

**Custom-Fabricated** ankle-foot orthoses and/or knee-ankle-foot orthoses (AFO and/or KAFO) except for Members up to eight years old when **Prior Authorization** is obtained from PHP.

**Dental services** to include periodontal Surgery except if the services required are due to Accidental Injury of sound natural teeth or as otherwise listed as a covered Benefit under this Plan.

**Dependent of Dependent (grandchild) expenses** are **not covered** benefits unless the Dependent is otherwise eligible for coverage under this Plan.

**Diagnostic testing** for infertility is limited to testing needed to diagnose the cause of infertility. Once the cause has been established, and the treatment is determined to be **not covered** by this Plan, no further testing will be covered under this Plan.

**Diagnostic, therapeutic, rehabilitative or health maintenance services** provided at or by a health spa or fitness center, even if the service is provided by a licensed or registered Provider.

**Domiciliary care** or care provided in a residential institution, treatment center, halfway house, or school because a Member's own home arrangements are not available or are unsuitable, and consisting chiefly of room and board, even if therapy is included.

**Donor expenses** incurred by a Member are not a covered benefit under this Plan, except as specified in this SPD.

**Duplicate coverage** including, but not limited to:

- Services already covered by other valid coverage;
- Services already paid under Medicare or that would have been paid if the Member was entitled to Medicare, had applied for Medicare, and had claimed Medicare benefits; if your prior coverage has an extension of benefits provision, this Plan will not cover charges incurred after your effective date under this Plan that are covered under the prior plan's extension of benefits provision.

**Duplicate diagnostic tests** or over reads of laboratory, pathology, or radiology tests are **not covered**.

**Duplicate equipment** is **not covered** under this Plan.

**Durable Medical Equipment, orthotic and Prosthetic Devices and external prostheses**, repairs for items not owned by the Member or which exceed the purchase price.

**Educational or institutional services** except for diabetes education and preventive care provided under routine services as described in the **Benefits** Section.

**Environmental control** expenses are **not covered** benefits under this Plan.

**Exercise equipment** is not a covered benefit under this Plan.

**Experimental or Investigational services/treatments** are **not covered** benefits. Experimental or Investigational means any treatment, procedure, facility, equipment, drug, device, or supply not accepted as standard medical practice in the state services are provided. In addition, if a federal or other governmental agency approval is required for use of any items and such approval was not granted at the time services were administered, the service is Experimental. To be considered standard medical practice and **not** Experimental or Investigational, treatment must meet all five of the following criteria:

- A technology must have final approval from the appropriate governmental regulatory bodies
- The scientific evidence as published in peer-reviewed literature must permit conclusions concerning the effect of the technology on health outcomes
- The technology must improve the net health outcome
- The technology must be as beneficial as any established alternatives, and
- The improvements must be attainable outside the Investigational settings

**Eye exercises and refractions** are not a covered benefit under this Plan.

**Food and lodging expenses** are **not covered** except for those that are eligible for per diem coverage under the **Transplant Services** provision in the **Benefits** Section.

**Foot care**, including all routine services such as the treatment of flat foot conditions, supportive devices, accommodative orthotics, orthopedic shoes unless joined to braces, partial dislocations, bunions except capsular or bone Surgery, fallen arches, weak feet, chronic foot strain, symptomatic complaints of the feet, and the trimming of corns, calluses, or toenails, unless medical conditions such as diabetes exist.

**Functional foot orthotics**, including those for plantar fasciitis, pes planus (flat feet), heel spurs, and other conditions (as determined by PHP), are **not covered**, except for Members with diabetes or other significant neuropathies when **Prior Authorization** is obtained from PHP.

**Hair loss, including** wigs, artificial hairpieces, hair transplants, or implants, even if there is a medical reason for hair loss.

**Hearing exams:** This Plan does not cover audiometric (hearing) tests unless:

- Required for the diagnosis and/or treatment of an illness or Accidental Injury
- Covered as a preventive screening service for children through age 17 as part of a routine physical exam, or
- Covered as outlined under “Hearing Aids” above

**Home births.**

**Home health care** benefits for care that:

- Is provided primarily for the convenience of the Member or the Member's family
- Consists mostly of bathing, feeding, exercising, preparing meals, homemaking, moving the patient, giving medications, or acting as a sitter, or
- Is provided by a nurse who ordinarily resides in the Member's home or is a member of the patient's immediate family

**Hospice benefits** are not available for the following services:

- Food, housing, or delivered meals
- Medical transportation
- Comfort items
- Homemaker and housekeeping services
- Private duty nursing
- Pastoral and spiritual counseling
- Volunteer services
- Support services provided to the family when the patient is not a Member of this Plan

In addition, the following services are **not** benefits under **Hospice** but may be covered elsewhere under this booklet:

- Acute Inpatient Hospital care for curative services
- Durable Medical Equipment
- Non-Hospice care Provider visits
- Ambulance Services

**Human Chorionic Gonadotropin (HCG) injections** are not a covered benefit under this Plan.

**Hypnotherapy** or services related to hypnosis, whether for medical or anesthetic purposes, except as covered under "Smoking Cessation Treatment."

**Implantation** of artificial organs or mechanical devices, except as specified in this booklet, are not a covered benefit under this Plan unless as a result of illness or injury and **Prior Authorization** is obtained from the Plan.

**Infertility testing and treatment** is not a covered benefit under this Plan. Also see the exclusion under Artificial Conception.

**Intradiscal Electrothermal Therapy (IDET)** is not a covered benefit under this Plan.

**Late claims filing:** This Plan does not cover services submitted for benefit determination if PHP receives the claim **more than 12 months** after the date of service. **Note:** If there is a change in the Claims Administrator, the length of this timely filing period may also change.

**Learning disabilities and behavioral problems:** This Plan does not cover special education, counseling, therapy, or care for learning or behavioral problems.

**Legal payment obligations:** Services for which the Member has no legal obligation to pay or that are free, charges made only because benefits are available under this Plan, services for which the Member has received a professional or courtesy discount, services provided by the Member upon oneself or a covered family Member, or by one ordinarily residing in the Member's household, or by a family member, or Provider charges exceeding the amount specified by the Health and Human Services Department when benefits are payable under Medicare.

**Local anesthesia** charges that have been included in the cost of the surgical procedure are **not covered**.

**Long-term rehabilitation services are not covered.** Long-term therapy includes treatment for chronic or incurable conditions for which rehabilitation produces minimal or temporary change or relief.

**Maintenance or long-term therapy** or care or any treatment (Inpatient or Outpatient) that does not significantly improve your function or productivity, or care provided after you have reached your rehabilitative potential (unless therapy is covered during an approved Hospice benefit period) is **not covered** under this Plan. In a dispute about whether your rehabilitative potential has been reached, you are responsible for furnishing documentation from your Provider supporting their opinion that your rehabilitative potential has not been reached. **Note:** Even if your rehabilitative potential has not yet been reached, this Plan does not cover services that are in excess of maximum benefit limitations.

**Medical equipment** to include, but not be limited to, stethoscopes and blood pressure monitors unless listed as a covered item under this Plan.

**Medically unnecessary services:** This Plan does not cover services that are not Medically Necessary as defined in the **Benefits** Section unless such services are specifically listed as covered.

**Membership fees** are not a covered benefit under this Plan.

**Meniscal Transplants** are not a covered benefit under this Plan.

**Non-covered Providers:** Members of your immediate family or one normally residing in your home, health spas or health fitness centers, school infirmaries (except for Student Health Centers at institutions of higher education), private sanitariums, nursing homes, rest homes, or dental or medical departments sponsored by or for an employer, mutual benefit association, labor union, trustee, or any similar person or group.

**Non-human organ transplants** are **not covered** under this Plan.

**Non-medical equipment** is not a covered benefit under this Plan.

**Non-medical expenses:** This Plan does not cover non-medical expenses (even if medically recommended and regardless of therapeutic value), including charges for services such as but not limited to missed appointments, “get-acquainted” visits without physical assessment or Medical Care, the provision of medical information to perform pre-Admission or concurrent review, filling out of claim forms, mailing and/or shipping and handling charges, interest expenses, copies of medical records, modifications to home, vehicle, or workplace to accommodate medical conditions, voice synthesizers, other communication devices, Membership fees at spas, health clubs, or other such facilities even if medically recommended.

**Nonstandard or deluxe equipment** is not a covered benefit under this Plan.

**Nutritional supplements** are not a covered benefit under this Plan unless the supplement is the sole source of nutrition. Infant formulas are not a covered benefit.

**Obesity treatment** is not a covered benefit under this Plan except as listed in the **Benefits** Section.

**Orthodontic appliances and treatment, crowns, bridges, or dentures** for the treatment of craniomandibular joint (CMJ) or temporomandibular joint (TMJ) disorders unless the disorder is trauma related. Also, nonstandard diagnostic, therapeutic and surgical treatments of TMJ are not benefits under any circumstances.

**Orthopedic or corrective shoes**, arch supports, shoe appliances, foot orthotics, and custom-fitted braces or splints are **not covered**, except for Members with diabetes or other significant neuropathies when **Prior Authorization** is obtained from PHP.

**Orthoptics** are not a covered benefit under this Plan.

**Orthotripsy** is not a covered benefit under this Plan.

**Personal convenience** items such as air conditioners, humidifiers, or physical fitness exercise equipment, or personal services such as haircuts, shampoos and sets, guest meals, and radio or television rentals are **not covered**.

**Personal trainers** are **not covered** under the provisions of this Plan.

**Physical examinations and/or immunizations** for purposes of employment, insurance, premarital or international travel tests, sports, school, camp, other non-preventive tests, and those requested by a third party are **not covered** under this Plan unless considered Medically Necessary by the Plan.

**Post-termination care:** Except as otherwise required by applicable law, this Plan does not cover services received after your coverage is terminated, even if **Prior Authorization** for such services were needed because of an event that occurred while you were covered.

**Prescription Drugs:** Prescription Drugs are administered by **Express Scripts**. Call Express Scripts at **1-866-217-3774**.

**Private room expenses** are **not a covered** benefit under this Plan unless there is documented medical necessity.

**Private duty nursing** charges are **not covered** under this Plan unless services are considered Medically Necessary.

**Protective clothing or devices** are **not covered** under this Plan.

**Radial keratotomy, LASIK** and other eye refractive surgeries are **not covered** benefits under this Plan.

**Reversals** of surgical procedures are **not a covered** benefit under this Plan.

**Rolfing** is **not covered** under this Plan.

**Self-help programs and therapies** not specifically covered in this booklet, such as behavior modification, music, art, dance, recreation and Z therapy.

**Services not specifically identified** as a benefit in this booklet or **services not listed as a covered benefit** in this booklet.

**Sexual dysfunction** testing and treatment, unless related to organic disease or Accidental Injury.

**Speech therapy** charges not otherwise listed as a covered benefit under this Plan.

**Sperm storage** is **not a covered** benefit under this Plan.

**Standby professional services** are **not covered** under this Plan.

**Surgical sterilization reversal** of voluntary infertility procedures is **not covered** under this Plan.

**Thermography** (a technique that photographically represents the surface temperatures of the body) is **not covered** under this Plan.

**Transplants** not specifically listed as a covered benefit under this Plan are **not covered**.

**Travel and other transportation expenses**, except as covered under “Ambulance Services” and “Transplants” are **not covered**.

**Treatment for injuries** sustained by a Member in the course of committing a felony if the Member is subsequently convicted of the felony is **not covered**. Claims for any period caused or contributed to by a Participant committing or attempting to commit an assault or felony, participating in an illegal occupation, actively participating in a violent disorder or not, or operating any vehicle while under the influence of any intoxicant. Actively participating does not include being at the scenes of a violent disorder or not while performing their official duties.

**Unreasonable charges** will not be covered by this Plan.

**Untimely filing:** Claims filed more than 12 months after the date of service are **not covered**.

**Veterans Administration facility services** or supplies furnished by a Veterans Administration facility for a service-connected disability or while a Member is in active military service are **not covered**.

**Vision care:** The Plan does not cover eyeglasses, contact lenses, and routine eye refractions unless listed as covered in this booklet.

**Vision therapy** or any surgical or medical service or supply provided in connection with refractive keratoplasty (surgery to correct nearsightedness) or any complication related to keratoplasty, including radial keratotomy or any procedure designed to correct myopia, or any procedure to correct refractive defects such as farsightedness, presbyopia, or astigmatism are **not covered**.

**Vitamins, dietary/nutritional supplements, special foods, formulas, or diets** are **not covered** under this Plan.

**Vocational rehabilitation services** are not a covered benefit under this Plan.

**War-related conditions:** This Plan does not cover any services required as the result of any act of war, or any illness or Accidental Injury sustained during combat or active military service. Claims which arise out of, or are caused or contributed to by, war or an act of war. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.

**Weight loss program, obesity treatment, and nutritional counseling** expect as outlined in the **Benefits** Section.

## **Termination**

### **How Coverage Stops**

Coverage under this Plan terminates on the last day of the earliest of the following:

- The period in which premiums are paid
- On the date when eligibility ceases, or
- When the Plan ends

If a Dependent becomes ineligible due to age, coverage ceases at the end of the month following their birthday.

If a Dependent loses eligibility due to marriage or divorce, coverage ends the end of the month the change has been received by the City of Rio Rancho Employee Benefits Department.

Coverage under this SPD does not end for any Member who is a Hospital Inpatient at the time of the membership termination until benefits applicable to the Admission are exhausted or until the Member is discharged from the Hospital, whichever occurs first.

### **How to Disenroll Dependents**

When you lose a Dependent through marriage, death, divorce, annulment, or legal separation, or a Dependent is ineligible due to age, please submit an Application and any supporting documentation (marriage certificate, final divorce paperwork, proof of other coverage, etc.) to disenroll the Dependent from your coverage. Contact your agency group representative for the necessary forms.

### **Certificate of Coverage**

If your coverage is terminated, the Claim Administrator provides evidence of your prior health coverage by supplying you with a Certificate of Coverage. You may need to furnish this certificate if you become eligible under a group health plan that excludes coverage for a pre-existing condition or if you want to buy, for you or your family, an individual insurance policy.

### **Continuation of Coverage Under the Family and Medical Leave Act (FMLA)**

If you take a leave of absence that qualifies as a Family and Medical Leave under the Family and Medical Leave Act of 1993 (an FMLA leave), medical coverage for you and your family Members continues as long as you continue paying your portion of the cost of coverage during the FMLA leave. Your agency group representative will advise you of the methods available to continue paying for your coverage. If you elect to discontinue medical coverage during an FMLA leave and subsequently return to work, your coverage will be reinstated with no waiting period or pre-existing condition limitation. For additional information on FMLA leave and the effect on your benefits, please contact your agency group representative.

## **Continuation of Coverage Under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)**

City of Rio Rancho supports voluntary military service with the United States armed forces and complies with all laws that protect your rights to benefits during or following a period of military service. If you leave the City of Rio Rancho employment to serve in a branch of the United States armed forces, you may be eligible to apply for reemployment in conformance with the Uniformed Services Employment and Reemployment Rights Act of 1994 and any amendments thereto. Contact the City of Rio Rancho's Employee Benefits Department to discuss your rights under this law.

## **Continuation of Coverage Under (COBRA)**

This Plan is subject to the provisions for continuation of plan coverage under Federal law (COBRA). The employee and their covered Dependents who lose eligibility under this Plan may continue as Group Members for a limited period of time.

On April 7, 1986, a new Federal law was enacted (Public Law 99-272, Title X "COBRA") requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of healthcare coverage (called "COBRA continuation of coverage") at group rates in certain instances where coverage under the plan would otherwise end. This section is intended to inform you, in a summary fashion, of your rights and obligations under the continuation of coverage provisions of this law. Both you and your spouse should take the time to read this section carefully.

If you are an employee of the City of Rio Rancho covered by this healthcare plan, you have the right to choose this continuation coverage if you lose your group health coverage due to a reduction in your hours of employment below **30 hours** per week; or change in employment category to Temporary, Occasional/Seasonal or On-call; or the termination of your employment (for reasons other than gross misconduct on your part).

If you are the spouse of an employee covered by the Group healthcare plan, you have the right to choose continuation of coverage for yourself if you lose group health coverage under the Group's plan for any of the following reasons:

- The death of your spouse
- A termination of your spouse's employment (for reasons other than gross misconduct) or reduction in your spouse's hours of employment as outlined above
- A Divorce from your spouse, or
- Your spouse becomes entitled to Medicare benefits

A Dependent child of an employee covered by the Group's healthcare plan has the right to continuation of coverage if group healthcare coverage under the Group's plan is lost for any of the following reasons:

- The death of the parent employee
- The termination of a parent's employment (for reasons other than gross misconduct) or reduction in a parent's hours of employment with the employer
- Parent's divorce
- The Dependent ceases to be a Dependent child under the plan, or
- The parent employee becomes entitled to Medicare

Under this law, the employee or a family Member has the responsibility to inform the Plan Administrator (your agency group representative) of a divorce, legal separation, or a child losing Dependent status under the Group plan.

A COBRA qualifying event also occurs upon an employee's death, termination of employment, any reduction in hours that disqualifies the person for group coverage, or Medicare entitlement (in the case of terminating employees only).

Should one of the above events have occurred, the Plan Administrator will in turn notify you (within **14 days** of receipt of notification) that you have the right to choose continuation of coverage. Under this law, you have at least **60 days** from the date you would lose coverage due to one of these events or the date you receive the notice of your rights to choose continued coverage.

If you do not choose continuation of coverage, your group health coverage will end.

If you choose continuation of coverage, your employer is required to give you coverage that, as of the time coverage is being provided, is identical to the coverage provided under the plan to similarly situated employees or family Members. This law requires that you be given the opportunity to maintain continuation of coverage for up to 36 months unless you lost group healthcare coverage due to a termination of employment or reduction in hours, in which case the required continuation coverage period is 18 months unless you have been determined to be disabled under the Social Security Act, in which case the required continuation coverage period is 29 months. However, this law also provides that your continuation coverage may be cut short for any of the following reasons:

- The employer no longer provides group health coverage to any of its employees
- The premium for your continuation coverage is not paid on time
- You become covered under another group health plan as a result of employment or re-employment (whether or not you are an employee of that employer) unless the new plan contains an exclusion or limitation relating to any pre-existing condition you may have
- You are a widow or were divorced from a covered employee and subsequently remarry and are covered under your new spouse's health plan unless the new plan contains an exclusion or limitation relating to any pre-existing condition you may have
- You become entitled to Medicare benefits (coverage may continue for your spouse), or
- You are determined to no longer be disabled (shortens the extended period)

You do not have to show that you are insurable to choose continuation coverage. However, under this law, you will pay 102% (150% in the case of the 19th through 29th month for a disabled person) of the full premium for your continuation coverage.

**For more information regarding COBRA, contact your agency group representative.**

### **COBRA and the Family and Medical Leave Act (FMLA)**

A leave that qualifies as a Family and Medical Leave under the FMLA does not make you eligible for COBRA coverage. However, whether or not you lose coverage because of nonpayment of premiums during a Family and Medical Leave, you may be eligible for COBRA on the last day of the leave, which is the earliest of the following:

- The date you unequivocally inform the City of Rio Rancho Employee Benefits Department that you are not returning at the end of the leave
- The date your leave ends, assuming you do not return, or
- The date the FMLA entitlement ends

For purposes of a Family and Medical Leave, you will be eligible for COBRA only if:

- You or your Dependent is covered by the plan on the day before the date the leave begins (or becomes covered during the leave)
- You do not return to employment at the end of the leave; and You or your Dependent loses coverage under the plan before the end of what would be the maximum COBRA continuation period

## Claims

As a Member of this Plan, for payment to be made, you will generally not have claims to file or papers to fill out for medical services obtained from In-network Providers. In-network Providers will bill PHP directly. On occasion, you may access care from a non-contracted Provider, such as in an emergency when you are traveling out of the Service Area. In such cases, you may have to file a claim yourself.

### Emergency Services or Out-of-Network Providers

You will be required to submit claim forms when your Out-of-network Provider does not file them for you. Submit all claims as the services are received and attach the itemized bill for services or supplies. Do not file for the same service twice unless requested by a Presbyterian Customer Service Center representative.

The Member Claim Forms are available from your agency group representative or a Presbyterian Customer Service representative. They can also be printed out from our website at [www.phs.org](http://www.phs.org). Please mail the claim forms and itemized bills to:

**Presbyterian Health Plan, Inc.**  
**Attn: City of Rio Rancho HDHP Claims**  
**P.O. Box 27489**  
**Albuquerque, NM 87125-7489**

**Claims must be submitted no later than 12 months after the date a service or supply was received.** If your Provider does not file a claim for you, you are responsible for filing the claim within the 12-month deadline. **Claims submitted after the 12-month deadline are not eligible for benefit payments.** If a claim is returned for further information, you must resubmit it within **90 days**.

### Out-of-Network Service Claims

When you obtain Provider or Outpatient Hospital services Out-of-network, the Provider, the Hospital, or you should file the claims with PHP. If the Provider or Hospital does not file the claims, ask for an itemized statement and complete it the same way that you would for services received from an Out-of-network Provider. Payments for these services may be required to be made by you.

### Claims Outside the United States

Even overseas, this Plan's coverage travels with you. If you need Hospital or Provider care, claims should be handled the same way as described in "Out-of-network Claims" above. Members are responsible for ensuring that claims are appropriately translated and that the monetary exchange rate is clearly identified when submitting claims for services received outside the United States.

## Itemized Bills

Itemized bills must be submitted on billing forms or letterhead stationery and must show:

- Name and address of the Provider or other healthcare Provider
- Full name of the patient receiving treatment or services, and
- Date, type of service, diagnosis, and charge for each service separately

The only acceptable bills are those from healthcare Providers. Canceled checks, balance due statements, cash register receipts or bills you prepare yourself are not acceptable. Please make a copy of all itemized bills for your records before you send them because the bills are not returned to you. Itemized bills are necessary for your claim to be processed so that all benefits available under this Plan are provided.

If your itemized bill(s) include services previously filed, clearly identify the new charges that you are submitting.

## How Payments are Made

Payments to Out-of-network Providers are sent to the Out-of-network Provider when possible. However, PHP reserves the right to pay the subscriber directly and to refuse to honor an assignment of benefits to pay anyone other than the subscriber in any circumstances.

Provider payments are based upon In-network Provider agreements and the Negotiated Fee for Service as determined by PHP. You are responsible for paying all Copayments, Coinsurance, and non-Covered Services.

If you obtain services from an Out-of-network Provider, you are responsible for any amounts greater than Reasonable and Customary amounts. This may not apply to Emergency Medical Services or Urgent Care Services. See **Benefits** Section for more information. You are also responsible for paying all Copayments, Deductibles, Coinsurance, and non-Covered Services.

Payment of benefits for Members eligible for Medicaid is made to the New Mexico Health Care Authority or to the Medicaid provider when required by law.

Additional information may be requested to process your claim, coordinate benefits, or protect the subrogation interest. You must supply the information or agree to have the information released by another person to PHP.

You may be requested to have another Provider examine you if there are questions about a **Prior Authorization** review or about a particular service or supply for which you are claiming benefits. In this event, the Plan will cover the requested examination.

## **Overpayments**

If payments made by PHP are greater than the benefits you have under this Plan, you are required to refund the excess. In the event that you do not, future benefits may be withheld and applied to the amount that you owe to PHP.

## **Fraudulent Application or Claim**

If you knowingly make a false statement on your enrollment Application or file a false claim, such Application or claim will be revoked retroactively back to the date of the Application or claim. Any premiums collected from the Member for coverage that is later revoked due to a fraudulent Application will be refunded to the Member by the Plan. If a claim is paid by PHP and it is later determined that the claim should not have been paid due to a fraudulent Application or claim, the Member shall be responsible for full reimbursement of the claim amount to PHP.

## Effects of Other Coverage

**This Section explains how we will coordinate benefits should you have medical coverage through another Health Benefits Plan.**

### Coordination of Benefits

This Plan contains a coordination of benefits (COB) provision that prevents duplication of payments. Under this provision, if a Member is eligible for benefits under any other valid coverage, the combined benefit payments from all coverage cannot exceed 100% of the covered expenses. Other valid coverage means all other insurance policies, which may include Medicare, that provide payments for medical expenses.

If a Member is covered by both Medicare and this Plan and is not a retiree, special COB rules may apply. Contact a Presbyterian Customer Service Center representative for more information.

If a Member is currently covered under COBRA provisions, coverage ceases at the beginning of the month in which the Member either becomes enrolled for any other valid coverage unless a pre-existing condition limitation applies or until the COBRA period expires, whichever occurs first.

The following rules determine order of benefit determination between this Plan and any other plan covering a Member not on COBRA continuation on whose behalf a claim is made:

- **No COB Provision.** If the other valid coverage does not include a COB provision, that coverage pays first, and this Plan pays secondary benefits.
- **Employee/Dependent.** If the Member who received care is covered as the employee under one coverage and as a Dependent under another, the employee's coverage pays first. If the Member is also a Medicare beneficiary, and Medicare is secondary to the plan covering the person as a Dependent of an active employee, then the order of benefit determination is:
  - Benefits of the plan of an active worker covering the Medicare beneficiary as a Dependent;
  - Medicare;
  - Benefits of the plan covering the Medicare beneficiary as the policyholder or as an active or retired employee
  - If the Member has other valid coverage, please contact the other carrier's customer service center to determine if that coverage is primary or secondary to Medicare. There are many federal regulations regarding Medicare Secondary Payer provisions, and other coverage may or may not be subject to those provisions.
- **Dependent Child/Parents Not Separated or Divorced.** If the Member who receives care is a Dependent child, the coverage of the parent whose birthday falls earlier in the Calendar Year pays first. If the other valid coverage does not follow the birthday rule, then the gender rule applies (that is, the male parent's coverage pays first).

- Child/Parents Separated or Divorced. If two or more plans cover a Member as a Dependent child of divorced or separated parents, benefits for the child follow these rules:
  - Court-Decreed Obligations. Regardless of which parent has custody, if a court decree specifies which parent is financially responsible for the child's healthcare expenses, the coverage of that parent pays first.
  - Custodial/Non-Custodial. The plan of the parent with custody of the child pays first. The plan of the spouse of the parent with custody of the child pays second. The plan of the parent not having custody of the child pays last.
  - Joint Custody. When a court decree specifies that the parents share joint custody, without stating that one of the parents is responsible for the healthcare expenses of the child, the plans covering the child follow the order of benefit determination rules applicable to children whose parents are not separated or divorced.
- Active/Inactive Employee. If the Member who received care is covered as an active employee under one coverage and as an inactive employee under another, the coverage through active employment pays first. Likewise, if a Member is covered as the Dependent of an active employee under one coverage and as the Dependent of the same but inactive employee under another, the coverage through active employment pays first. If the other plan does not have this rule and if, as a result, the plans do not agree on the order of benefits, the next rule applies.
- Longer/Shorter Length of Coverage. When none of the above applies, the coverage in effect for the longest continuous period of time pays first. The start of a new plan does not include a change in the amount or scope of a plan's benefits, a change in the entity that pays, provides, or administers the plan's benefits, or a change from one type of plan to another.

If you receive more than you should have when benefits are coordinated, you are required to repay any overpayment.

Your other valid coverage may be with a Health Maintenance Organization (HMO), a Preferred Provider Organization (PPO), or another program that limits or excludes benefits if you do not meet the obligations for obtaining **Prior Authorization** of care, for obtaining the proper level of care for the condition treated or for obtaining Services from Providers authorized or recognized by your primary carrier. If you do not meet these obligations and your primary benefits are reduced as a result, PHP limits its secondary benefit payment to the difference between the PHP Negotiated Fee-for-Service for the service received and the amount that would have been paid if you had met the obligations recognized by your primary carrier. If you do not meet these obligations and your primary benefits are reduced as a result, PHP limits its secondary benefit payment to the difference between the PHP Negotiated Fee-for-Service for the service received and the amount that would have been paid if you had met the obligations recognized by your primary carrier. If you do not meet these obligations and your primary benefits are reduced as a result, PHP limits its secondary benefit payment to the difference between the PHP Negotiated Fee-for-Service for the service received and the amount that would have been paid if you had met the obligations.

## **Medicare**

Shortly before you or your spouse becomes age 65, or if you or any other family Member becomes qualified for Medicare benefits, contact your local Social Security office to establish Medicare eligibility. Then, contact your agency group representative to discuss coverage options.

If you are a working employee age 65 or over and your spouse is age 65 or over, you are eligible to continue the City of Rio Rancho coverage on the same basis as Members under age 65.

When a retiree becomes eligible for Medicare, Medicare is primary, and benefits are paid according to the Coordination of Benefits provisions of this Plan.

If Medicare coverage coexists with this Plan, Medicare will be secondary until the Plan pays primary for at least 30 months from the date the Member became eligible for or entitled to Medicare on the basis of end-stage renal disease. A person eligible under Medicare is defined as an employee or Dependent who is enrolled and covered under the voluntary portion (Part B) of Medicare or who has been eligible to enroll under such part. All individuals who are eligible to enroll for Medicare Part B but have not done so will be treated the same as all other persons eligible under Medicare, and PHP will assume that eligible Members have Part B coverage. Plan benefits will be offset with Medicare Part B benefits whether or not the Member actually receives them.

## **Medicaid**

Benefits payable on behalf of a Member who is qualified for Medicaid will be paid to the Plan when:

- The Plan has paid or is paying benefits on behalf of the Member under the Group's Medicaid program pursuant to Title XIX of the Federal Social Security Act, and
- The payment for the Services in question has been made by the Plan to the Medicaid Provider

Benefits payable on behalf of a Member who is qualified for Medicaid is made to the New Mexico Health Care Authority or to the Medicaid Provider when required by law.

## **Subrogation**

When this Plan pays for your care, and you have the right to recover those expenses from the person or organization causing your illness or Accidental Injury, PHP has the right of subrogation to recover the amount it has paid. This right of subrogation against the third party may be exercised even if you do not file a legal action. The right of subrogation applies whether you recover directly from the wrongdoer or from the wrongdoer's insurer, or from your uninsured motorist insurance coverage. This applies to any and all money a Member may receive from any third party or insurer, or from any uninsured or underinsured motorist insurance benefits, as well as from any other person, organization or entity.

You have the legal obligation to help recover the amounts paid, and you must do nothing that would prejudice PHP's subrogation right. You must notify PHP if you file a claim, consult an attorney, or bring action against a third party. If contacted by PHP, you must provide all requested information. Settlement of a controversy without prior notice to PHP is a breach of this agreement. In the event that you fail to cooperate with PHP or take any action, through agents or otherwise, to interfere with the exercise of a subrogation right of PHP, PHP may recover its benefit payments from you.

### **Assignment of Benefits**

Your benefits under the Plan generally cannot be transferred or assigned in any way, except as required under a Qualified Medical Child Support Order (QMCSO). A qualified child support order is a court order that may be granted in the case of a divorce.

## **Grievance Procedures**

**This Section explains how to file a Complaint, Grievance and Appeal.**

Many grievances or problems can be handled informally by calling the Presbyterian Customer Service Center (PCSC) at **(505) 923-5208** or **1-877-752-4164 (TTY 711)**. You can also visit our website at [www.phs.org](http://www.phs.org).

Any grievance may be submitted orally or in writing. If you make an oral grievance, the PCSC will assist you to complete the required forms. Please be advised that Presbyterian Health Plan (PHP) shall not take any retaliatory action against you for filing a complaint.

### **Appeals Procedures**

PHP will administer Level I and Level II appeals on behalf of the employer according to the procedures set forth below. These procedures apply to appeals of adverse benefit determinations based on medical necessity, appropriateness, healthcare setting level of care, effectiveness of a covered benefit and/or rescission of coverage in the event of fraud or intentional misrepresentation of material fact. (Note: PHP responds to all urgent or expedited requests within 24 hours of receiving the request.)

#### **Level I Appeals**

To initiate a Level I appeal, a plan member (all references to “member” in the appeals and grievance section of the Summary Plan Description (SPD) include the employee and/or covered dependent(s)) have 180 days from the date of the initial denial to file an expedited or standard appeal with Presbyterian Health Plan. The member must tell PHP the reason why the denial should be overturned and include any information supporting the appeal. PHP will acknowledge to the member in writing within one working day that it has received a request for an appeal. The acknowledgement letter will contain the name, address, and direct phone number of an individual at PHP who may be contacted regarding the appeal.

#### **Time Frames for Processing Appeals of Adverse Determinations**

Level I appeals involving the review of a denial of coverage for services before they are received (pre-service) will be completed within 15 working days of receipt of a standard appeal request. Appeals involving the review of a denial of coverage of services after they are received (post-service) will be completed within 40 working days. PHP may extend the review period for a maximum of 10 working days for pre-service requests and 20 working days for post-service requests if PHP can show reasonable cause beyond PHP’s control for the delay, show that the delay will not result in increased medical risk to the member, and provide a written progress report to the member and the related provider within the 25 or 60 day review period. Members must agree, in writing, to a request to extend a deadline.

Some appeals of pre-service denials relating to claims involving urgent care are processed on an expedited basis. Expedited decisions are made when a member’s life or health, or ability to

regain maximum function, would be jeopardized by following the standard appeal process and time frames; or, in the opinion of a provider with knowledge of the member's medical condition, would subject the member to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim. In cases that require an expedited decision of a pre-service request, based at the request of a participating provider or member, a decision will be made within 72 hours of the receipt of the request. PHP will not conduct expedited appeals for services already provided (post service) to a member. If a member requests an expedited decision, a PHP medical director will review the request. If the medical director determines that the request for an expedited appeal is medically necessary, a decision will be made within 72 hours of the request. All required information will be transmitted between PHP, the applicable provider, and the member by the quickest means possible. If the medical director determines that a request for an expedited appeal is not medically necessary, PHP will notify the applicable member and then process the appeal within 15 working days.

### **Internal Review of Appeal of Adverse Determination by Medical Director Level I**

The appeal will be reviewed by a PHP medical director not involved in the initial determination, nor by a subordinate of the person resolving the claim initially. The medical director will re-review the request to make a determination regarding whether the requested healthcare services are medically necessary and covered under the plan.

If medical judgment is involved, the PHP medical director will utilize input from a healthcare professional with training and experience in the relevant field.

### **Notice of Decision on Appeal of Adverse Determination by Medical Director**

If the medical director decides to reverse an initial adverse determination, PHP will approve coverage of the services. The applicable member and the applicable provider will be notified by mail or electronic means (fax, email, etc.) within two working days of such decision.

If the medical director decides to uphold an initial adverse determination, the applicable member and the applicable provider will be notified by phone within 24 hours that the adverse determination has been upheld and by written or electronic means within one working day of the phone notification. Written notification must be provided in a language understood by the member. The notice will provide the opportunity to request diagnosis and treatment codes and their meanings. The member will be given the choice of whether or not to pursue a Level II appeal. If the member does not wish to pursue the appeal, PHP will mail to the member written notification of the decision and confirmation of the member's decision not to pursue the appeal within three working days of the medical director's decision.

If PHP is unable to contact the member by phone within 72 hours after making the decision to uphold the initial adverse determination, then PHP will notify the member by mail of the decision. Included in the notification will be a self-addressed stamped response letter which asks whether the member wants to pursue the Level II appeal by asking the member to check "yes" or "no" on the letter. If the member does not return the letter within 10 working days, PHP will try to contact the member again by phone. If the member does not respond to PHP's phone calls and

does not return the response letter within 20 working days of the written notification to uphold the initial decision, PHP will close the file, documenting that the member has not responded.

If the appeal was processed on an expedited basis, then a Level II appeal will automatically proceed. This review will be completed within 72 hours.

If an expedited review is conducted during a member's stay or course of treatment, coverage for healthcare services will be continued subject to applicable copayments and deductibles until PHP makes a decision and notifies the member. If the member does not make an immediate decision to pursue a Level II appeal, or if the member requests additional time to supply supporting documents or information, the time frames described above for completing an appeal will be extended to include the additional time the member needs.

### **Internal Panel Review of Adverse Determination - Level II**

If the member requests a Level II appeal, then PHP will conduct the appeal on behalf of the employer according to the process set forth below.

### **Internal Panel Review Committee**

An internal panel review committee will consider the appeal. The internal panel review committee will consist of PHP staff and one or more healthcare or other professionals. At least one of the healthcare professionals will have training and experience in the relevant field and practice in a specialty that would typically manage the case that is the subject under appeal or be mutually agreed upon by the member and PHP. Panel reviewers must be present physically or by video or phone conferencing to hear the appeal. A panel reviewer who is not present to hear the appeal either physically or by video or phone conferencing will not participate in the decision.

### **Notice of Internal Panel Review Hearing**

PHP will notify the member in writing of the date, time, and place of the internal panel review hearing. The notice will also advise the member of their appeal rights. Such rights include:

- Attending and participating in the internal panel review
- Presenting a case to the internal panel review committee
- Submitting supporting material both before and at the internal panel review
- Asking questions of any representative of PHP
- Asking questions of the healthcare professionals on the internal panel review committee
- Being assisted or represented by a person of the member's choice, including legal representation

A member may hire a specialist to participate in the internal panel review at the member's own expense. This specialist may not participate in making the decision. If the member chooses to have legal representation at the hearing, the member must notify PHP prior to the hearing. Failure to notify may require rescheduling of the hearing within the time frame allowed to complete the appeal. If PHP or the employer has an attorney present to protect its interests, a

notice will advise the member of that and advising that the member may wish to obtain legal representation of their own. PHP will notify the member of this at least three working days before the hearing.

PHP will accept a member's reasonable request for postponement of a hearing. Time frames previously described for completing an appeal will be extended during the period of any postponement.

### **Time Frames for Internal Panel Review Committee**

No fewer than three working days prior to the internal panel review, PHP will provide the member with:

- Pertinent records
- Treating provider's recommendation
- The SPD
- A copy of the notice of the adverse determination
- Uniform standards relevant to the member's medical condition used by the internal panel in reviewing the adverse determinations
- Information provided to or received by any medical consultants retained by PHP
- All other evidence or documentation relevant to reviewing the adverse determination

The member may review the claim file and present evidence and testimony as part of the appeals process, to the extent required by applicable law. Applicable law is defined as the regulations issued in July 23, 2010, Federal Register, June 24, 2011, Federal Register and subsequent guidance, including any superseding regulations. In addition to the claim file, the member may review any new or additional evidence considered, relied upon, or generated by the plan in connection with the claim.

The internal panel review committee will complete its review for expedited cases within 72 hours of receipt of the request if the member's life or health would be jeopardized or the member's ability to retain maximum function would be jeopardized by a delay; or, in the opinion of physician with knowledge of the member's medical condition, would subject the member to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim. The internal panel review committee will complete its review of a standard appeal within time frames previously noted. PHP will notify the member and the treating provider of the internal panel review committee's decision by phone within 24 hours of making a decision, and in writing or by electronic means within one working day of the phone notice.

Individuals in urgent care situations and individuals receiving an ongoing course of treatment may proceed with an expedited external review by an independent review organization (IRO) at the same time as the internal review process occurs.

### **Notice of Decision of Internal Panel Review Committee**

The written notice will contain the following:

- The names, titles, and qualifying credentials of the persons on the internal panel review committee
- A statement of the internal panel review committee's understanding of the nature of the appeal and all pertinent facts
- An explanation of the clinical or other rationale for the decision
- For coverage determinations, identification of the plan provision relied upon in reaching the decision
- The opportunity to request diagnosis and treatment codes and their meanings

The notice will also explain why each provision did or did not support the decision regarding coverage of the requested service. For medical necessity determinations, it will include the uniform standards relevant to the member's medical condition, an explanation whether each supported or did not support the decision regarding the medical necessity of the coverage decision, and reference to evidence or documentation considered by the internal panel review committee in making the decision. The notice will also explain the member's right to request an external review by an IRO. Review by an IRO is voluntary and explained in the next section. The member must receive the written notice in a language understood by the member.

### **Level III – External Review**

If the member is dissatisfied with the decision of the Internal Panel Review Committee, the member may request an external review by an IRO as defined by applicable law. An IRO is an independent review organization, external to the employer and PHP that utilizes independent physicians with appropriate expertise to perform external reviews of appeals. This includes determining if surprise billing protections are applicable. The IRO will, with respect to claims involving investigational or experimental treatments, ensure adequate clinical and scientific experience and protocols are taken into account as part of the external review process. In rendering a decision, the IRO will consider any appropriate additional information submitted by the member and will follow the plan documents governing the member's benefits.

For claims involving urgent care, a member may request an expedited external review if the adverse benefit determination involves a medical condition of the member for which the regular time frame would seriously jeopardize the life or health of the member or would jeopardize the member's ability to regain maximum function, and the member filed a request for an expedited internal appeal; or, if the final internal adverse benefit determination involved a situation where the member had a medical condition where that time frame would pose such jeopardy, and if the final internal adverse benefit determination concerned an admission, availability of care, continued stay, or healthcare service for which the member received emergency services and was not discharged from a facility.

Individuals in urgent care situations and individuals receiving an ongoing course of treatment may proceed with an expedited external review by an IRO at the same time as the internal review process occurs.

There are no fees or costs imposed on a member for the external review of an appeal. The member's decision as to whether or not to submit a denial of an appeal for external review will have no effect on the member's rights to any other benefits under the plan.

When an appeal is denied by PHP, the member will receive a letter that describes the process to follow if the member wishes to pursue an external review of an appeal through an IRO.

You do not have to complete the internal appeal process before requesting an external review if:

- We fail to comply with requirements under federal regulations regarding denials and appeals, unless the failure to comply was a minor error that is not likely to cause prejudice or harm to you and was for good cause or a situation beyond our control, or
- We agree to waive the requirements for the internal appeal(s), or
- You are eligible for an urgent internal appeal, and request both an urgent internal appeal and urgent external review at the same time

If a member files a request for an external review of an appeal with an IRO:

- The external review may only be requested after exhaustion of the required internal appeal procedures under the plan, unless an expedited external review of a claim involving urgent care, or an ongoing course of treatment is requested. Accordingly, the member must first submit an appeal with PHP and receive a denial of appeal before requesting an external review of an appeal with an IRO.
- After a member receives a denial of an appeal, the member must submit the request for external review of appeal with PHP in writing within four months from the date of receipt of the adverse benefit determination, extended to the next working day if the date falls on a weekend or federal holiday.
- PHP will forward a copy of the final appeal denial letter and all other pertinent information that was reviewed in the appeal to the IRO. The member may also submit additional information to be considered. The member will have at least five business days to submit additional information to the IRO.
- Within five days after receipt of the request for external review, the plan will complete a preliminary review to determine if the member was covered under the plan at the time the service was requested or provided; whether the adverse benefit determination relates to the member's failure to meet the eligibility requirements of the plan; whether the member has exhausted the plan's internal appeal process; and whether the member has provided all of the information and forms required to process an external review. Within one business day after completion of this preliminary review, the plan will provide the member written notification giving any reasons for the ineligibility of the request for external review and describing the information or materials required, and the plan will allow the member to perfect a request for external review within the four month filing period or within the 48 hour period following receipt of the notification, whichever is later.
- The member will be notified of the decision of the IRO within 45 days of the receipt of the request for the external review of an appeal. The IRO's decision will include:

- A general description of the reason for the request for external review;
  - The dates the IRO received the assignment to conduct the external review and the date of their decision;
  - Reference to the evidence or documentation, including specific coverage provisions and evidence-based standards, considered in reaching their decision, taking into account adequate clinical and scientific experience and protocols with respect to claims involving experimental or investigative treatments;
  - A discussion of the principal reason or reasons for its decision, including the rationale for its decision;
  - A statement that judicial review may be available; and
  - Current contact information, including the phone number for any ombudsman established under the PHS Act.
- In the event of an expedited external appeal for claims involving urgent care, the IRO will make the decision as expeditiously as the member's medical condition or circumstances require, but in no event more than 72 hours after the IRO receives the request for an expedited external review and, if the notice is not in writing within 48 hours after the date of providing the verbal notice, the IRO will provide written confirmation of the decision to the member and the Plan. Written notice must be provided in a linguistically appropriate manner. The notice will provide the opportunity to request diagnosis and treatment codes and their meanings.
  - The decision of the IRO will be binding on the member as well as the Plan, except to the extent there may be other remedies available under state law.
  - The statute of limitations or other defense based on timeliness is suspended during the time that an external review of your appeal is pending.

### **Administrative Grievance Procedures**

Members may file a grievance if they are dissatisfied with any aspect other than a request for healthcare services, including, but not limited to:

- Administrative practices that affect the availability, delivery or quality of healthcare services
- Claims payment
- Handling or reimbursement for healthcare services
- Terminations of coverage

If the member is unable to resolve the grievance with a customer service representative, the member may file a formal grievance by notifying a customer service representative.

### **Initial Internal Review - Level I**

Once the request has been received, PHP will send the member written acknowledgement of the grievance within three working days after receipt. The letter will contain the name, address, and direct phone number of a PHP representative who may be contacted regarding the administrative grievance. The review of the grievance will be conducted by a PHP representative authorized to

take action related to the grievance, if applicable, and will allow the member to provide PHP any information relevant to the grievance.

PHP will mail a written response to the member within 15 working days of receipt of the grievance. PHP may extend the 15-day timeframe when there is a delay in obtaining documents or records necessary for the review of a grievance, provided that PHP notifies the member in writing of the need and reasons for the extension and the expected date of resolution, or by mutual written agreement of the member and PHP. PHP's response letter to the member shall contain:

- The name, title, and qualifications of the person conducting the initial review
- A statement of the reviewer's understanding of the nature of the grievance and pertinent facts
- A clear and complete explanation of the reason for the response/decision
- The plan provisions relied on in reaching the response
- A statement that the initial decision will be binding unless the member submits a request for reconsideration within 20 working days of the receipt of the initial response
- A description of the procedures and deadlines for requesting reconsideration, including any necessary forms

### **Reconsideration of Internal Review – Level II**

If the member is not satisfied with the outcome of the initial review, PHP will appoint a reconsideration committee consisting of PHP representatives who have not participated in the initial internal review, to review the grievance. The member must request this committee hearing within 20 days after receiving the response letter, or the initial review decision will be final.

### **Reconsideration Committee**

Upon receipt of a request for a reconsideration committee hearing, PHP will schedule and hold a hearing within 15 working days. The hearing will be held during regular business hours at a location reasonably accessible to the member. The member will have the opportunity to participate at the committee meeting in person, by conference call, video conferencing, or other technology, at PHP's expense. PHP will not unreasonably deny a request for postponement of the hearing.

### **Reconsideration Committee Hearing**

PHP will notify the member in writing of the hearing date, time, and place of the reconsideration committee hearing at least 10 working days in advance. The notice will advise the member of their rights:

- To attend the hearing
- To present a case to the committee
- To submit supporting material both before and at the hearing
- To ask questions of any representative of PHP

- Be assisted or represented by a person of the member's choice that may or may not be a legal representation

If PHP will have an attorney to represent its interests; the notice will advise the member of this, and that the member may wish to obtain legal representation of their own. If the member chooses to have legal representation at the hearing, the member must notify the grievance department representative prior to the hearing. Failure to notify may require rescheduling of the hearing within the time frame allowed for administrative grievances. No fewer than three working days prior to the hearing, PHP will provide the member with all the documents and information that the reconsideration committee will rely on in reviewing the grievance.

### **Decision of Reconsideration Committee**

PHP will mail a written decision to the member within seven working days after the committee hearing. The written decision will include the following:

- The names, titles, and qualifications of the persons on the committee
- The committee's statement of the issues involved in the grievance
- A clear and complete explanation of the rationale for the decision
- The Plan provision(s) relied on in reaching the decision
- References to the evidence or documentation relied on in reaching the decision
- A statement that the initial decision will be binding unless the member submits a request for external review by the employer

## Records

**Your medical records are important documents needed in order to administer your Health Benefits Plan. This Section explains how we ensure the confidentiality of these records and how these records are used to administer your plan.**

### **Creation of Non-Medical Records**

We shall keep your records related to personal identification information, which does not specifically relate to your medical diagnosis or treatment. The individual member and/or Group shall forward information periodically as may be required by PHP in connection with the administration of this Agreement.

### **Accuracy of Information**

PHP shall not be liable to fulfill any obligation which is dependent upon information submitted by the group or by you prior to its receipt in a satisfactory manner. We are entitled to rely on such information as submitted. We, at our sole discretion, may make any necessary corrections due to recognizable clerical error. We will date and initial the correction of the error.

### **Consent for Use and Disclosure of Medical Records**

We are entitled to receive from any Practitioner/Provider of services Protected Health Information (PHI) about you to the extent permitted by applicable law, for any permitted purpose, including but not limited to, quality assurance, Utilization Review, processing of claims, financial audits or other purposes related to payment and certain of our healthcare operation activities. A determination of benefit Coverage may be suspended pending receipt of this information. **By acceptance of Coverage under this Agreement, you give consent to each Practitioner/Provider rendering services hereunder to disclose all information to us (to the extent permitted by applicable law) pertaining to you for any permitted purpose specified in the law.** This consent shall not permit a use or disclosure of PHI when an authorization is required by law or when another condition must be met for such use or disclosure to be permitted under applicable law. We will comply with the Health Insurance Portability and Accountability Act (HIPAA) rules and regulations.

### **Professional Review**

We are permitted by law to use your records to conduct professional/regulatory review programs for Healthcare Services without your consent/authorization. Such review programs include but are not limited to, the National Committee for Quality Assurance (NCQA), Healthcare Effectiveness Data and Information Set (HEDIS), and the Department of Insurance (DOI).

## **Confidentiality of Protected Health Information/Medical Records**

You will receive a Notice of Privacy Practices that we issue, which will contain a statement of your rights with respect to protected health information (PHI) and a brief description of how you may exercise your rights.

### **What is PHI?**

Protected Health Information, or PHI, is any health information about you that clearly identifies you or that could reasonably be used to identify you and your health needs that we send, receive, or keep as part of our daily work to improve your health. This includes information sent, received, and kept by electronic, written and oral means. Medical records and claims are two examples of PHI.

We keep your PHI safe. Unless otherwise permitted or required by law, we will not disclose confidential information without your consent/authorization. Your privacy in all settings is important to us.

As a Member, you (or your legal guardian/Personal Representative) have the right to:

- Request restrictions on certain uses and disclosures of PHI, although we are not required to agree to a requested restriction
- Receive confidential communications of PHI from us
- With certain exceptions, inspect and receive a copy of PHI
- Request an amendment to PHI you believe to be incorrect or incomplete
- Receive an accounting of certain disclosures of PHI
- Obtain a paper copy of the Notice of Privacy Practices from us upon request (even if you previously agreed to receive the Notice(s) electronically)

### **Access to PHI**

All confidential documents are kept in a physically secure location with access limited to authorized Plan personnel only. You (or your legal guardian/Personal Representative) have the right, with certain exceptions, to request access to inspect and obtain a copy of your PHI. We may charge a reasonable fee for providing a copy, summary or explanation of the information you request. If there is a fee, we will tell you how much it will cost before we provide the requested information. You may change your request to avoid or reduce the fee.

You do not have the right to inspect or obtain a copy of PHI that consists of:

- Psychotherapy notes
- Information gathered in reasonable expectation of, or for use in, a civil, criminal, or Administrative action or proceeding
- PHI maintained by us that is subject to the Clinical Laboratory Improvement Amendments of 1988 (CLIA) 42 U.S.C. 263a, to the extent the provision of access to you

would be prohibited by law; or exempt from the Clinical Laboratory Improvements Amendments of 1988 (CLIA), pursuant to 42 CFR 493.3(a)(2)

To request access to inspect or obtain a copy of your PHI, you must submit your request in writing to:

**Presbyterian Health Plan**  
**Attn: Director, Presbyterian Customer Service Center**  
**P.O. Box 27489**  
**Albuquerque, NM 87125-7489**

We will act on your request for access to PHI no later than **30 days** after receipt of the request. If we are unable to take an action within the required time frame, the Plan may take up to **30 additional days**, provided that, no later than **30 days** after receiving your request, the Plan provides you with a written statement of the reason for the delay and date by which we will complete its action on your request.

### **Routine Uses and Disclosures of PHI**

We routinely use PHI for a number of important and appropriate purposes, including:

- Claims payment
- Fraud and abuse prevention
- Data collection
- Performance measurements
- Meeting state and federal requirements
- Utilization management
- Accreditation activities
- Preventive health services
- Early detection and disease management programs
- Coordination of care
- Quality assessment and measurement, including surveys, research of Complaints and Grievances, billing and other stated uses
- Responding to your requests for information, products or services

We do not disclose PHI to anyone other than as permitted by the plan documents or required by law. We use and disclose information we collect only as necessary to deliver healthcare products and services to you in accordance with our Contracts or to comply with legal requirements.

Our employees refer to your Personal Health Information only when necessary to perform assigned duties for their job. Our employees handle your health records according to our stringent confidentiality policies.

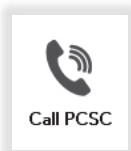
## Consents/Authorizations

Although consent from you (or your legal guardian/Personal Representative) is not required to use or disclose PHI for certain purposes specified in the law, a Practitioner/Provider shall request that you (or your legal guardian/Personal Representative) sign a consent form permitting disclosure of medical records (to the extent permitted by law) to us at the time of your first visit to the Practitioner/Provider.

In the event that the Practitioner/Provider fails to obtain such consent for disclosure to us, or you refuse to sign such consent for disclosure to us, we shall use our best efforts to obtain such written consent from you (or your legal guardian/Personal Representative) prior to the Practitioner's/Provider's release of PHI (i.e., health records) to us for purposes permitted by law. When you sign your enrollment form (Application), you are giving consent (to the extent permitted by applicable law) to the use or the release of your PHI by any person or entity, including without limitation, Practitioners/Providers and insurance companies, to us or our designees (including its authorized agents, regulatory agencies and affiliates) for any permitted purpose, including but not limited to, quality assurance, Utilization Review, processing of claims, financial audits or other purposes related to the payment, or certain healthcare operations activities of our Plan. This consent does not permit a use or disclosure of PHI when an authorization is required by law.

We will not release further PHI about you without your permission/authorization unless permitted or required by law.

We require all In-network Practitioners/Providers and facilities to maintain confidential patient information in accordance with federal and state laws including HIV/AIDS status, mental health, sexually transmitted diseases or alcohol/drug use. State and federal law prohibits further disclosure of HIV/AIDS, other sexually transmitted infection, mental health and alcohol use and drug use information to any person or agency without obtaining specific valid written authorization for that purpose from the patient (or legal guardian/Personal Representative), or as otherwise permitted by state or federal law.



To request an Authorization Form, please contact our Presbyterian Customer Service Center Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call **TTY 711** or **1-877-298-7407** or visit our website at [www.phs.org](http://www.phs.org). Authorization Forms will be kept in your medical record or enrollment file.

## Members Who Are Unable to Give Consent/Authorization

Sometimes courts or doctors decide that certain people are unable to understand enough to make decisions for themselves. Usually, a person with legal authority to make healthcare decisions for a child or other person (for example, a parent or legal guardian) can exercise the health information rights described herein for the child or other person, but not always. Unless otherwise required or permitted by law, when we need an Authorization Form signed for a

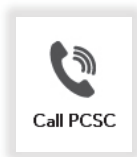
person who can't make healthcare decisions for themselves, we will have it signed by their legal guardian/Personal Representative.

### **Right to Request Amendments (Changes) to PHI**

We recognize your right to request an amendment of PHI or a record containing PHI for as long as the PHI is maintained in our records. Our Presbyterian Customer Service Center will accept written requests to amend PHI. We must approve or deny your request to amend the disputed PHI no later than **60 days** after receipt of the request. If we are unable to take an action within the required time frame, we may take up to **30 additional days**, provided that, no later than **60 days** after receiving your request, we provide you with a written statement of the reason for the delay and date by which we will complete our action on your request and notify you in writing of the determination no later than **60 to 90 days** after receipt of such a request.

### **Process for Members to Request an Accounting of Disclosures of PHI**

You (or your legal guardian/Personal Representative) may request an accounting of PHI disclosures by submitting a request to our Presbyterian Customer Service Center Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**.



Hearing-impaired users may call **TTY 711** or **1-877-298-7407** or visit our website at [www.phs.org](http://www.phs.org). With some exceptions, as described in the Notice of Privacy Practices issued by us in a separate document, the accounting will show when we disclosed PHI about you to others without authorization from you.

### **Restriction of PHI Use or Disclosures**

You (or your legal guardian/Personal Representative) have the right to request that use or disclosure of your PHI be restricted for the following purposes:

- Our treatment, payment and healthcare operations
- To persons involved in your care (i.e., family member, other relative, close personal friend or any other person identified by you)
- For notification purposes of your location, general condition, or death
- To a public or private entity authorized by law or its charter to assist in disaster relief efforts

We are not required by law to agree to any requested restriction. If we agree to honor a requested restriction, we will not violate such restriction, except as permitted by law. We will accept your written request to restrict the use or disclosure of your PHI or will document your verbal request in our records.

## **Use of Measurement Data**

It is important for us to know about your illnesses to help us improve the quality of care our healthcare Practitioners/Providers provide to you. We sometimes use medical data (laboratory results, diagnoses, etc.), which does not identify you for this purpose.

## **Internal Protection of Oral, Written and Electronic PHI Across PHP**

To ensure internal protection of oral, written, and electronic PHI across our organization, the following rules are strictly adhered to:

- PHI is accessed by Plan personnel only if such information is necessary to the performance of job-related tasks
- PHI is not discussed inside or outside our facility unless the data is necessary to the performance of job-related tasks
- PHI reports and other written materials are reasonably safeguarded throughout the facility against unauthorized access by Plan personnel or public viewing
- All employees, volunteers, and any external entity with a business relationship with us that involves health information will be held responsible for the proper handling of our data and business communications and are required to sign a confidentiality statement or business associate agreement, respectively

Violation of the above rules by any member of our workforce is grounds for disciplinary action, up to and including immediate dismissal.

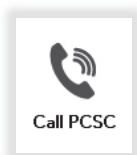
## **Website Internet Information**

We enforce security measures to protect PHI that is maintained on the website, network, software, and applications. We collect two types of information from visitors to our website:

- Website traffic statistics, including:
  - Where visitor traffic comes from
  - How traffic flows within the website
  - Browser type
  - We monitor traffic statistics to help us improve the website and find out what visitors find interesting and useful
- Personal information that you provide to us (such as your name, address, billing information, Health Benefit Plan enrollment status, etc.) if you fill out a form on our website.
  - We use your personal information to reply to your concerns. We save this information as needed to keep responsible records and handle inquiries.
  - We do not sell, trade, or rent personal information provided by visitors to our website to other persons, companies or partners.

## Protection of Information Disclosed to Plan Sponsors, Employers or Government Agencies

Our policies and procedures prohibit sharing your PHI with any fully insured employer Group's plan sponsor without your (or your legal guardian/Personal Representative's) authorization. We are careful not to release PHI to your employer as part of routine financial and operating reports. We may disclose summary health information that does not identify you to plan sponsors for allowable purposes. We may disclose information to government agencies or accrediting organizations that monitor our compliance with applicable laws and standards as permitted by law.



If you have any questions regarding your PHI or would like to access your health records, you can contact our Presbyterian Customer Service Center Monday through Friday from 7 a.m. to 6 p.m. at **(505) 923-5208** or **1-877-752-4164**. Hearing-impaired users may call **TTY 711** or **1-877-298-7407** or visit our website at [www.phs.org](http://www.phs.org).

## **Eligibility, Enrollment, Effective Dates**

**This Section explains eligibility requirements for Subscribers and/or their Dependents, important effective dates, conditions for Termination of Coverage and continuing Coverage for Members who become ineligible for this plan.**

### **Who is Eligible**

To be eligible for Covered Benefits in accordance with the terms of this Agreement, you must be enrolled as a Member. To be eligible to enroll as a Member, you must be a Subscriber or a Dependent of the Subscriber and meet the criteria listed below.

#### **Eligible Subscribers**

A Subscriber is the person whose employment with the Employer (Group) or other status is the basis for enrollment eligibility. To be eligible to enroll as a Subscriber, you must:

- Meet City of Rio Rancho eligibility requirements; and
- Be a permanent employee of City of Rio Rancho, currently working a minimum of **20 hours** per week; and
- Be eligible to participate in medical and Hospital benefits arranged by City of Rio Rancho; and
- An employee cannot carry duplicate benefit coverage; if both you and your spouse work for the same employer, you may not enroll each other as an eligible spouse on any plan described in this booklet, nor may you both cover your children. Double coverage outside the City of Rio Rancho Employer Sponsored Group Benefits Plan is allowed; and
- Meet any other eligibility criteria as specified by City of Rio Rancho.

#### **Eligible Dependents**

A Dependent is a family member of a Subscriber as described in this Section. To be eligible to enroll as a Dependent for Coverage and become a Member, your Dependent must be:

- Be your legally married spouse, as defined by state law and physically live in PHP's Service Area as defined by PHP; or
- Be your Domestic Partner who is not employed by the City of Rio Rancho; Domestic Partners are defined as couples who are in an exclusive and committed relationship for mutual benefit, similar to that of marriage. Domestic Partners must share a common, primary residence for 12 or more consecutive months and must be jointly responsible for each other's common welfare, as well as shared financial obligations. Domestic Partners must be at least 18 years of age and may not be married; nor can they be a member of another domestic partnership. Domestic partners are also forbidden from being blood relations to a degree of closeness that would prevent them from being married in their state of residence. A signed Affidavit of Domestic Partnership must be provided to the City of Rio Rancho Human Resources in order for a partner to be added as a Dependent;

- Be your Dependent child who is:
  - Under 26 years of age;
  - Your own or legally adopted child or a child for whom you are legal guardian or have legal custody as defined by state law;
  - In your Custodial Care as appointed by court order;
  - Note: Only the eligible court-ordered Dependent will be allowed to enroll. The eligible Dependent will become effective on the date in accordance with the court order. If the court order does not stipulate an effective date, the Dependent will become effective the first of the month following the date the court order was filed with the court. In a case where the employee was not previously compliant to the order, the effective date for the Dependent will be the first of the month following receipt of the request by the employer. The employee of the Dependent must meet any applicable waiting periods imposed by the Group and only the eligible, court-ordered Dependent will be allowed to enroll. The City of Rio Rancho's waiting period requirement for all employees is the first of the month following **30 days** of employment.
  - Children of Domestic Partners. Benefits are also available to domestic partner's children provided that the child is primarily dependent upon the employee or domestic partner for support and one or both of the domestic partners is the biological child of the parent, adoptive parents of the child, or the child has been placed in the Domestic Partners' household as part of an adoptive placement, legal guardianship, or court order; with the exclusion of foster children.
  - Your stepchild (foster children are not eligible);
  - A child for which a court or qualified administrative order is imposed or a child of non-custodial parent(s).
  - Who depends on you for support. Dependent children who are eligible to be enrolled under this item 2. Subsection b. are not required to live in the Service Area. City of Rio Rancho may require proof of eligibility. Enrollment of a Dependent child under this Contract shall terminate upon attainment of the child's 26th birthday, except as provided in item 2. Subsection d. below or earlier marriage; or
  - Be your or your spouse's Dependent child, under 26 years of age, for whom you are required by court order to provide healthcare Coverage. Dependent children who are eligible to be enrolled under this item 2. Subsection c. are not required to live in the Service Area, and Coverage is provided as described in Court-Ordered Coverage for Dependent Children. Enrollment of a Dependent child under this Contract shall terminate at the end of the month upon attainment of the child's 26th birthday.
  - The attainment of the limiting age referenced in item 2. Subsections b. and c., above, shall not terminate the Coverage under this Agreement of a Dependent unmarried child who is totally and permanently disabled. The Dependent must be incapable of self-sustaining employment by reason of mental disability or physical handicap and chiefly dependent upon the Subscriber for support and maintenance. For Coverage to be continued for such Dependent child, you must furnish proof of such disability, incapacity and dependence to City of Rio Rancho

within **30 days** of the Dependent child's attainment of age 26, and each birthday thereafter if requested by City of Rio Rancho.

## Enrollment and Effective Dates

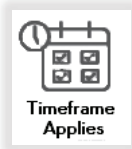
Eligible Subscribers and Dependents may enroll at the following times and in the following manner:

- Subscribers, together with eligible Dependents, may enroll by submitting completed application forms to City of Rio Rancho. The signed and completed application form must be received by City of Rio Rancho within **30 days** of the effective date.
- Subscribers and eligible Dependents may begin receiving services for Covered Benefits at 12:01 a.m. on the first day of the month following the date of hire if the names of the Subscribers and eligible Dependents have been received in writing by City of Rio Rancho. (If the date of hire is on the first day of the month, then coverage begins at 12:01 a.m. on that day.) Please contact City of Rio Rancho Human Resources for details.
- Newly hired employees of City of Rio Rancho must enroll within **30 days** after becoming eligible. The effective time and date of Coverage will be 12:01 a.m. on the first of the month following completion of City of Rio Rancho's eligibility requirements. If enrollment is not accomplished within the **30-day** period, the next earliest time the eligible Subscriber and eligible Dependents may enroll is the next occurring Annual Enrollment Period except as specifically described below:
  - A child for whom a Subscriber becomes a legal guardian pursuant to court order is eligible to be enrolled as a Dependent for the duration of the guardianship unless otherwise ineligible for Coverage. Such child must be enrolled within **30 days** of the date of the court order granting guardianship. The Dependent will become a Member on the first day of the month following the date the order is filed with the clerk of the court.
  - A child for whom a Subscriber has been ordered by a court of law/qualified administrative order to provide healthcare Coverage is eligible to be enrolled as a Dependent provided that the Subscriber has met City of Rio Rancho's waiting period requirements and the request for enrollment is made within **30 days** from the date on which City of Rio Rancho receives the court/qualified administrative order. The City of Rio Rancho's waiting period requirement for all employees is the first of the month following **30 days** of employment. The Dependent will become a Member on the day stipulated by the court order.
- An eligible person may enroll as a Subscriber or Dependent after the initial eligibility period if the person loses Coverage under all of the following circumstances:
  - The person was Covered under a Group health plan or had individual health insurance Coverage at the time the person was initially eligible to enroll; and
  - The employee stated in writing if requested by City of Rio Rancho at the time the employee was initially eligible to enroll, that he and/or his Dependents were not enrolling because of such other Coverage; and
  - The person's Coverage under the other plan or insurance:

- Was under a COBRA continuation provision, and the Coverage under that provision was exhausted (and not voluntarily terminated);
  - Was not under a COBRA continuation period, and either the Coverage was terminated as a result of loss of eligibility or employer contributions toward the Coverage were terminated; and
  - Application was made within **30 days** of the date Coverage under COBRA was exhausted, or the date the Coverage (or the employer's contribution toward Coverage) was terminated
- Upon expiration of any applicable **30-day** period for eligibility, enrollment in this Plan can occur only during a subsequent Annual Enrollment Period.

### Special Enrollment for Active Employees and Their Dependents

An employee who failed to enroll in this Plan during a previous enrollment period but who would otherwise be eligible for Coverage may enroll in this Plan due to a Special Enrollment event. Application must be made within **30 days** of acquiring a new Dependent through marriage, birth, adoption or placement for adoption or as specified by City of Rio Rancho. Special Enrollment applies to the Subscriber, spouse and Eligible Dependents, which include the new Dependents acquired because of the marriage or newborn/adopted children who triggered the event, but not other siblings.

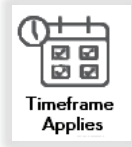


- Effective date of enrollment:
  - In the case of marriage, not later than the first day of the first calendar month beginning after the date the completed request for enrollment is received by the plan, provided it is received within **30 days** of the date of marriage.
  - In the case of a Dependent's birth, the date of such birth and;
  - In the case of adoption or placement for adoption, the date of such adoption or placement for adoption.
- CHIPRA (in accordance with provisions as currently may be defined under Federal law).
  - An employee, who chose not to enroll in this Plan for self and/or Dependent(s) during a previous enrollment period because they were Covered under a state Medicaid or Children's Health Insurance Program (CHIP) plan and such coverage terminated due to a loss of eligibility, may request coverage for self and/or any affected eligible Dependent(s) if the Dependent is eligible and was not enrolled within **60 days** of the date Medicaid or CHIP coverage terminated.
  - An employee, who chose not to enroll in this Plan for self and/or Dependent(s) during a previous enrollment period and has become eligible for group health premium assistance under State Medicaid or State CHIP, may request coverage for self and/or eligible Dependent(s) if the Dependent is eligible and was not enrolled within **60 days** of becoming eligible.
  - If you apply within **60 days** of the date Medicaid or CHIP coverage is terminated, or within **60 days** of the date the employee is determined to be eligible for employment assistance under a state Medicaid or CHIP plan, coverage will start

no later than the first day of the month following receipt of your enrollment request.

### Special Enrollment - Change in Family Status

Notwithstanding the provisions specified in Special **Enrollment** of this Section, Subscribers may make certain changes to their benefit elections within **30 days** or, as specified by City of Rio



Rancho, of a change in family/employment status. Evidence of a change in family/employment status must be provided to City of Rio Rancho in order to change a Subscriber's benefit elections. Any change in Coverage will become effective on the date of the event of the status change provided the completed request for enrollment is received by the plan within **30 days**. Termination of a Dependent is not a qualifying event for the Subscriber to change benefit plans.

The following family/employment status changes are recognized by City of Rio Rancho, as:

- Marriage
  - A Subscriber's newly acquired spouse (and any child of the spouse eligible for Coverage under item A. of this Section) is eligible to be enrolled as a Dependent. Such newly acquired spouse must be enrolled within **30 days** from the date of marriage. Coverage will become effective on the date of marriage.
- Divorce or legal separation;
- Birth or adoption of a child:
  - Newborns of a Subscriber or Subscriber's spouse will be Covered from the moment of birth when enrolled if the signed and completed Enrollment Application form must be submitted to and received by City of Rio Rancho within **30 days** from the date of birth. Otherwise, the newborn cannot be enrolled for Coverage until the next following Annual Enrollment Period. Please refer to the **Benefits** Section, Women's Healthcare, **Prior Authorization** Section, and the **Limitations** and **Exclusions** Section to fully understand the benefits and requirements for Maternity and newborn Coverage.
  - A child for whom the Subscriber has commenced adoption proceedings is eligible to be enrolled as a Dependent. The child will be Covered from the date of placement for the purpose of adoption if the child is enrolled and any applicable Prepayment made within **30 days** of the date of placement. The term "placement" as used in this paragraph means the assumption and retention of a legal obligation for total or partial support of the child in anticipation of adoption of the child. Such child shall continue to be eligible for Coverage unless placement is disrupted prior to legal adoption. Placement terminates or is disrupted when the legal obligation terminates.
  - Death of a spouse or Dependent child.
- A change in the Subscriber's spouse's employment (loss of job, or a new job that provides Dependent care assistance or other healthcare Coverage, however, annual enrollment for a spouse's plan is not a family status change);
- A change in legal responsibility for a child;

- The 26th birthday of a Dependent child (coverage will term at the end of the birthday month);
- Marriage of a Dependent child;
- Court order/qualified administrative order to provide health insurance for an eligible Dependent.

**Note:** Only the eligible court-ordered Dependent will be allowed to enroll. The eligible Dependent will become effective on the date in accordance with the court order. If the court order does not stipulate an effective date, the Dependent will become effective the first of the month following the date the court order was filed with the court. In a case where the employee was not previously compliant to the order, the effective date for the Dependent will be the first of the month following receipt of the request by the employer. The employee of the Dependent must meet any applicable waiting periods imposed by the City of Rio Rancho, and only the eligible, court-ordered Dependent will be allowed to enroll. The City of Rio Rancho's waiting period requirement for all employees is the first of the month following **30 days** of employment. The Subscriber is not eligible to enroll until the next annual enrollment period.

- Disqualification or requalification of a Dependent;
- Qualification or disqualification of a domestic partner;
- Unpaid leave of absence for either the Subscriber or spouse due to a serious health condition;
- Bankruptcy;
- Change in employment status (regular part-time to regular full-time or vice versa);
- Significant change in the cost of a spouse's current plan (50% or greater); and
- An employment transfer that results in a change of residence.

## **Rescission**

Rescission is a cancellation or discontinuance of coverage that has a retroactive effect.

PHP cannot rescind coverage with respect to a Member once the enrollee is Covered under this Plan (Plan B) unless the enrollee performs an act, practice, or omission that constitutes fraud or an intentional misrepresentation of material fact. PHP must provide at least **30 days** advance written notice to each participant who will be affected before coverage can be rescinded.

## Glossary of Terms

**This Section defines some of the important terms used in this Summary. Terms defined in this Section will be capitalized throughout the Summary.**

**Accidental Injury** means a bodily injury caused solely by external, traumatic, and unforeseen means. Accidental Injury does not include disease or infection, hernia or cerebral vascular accident. Dental injury caused by chewing, biting or Malocclusion is not considered an Accidental Injury.

**Acupuncture** means the use of needles inserted into and removed from the body and the use of other devices, modalities and procedures at specific locations on the body for the prevention, cure or correction of any disease, illness, injury, pain or other condition by controlling and regulating the flow and balance of energy and functioning of the person to restore and maintain health.

**Acute Medical Detoxification** is a form of drug and alcohol use treatment in which a patient is weaned off their alcohol or drug addiction immediately with the help of medical supervision. It is a serious medical process that usually takes **three to five days**, depending on the substance.

**Administrative Grievance** means an oral or written Complaint submitted by or on behalf of a Grievant regarding any aspect of a Health Benefits Plan other than a request for Healthcare Services, including but not limited to:

- Administrative practices of the Healthcare Insurer that affects the availability, delivery, or quality of Healthcare Services
- Claims payment, handling or reimbursement for Healthcare Services
- Terminations of Coverage

**Administrative Services Agreement (ASA)** means the administrative agreement between us and the Group.

**Admission** means the period of time between the date a patient enters a Hospital or other facility as an Inpatient and the date they are discharged as an Inpatient. The date of Admission is the date of service for the Hospitalization and all related services.

**Adverse Determination** means any of the following: any rescission of coverage (whether or not the rescission has an adverse effect on any particular benefit at the time), a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payments, that is based on a determination of a participant's or beneficiary's eligibility to participate in a plan, and including, with respect to group health plans, a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit resulting from the application of any

Utilization Review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be Experimental or Investigational or not Medically Necessary or appropriate.

**Adverse Determination Grievance** means an oral or written Complaint submitted by or on behalf of a Grievant regarding an Adverse Determination.

**Agreement** means this Summary Plan Description, including supplements, Endorsements or riders, if any.

**Alcoholism** means alcohol dependence or alcohol use meeting the criteria as stated in the Diagnostic and Statistical Manual IV (DSM-5) for these disorders.

**Ambulance Service** means a duly licensed transportation service capable of providing Medically Necessary life support care in the event of a life-threatening emergency situation.

**Ambulatory Surgical Facility** means an appropriately licensed Provider, with an organized staff of Providers that meets all of the following criteria:

- Has permanent facilities and equipment for the primary purpose of performing surgical procedures on an Outpatient basis
- Provides treatment by or under the supervision of Providers and nursing services whenever the patient is in the facility
- Does not provide Inpatient accommodations, and
- Is not a facility used primarily as an office or clinic for the private practice of a Provider or other professional Provider

**Annual Group Enrollment Period** means a period of at least **10 working days** prior to the expiration of each Contract Year mutually agreed to by our company and the Group, during which eligible Subscribers are given the opportunity to enroll themselves and their eligible Dependents under the Agreement without providing satisfactory evidence of good health.

**Annual Out-of-pocket Maximum** means a specified dollar amount of Covered Services received in a Contract Year that is the most the Member will pay (Cost Sharing responsibility) for that Contract Year.

**Appeal** means a request from a Member, or their representative, or a Practitioner/Provider who is representing a Member, to Presbyterian Health Plan, Inc., for a reconsideration of an Adverse Determination (denial, reduction, suspension or termination of a benefit).

**Application** means the forms, including the Employee Action Form and required medical underwriting questionnaires, if any, that each Subscriber is required to complete when enrolling for our Coverage.

**Attending Provider** means the doctor who is responsible for the patient's Hospital treatment or who is charged with the patient's overall care and who is responsible for directing the treatment program. A consulting Provider is not the Attending Provider. A Provider employed by the Hospital is not ordinarily the Attending Provider.

**Authorized** means **Prior Authorization** was obtained (when required) prior to obtaining Healthcare Services both In-network and Out-of-network.

**Authorization** means a decision by a Healthcare Insurer that a Healthcare Service requested by a Practitioner/Provider or Covered Person has been reviewed and, based upon the information available, meets the Healthcare Insurer's requirements for Coverage and Medical Necessity, and the requested Healthcare Service is therefore approved.

**Autism Spectrum Disorder** means a condition that meets the diagnostic criteria for the pervasive development disorders published in the *Diagnostic and Statistical Manual of Mental Disorders IV* (DSM-5), published by the American Psychiatric Association, including Autistic Disorder; Asperger's Disorder; Pervasive Development Disorder not otherwise specified; Rett's Disorder; and Childhood Disintegrative Disorder.

**Bariatric Surgery** means surgery that modifies the gastrointestinal tract with the purpose of decreasing calorie consumption and therefore decreasing weight.

**Biofeedback** means therapy that provides visual, auditory or other evidence of the status of certain body functions so that a person can exert voluntary control over the functions and thereby alleviate an abnormal bodily condition.

**Birthing Center** means an alternative birthing facility licensed under state law, with care primarily provided by a certified nurse midwife.

**Calendar Year** means the period beginning January 1 and ending December 31 of the same year.

**Calendar Year Out-Of-Pocket Maximum** means a specified dollar amount of Covered Services received during a benefit period that is the Member's responsibility.

**Clinical Trial** means a course of treatment provided to a Member for the purpose of prevention or reoccurrence, early detection or treatment of cancer that is being provided in New Mexico.

**Cardiac Rehabilitation** means a program of therapy designed to improve the function of the heart.

**Certification** means a decision by a Healthcare Insurer that a Healthcare Service requested by a Practitioner/Provider or Grievant has been reviewed and, based upon the information available, meets the Healthcare Insurer's requirements for Coverage and Medical Necessity, and the requested Healthcare Service is therefore approved. See **Authorized**.

**Certified Nurse Midwife** means any Person who is licensed by the board of nursing as a registered nurse and who is licensed by the New Mexico Department of Health as a Certified Nurse-Midwife.

**Certified Nurse Practitioner** means a registered nurse whose qualifications are endorsed by the board of nursing for expanded practice as a Certified Nurse Practitioner and whose name and pertinent information is entered on the list of Certified Nurse Practitioners maintained by the board of nursing.

**Chiropractor** means a person who is a Doctor of Chiropractic licensed by the appropriate governmental agency to practice chiropractic medicine.

**Codependency** means a popular term referring to all the effects that people who are dependent on alcohol or other substances have on those around them, including the attempts of those people to affect the dependent Person (DSM-5-5- The Diagnostic & Statistical Manual of Mental Disorders Fourth Edition Copyright 1994).

**Coinsurance** means the amount, expressed as a percentage, of a covered healthcare expense that is partially paid by the Plan and partially the Member's responsibility to pay. The cost sharing responsibility ends for most Covered Services in a particular Calendar Year when the Out-of-Pocket Maximum has been reached.

**Complaint** means the first time we are made aware of an issue of dissatisfaction that is not complex in nature. For more complex issues of dissatisfaction see definition for **Grievance**.

**Congenital Anomaly** means any condition from birth significantly different from the common form, for example, a cleft palate or certain heart defects.

**Continuous Quality Improvement** means an ongoing and systematic effort to measure, evaluate and improve our processes in order to continually improve the quality of Healthcare Services provided to our Members.

**Contract** means the Application submitted as the basis for issuance of this Summary Plan Description (Summary). This Summary including the *Summary of Benefits and Coverage*, any supplements, Endorsements or riders, the Application, medical questionnaire (if applicable), the issued Identification Card, and the applicable Group Letter of Agreement or non-Group Membership Letter of Agreement constitute the entire Contract.

**Contract Year** means the period, or other length of time covered by the Contract, that we and the Group mutually agree to, as specified in the Administrative Services Agreement (ASA).

**Copayment** means the amount, expressed as a fixed-dollar figure, required to be paid by a Member in connection with Healthcare Services. Benefits payable by the Plan are reduced by the amount of the required Copayment for the covered service.

**Cosmetic Surgery** means surgery that is performed primarily to improve appearance and self-esteem, which may include reshaping normal structures of the body.

**Cost Sharing** means any contribution Members make towards the cost of their Covered Healthcare Services as defined in their health insurance Agreement. This includes Deductibles, Coinsurance and Copayments.

**Coverage/Covered** means benefits extended under this Agreement, subject to the terms, conditions, limitations, and exclusions of this Agreement.

**Covered Benefits** means benefits payable extended under this Agreement for Covered Health Services provided by Healthcare Professionals subject to the terms, conditions, **limitations and exclusions** of this Contract.

**Covered Person** means a policy holder, Subscriber, Enrollee, Member or other individual entitled to receive Healthcare Benefits provided by a Health Benefits Plan and includes Medicaid recipients enrolled in a Healthcare Insurer's Medicaid plan and individuals whose health insurance Coverage is provided by an entity that purchases or is authorized to purchase healthcare benefits pursuant to the New Mexico Health Care Purchasing Act.

**Craniomandibular** means the joint where the jaw attaches to the skull. Also refer to Temporomandibular Joint (TMJ).

**Custodial or Domiciliary Care** means care provided primarily for maintenance of the patient and designed essentially to assist in meeting the patient's normal daily activities. It is not provided for its therapeutic value in the treatment of an illness, disease, Accidental Injury, or condition. Custodial Care includes, but is not limited to, help in walking, bathing, dressing, eating, preparation of special diets, and supervision over self-administration of medication not requiring the constant attention of trained medical personnel.

**Custom-fitted Orthosis** means an Orthosis which is individually made for a specific patient starting with the basic materials including, but not limited to, plastic, metal, leather, or cloth in the form of sheets, bars, etc. It involves substantial work such as cutting, bending, molding, sewing, etc. It may involve the incorporation of some prefabricated components. It involves more than trimming, bending, or making other modifications to a substantially prefabricated item.

**Cytologic Screening (PAP Smear)** means a Papanicolaou test or liquid based cervical cytopathology, a Human Papillomavirus Screening test and a pelvic exam for symptomatic as well as asymptomatic female patients.

**Deductible** is part of the contribution that Members make toward the cost of their healthcare, also known as Cost Sharing. It means the amount the Member is required to pay each Contract Year, directly to the Practitioner/Provider in connection with Covered Healthcare Services before Presbyterian Health Plan begins to pay Covered Benefits. The Deductible may not apply to all Healthcare Services.

**Dentist** means a Doctor of Dental Surgery (DDS) or Doctor of Medical Dentistry (DMA) who is licensed to practice prevention, diagnosis, and treatment of diseases, accidental injuries, and malformation of the teeth, mouth, and jaws.

**Dependent** means any Member of a Subscriber's family who meets the requirements of the Eligibility, Enrollment and Effective Dates Section of this Agreement, who is enrolled as our Member, and for whom we have actually received an Application and the payment.

**Diagnostic Service** means procedures ordered by a Practitioner/Provider to determine a definite condition or disease or review the medical status of an existing condition or disease.

**Doctor of Oriental Medicine** means a person licensed as a Provider to practice acupuncture and oriental medicine with the ability to practice medicine and collaborate with other healthcare providers. A doctor of Oriental Medicine may serve as a Primary Care Practitioner provided that they are 1) acting within their scope of practice as defined under the relevant state licensing law; 2) meets the Presbyterian Health Plan eligibility criteria for healthcare practitioners who provide primary care; and 3) agrees to participate and to comply with Presbyterian Health Plan's care coordination and referral policies.

**Domestic Partner** means two unmarried individuals who live together in a long-term relationship of indefinite duration. There must be an exclusive, mutual commitment similar to that of marriage, in which the partners agree to be financially responsible for each other's welfare and share financial obligations.

**Durable Medical Equipment** means equipment or supplies prescribed by a Practitioner/Provider that is Medically Necessary for the treatment of an illness or Accidental Injury, or to prevent the Member's further deterioration. This equipment is designed for repeated use, generally is not useful in the absence of illness or Accidental Injury, and includes items such as oxygen equipment, wheelchairs, Hospital beds, crutches, and other medical equipment.

**Elective Home Birth** means a birth that was planned or intended by the Member or Practitioner/Provider to occur in the home.

**Emergency Healthcare Services** means healthcare evaluations, procedures, treatments, or services delivered to a Member after the sudden onset of what reasonably appears to be a medical condition that manifests itself by symptoms of sufficient severity, including severe pain, that the absence of immediate medical attention could reasonably be expected by a Reasonable/Prudent Layperson, to result in:

- Jeopardy to the person's health
- Serious impairment of bodily functions
- Serious dysfunction of any bodily organ or part
- Disfigurement to the person

**Emergency Medical Condition** means the sudden onset of what reasonably appears to be a medical condition that manifests itself by symptoms of sufficient severity, including severe pain, that the absence of immediate medical attention (including healthcare procedures, treatments, or Services) could reasonably be expected by a reasonable layperson to result in:

- Jeopardy to the person's health
- Serious impairment of bodily functions, the presenting symptoms
- Serious dysfunction of any bodily organ or part
- Disfigurement to the person

Refer to **Reasonable/Prudent Layperson** definition in this Glossary.

**Endorsement** means a provision added to the Summary Plan Description (SPD) that changes its original intent.

**Enrollee** means anyone who is entitled to receive Healthcare Benefits that we provide. Refer to **Member** in this Glossary.

**Evidence-based Medical Literature** means only published reports and articles in authoritative, peer-reviewed medical and scientific literature.

**Excluded Services** means Healthcare Services that are not Covered Services and that we will not pay for.

**Experimental or Investigational** means any treatment, procedure, facility, equipment, drug, device, or supply not accepted as standard medical practice in the state Services are provided. In addition, if a federal or other governmental agency approval is required for use of any items and such approval was not granted at the time Services were administered, the service is Experimental. To be considered standard medical practice and not Experimental or Investigational, treatment must meet all five of the following criteria:

- A technology must have final approval from the appropriate regulatory government bodies

- The scientific evidence as published in peer-reviewed literature must permit conclusions concerning the effect of the technology on health outcomes
- The technology must improve the net health outcome
- The technology must be as beneficial as any established alternatives, and
- The improvement must be attainable outside the Investigational settings

**Eye Refraction** means the measurement of the degree of refractive error of the eye by an eye care specialist for the determination of a prescription for eyeglasses or contact lenses.

**Family Coverage** means coverage for the employee, the employee's spouse, and/or the employee's Dependent children.

**FDA** means the United States Food and Drug Administration.

**Formulary** means a list of drugs approved for Coverage and the tier level at which each is Covered under this Agreement. Our Pharmacy and Therapeutics Committee continually updates this listing. A copy of this listing is available on our website at [www.phs.org](http://www.phs.org) or by calling our Presbyterian's Customer Service Center Monday through Friday 7 a.m. to 6 p.m. at (505) 923-5208 or 1-877-752-4164. Hearing-impaired users may call TTY Line at 711 or 1-877-298-7407.

**Freestanding Dialysis Facility** means a Provider primarily engaged in providing dialysis treatment, maintenance, or training to patients on an Outpatient or home basis.

**Genetic testing** is a type of medical test that identifies changes in chromosomes, genes, or proteins. The results of a genetic test can confirm or rule out a suspected genetic condition or help determine a person's chance of developing or passing on a genetic disorder if that person has a known family history or classic symptoms of a disorder.

**Genetic Inborn Errors of Metabolism (IEM)** means a rare, inherited disorder that is present at birth and results in death or mental disability if untreated and requires consumption of Special Medical Foods. Categories of IEMs are as follows:

- Disorders of protein metabolism (i.e., amino acidopathies such as PKU, organic acidopathies and urea cycle defects)
- Disorders of carbohydrate metabolism (i.e., carbohydrate intolerance disorders, glycogen storage disorders, disorders of gluconeogenesis and glycogenolysis)
- Disorders of fat metabolism

**Good Cause** means nonpayment of premium, fraud or a cause for cancellation or a failure to renew which the Superintendent of Insurance of the state of New Mexico has not found to be objectionable by regulation.

**Grievance** means any expression of dissatisfaction from any Member, the Member's Representative, or a Practitioner/Provider representing a Member.

**Grievant** means any of the following:

- A policyholder, subscriber, enrollee, or other individual, or that person's authorized representative or Practitioner/Provider acting on behalf of that person with that person's consent, entitled to receive healthcare benefits provided by the healthcare plan
- An individual, or that person's authorized representative, who may be entitled to receive healthcare benefits provided by the healthcare plan
- Individuals whose health insurance coverage is provided by an entity that purchases or is authorized to purchase healthcare benefits pursuant to the New Mexico Health Care Purchasing Act

**Group** means the legal entity which has contracted with us to obtain the benefits described in this Agreement for Subscribers and eligible Dependents, called Members, in return for periodic Prepayments specified in the Administrative Services Agreement (ASA).

**Habilitative Services** means Services that help a person learn, keep, or improve skills and functional abilities that they may not be developing normally.

**Health Benefits Plan** means a health plan, or a policy, Contract, certificate or Agreement offered or issued by a Healthcare Insurer or plan administrator to provide, deliver, arrange for, pay for, or reimburse the costs of Healthcare Services. This includes a traditional fee-for-service Health Benefits Plan.

**Healthcare Facility** means an institution providing Healthcare Services, including a Hospital or other licensed Inpatient center; an ambulatory surgical or treatment center; a Skilled Nursing Facility; a Residential Treatment Center, a Home Health Agency; a diagnostic laboratory or imaging center; and a Rehabilitation Facility or other therapeutic health setting.

**Healthcare Insurer** means a person that has a valid certificate of authority in good standing issued pursuant to the Insurance Code to act as an insurer, health maintenance organization, nonprofit healthcare plan, fraternal benefit society, vision plan, or pre-paid dental plan.

**Healthcare Professional** means a Provider or other healthcare practitioner, including a pharmacist, who is licensed, certified or otherwise authorized by the state to provide Healthcare Services consistent with state law.

**Healthcare Services** means Services, supplies and procedures for the diagnosis, prevention, treatment, cure or relief of a health condition, illness, injury, or disease, and includes, to the extent offered by the Health Benefits Plan, physical and mental health Services, including community-based mental health Services, and Services for developmental disability or developmental delay.

**Hearing Aid** means Durable Medical Equipment that is of a design and circuitry to optimize audibility and listening skills in the environment commonly experienced by children.

**Hearing Officer, Independent Co-Hearing Officer or ICO** means a healthcare or other professional licensed to practice medicine or another profession who is willing to assist the Superintendent as a Hearing Officer in understanding and analyzing Medical Necessity and Coverage issues that arise in external review hearings.

**High Deductible Health Plan** means the Plan option providing reimbursement for Total Allowable Charges only, subject to the Deductible, Out-of-pocket Maximum and Coinsurances.

**Home Health Agency** means an appropriately licensed Provider that both:

- Brings Skilled Nursing and other Services on an intermittent, visiting basis into the Member's home in accordance with the licensing regulations for home health agencies in New Mexico or in the locality where the Services are administered, and
- Is responsible for supervising the delivery of these Services under a plan prescribed and approved in writing by the Attending Provider

**Home Health Care Services** means Healthcare Services provided to a Member confined to the home due to physical illness. Home Health Care Services and home intravenous Services and supplies will be provided by a Home Health Agency at a Member's home when prescribed by the Member's Practitioner/Provider, and we approve a **Prior Authorization** request for such Services.

**Hospice** means a duly licensed facility or program, which has entered into an agreement with us to provide Healthcare Services to Members who are diagnosed as terminally ill.

**Hospital** means a duly licensed Provider that is a short-term, acute, general Hospital that meets all of the following criteria:

- Is a duly licensed institution
- For compensation from its patients, is primarily engaged in providing Inpatient diagnostic and therapeutic Services for the diagnosis, treatment, and care of injured and sick persons by or under the supervision of Providers
- Has organized departments of medicine and major Surgery
- Provides **24-hour** nursing service by or under the supervision of Registered Nurses
- Is not, other than incidentally, a Skilled Nursing Facility, nursing home, Custodial Care home, health resort, spa, or sanitarium, and
- Is not a place for rest, for the aged, for the treatment of mental illness, Alcoholism, drug use disorder, or pulmonary tuberculosis, and ordinarily does not provide Hospice or rehabilitation care, and is not a residential treatment facility

**Human Papillomavirus Screening** means a test approved by the Federal Food and Drug Administration for detection of the Human Papillomavirus.

**Identification Card (ID or Card)** means the card issued to a Subscriber (Member) upon our approval of an Application that identifies you as a Covered Member of your Group Health Benefits Plan.

**Immunosuppressive Drugs** means Prescription Drugs/Medications used to inhibit the human immune system. Some of the reasons for using Immunosuppressive Drugs include, but are not limited to:

- Preventing transplant rejection
- Supplementing chemotherapy
- Treating certain diseases of the immune system (i.e., autoimmune diseases)
- Reducing inflammation
- Relieving certain symptoms
- Other times when it may be helpful to suppress the human immune response

**Independent Clinical Laboratory** means a laboratory that performs clinical procedures under the supervision of a Provider and that is not affiliated or associated with a Hospital, Provider, or Other Provider.

**Independent Quality Review Organization (IQRO)** means an organization independent of the Healthcare Insurer or managed healthcare organization that performs external quality audits of Managed Health Care Plans and submits reports of its findings to both the Healthcare Insurer and the managed health care organization and to the Division.

**In-network Provider** means Providers, Hospitals, and other Healthcare Professionals, facilities, and suppliers that have a contract with Presbyterian Health Plan as In-network Providers.

**Inpatient** means a Member who has been admitted by a healthcare Practitioner/Provider to a Hospital for the purposes of receiving Hospital Services. Eligible Inpatient Hospital Services shall be those acute care Services rendered to Members who are registered bed patients, for which there is a room and board charge. Admissions are considered Inpatient based on Medical Necessity, regardless of the length of time spent in the Hospital. This may also be known as Hospitalization.

**Licensed Acupuncturist** means an Acupuncture practitioner who is licensed by the appropriate state authority. Certification alone does not meet the licensure requirement.

**Licensed Lay Midwife** means a person licensed by the state in which Services are rendered to provide Healthcare Services in pregnancy and childbirth within the scope of New Mexico lay midwifery regulations.

**Licensed Practical Nurse (LPN)** means a nurse who has graduated from a formal, practical nursing education program and is licensed by the appropriate state authority.

**Long-term Therapy or Rehabilitation Services** means therapies that the Member's Practitioner/Provider, in consultation with us, does not believe will likely result in Significant Improvement within a reasonable number of visits. Long-term Therapy includes, but is not limited to, treatment of chronic or incurable conditions for which Rehabilitation Services produce minimal or temporary change or relief. Chronic conditions include, but are not limited to, Muscular Dystrophy, Down Syndrome and Cerebral Palsy.

**Maintenance Therapy** means treatment that does not significantly enhance or increase the patient's function or productivity.

**Malocclusion** means abnormal growth of the teeth, causing improper and imperfect matching.

**Managed Care** means a system or technique(s) generally used by Healthcare Insurers or their agents to affect access to and control payment for Healthcare Services. Managed Care techniques most often include one or more of the following:

- Prior, concurrent, and retrospective review of the Medical Necessity and appropriateness of Services or site of Services
- Contracts with selected healthcare Practitioner/Providers
- Financial incentives or disincentives for Covered Persons to use specific Practitioners/Providers, Services, prescription drugs, or service sites
- Controlled access to and coordination of Services by a case manager
- Insurer efforts to identify treatment alternatives and modify benefit restrictions for high-cost patient care

**Managed Health Care Plan (MHCP or Plan)** means a Health Benefit Plan that we offer as a Healthcare Insurer that provides for the delivery of Comprehensive Basic Healthcare Services and Medically Necessary Services to individuals enrolled in the plan (known as Members) through our own contracted healthcare Practitioners/Providers. This Plan either requires a Member to use or creates incentives, including financial incentives, for a Member to use healthcare Practitioners/Providers that we have under contract. This Plan (Agreement) is considered to be a Managed Healthcare Plan.

**Maternity** means any condition that is pregnancy-related. Maternity care includes prenatal and postnatal care and care for the complications of pregnancy, such as ectopic pregnancy, spontaneous abortion (miscarriage), elective abortion, or cesarean section.

**Medicaid** means Title XIX and/or Title XXI of the Social Security Act and all amendments thereto.

**Medicare Allowable** means the maximum dollar amount that an insurer will consider reimbursing for a covered Service or procedure. This dollar amount may not be the amount ultimately paid to the provider as it may be reduced by any coinsurance, deductible or amount beyond the annual maximum.

**Medical Care** means professional Services administered by a Provider or another professional Provider for the treatment of an illness or Accidental Injury.

**Medical Drugs** (Medications obtained through the medical benefit). A Medical Drug is any drug administered by a Healthcare Professional and is typically given in the member's home, Provider's office, freestanding (ambulatory) infusion suite, or outpatient facility. Medical Drugs may require a **Prior Authorization**, and some must be obtained through the specialty network.

**Medical Director** means a licensed Provider in New Mexico, who oversees our Utilization Management Program and Quality Improvement Program, that monitors access to and appropriate utilization of Healthcare Services and that is responsible for the Covered medical Services we provide to you as required by New Mexico law.

**Medical Necessity or Medically Necessary** means a service or supply is Medically Necessary when it is provided to diagnose or treat a covered medical condition, is a service or supply that is covered under the Plan, and is determined by Presbyterian Health Plan's medical director to meet all of the following conditions:

- It is medical in nature
- It is recommended by the treating Provider
- It is the most appropriate supply or level of service, taking into consideration:
  - Potential benefits
  - Potential harms
  - Cost when choosing between alternative that are equally effective
  - Cost-effectiveness when compared to the alternative Services or supplies
- It is known to be effective in improving health outcomes as determined by credible scientific evidence published in the peer-reviewed medical literature (for established Services or supplies, professional standards and expert opinion may also be taken into account), and
- It is not for the convenience of the Member, the treating Provider, the Hospital, or any other healthcare Provider

**Medicare** means Title XVIII of the Social Security Act and all amendments thereto.

**Member** means the Subscriber or Dependent eligible to receive Covered Benefits for Healthcare Services under this Agreement. Also known as an Enrollee.

**National Healthcare Network** means Out-of-network Practitioner/Providers, including medical facilities, with whom we have arranged a discount for Healthcare Service(s) provided out-of-state (outside of New Mexico).

**Nurse Practitioner** means any person licensed by the board of nursing as a registered nurse approved for expanded practice as a Certified Nurse Practitioner pursuant to the Nursing Practice Act.

**Nutritional Support** means the administration of solid, powder or liquid preparations provided either orally or by enteral tube feedings. It is Covered only when enteral tube feedings are required.

**Observation Services** means outpatient Services furnished by a Hospital and Practitioner/Provider on the Hospital's premises. These Services may include the use of a bed and periodic monitoring by a Hospital's nursing staff, which are reasonable and necessary to evaluate an outpatient's condition or determine the need for a possible admission to the Hospital, or where rapid improvement of the patient's condition is anticipated or occurs. When a Hospital places a patient under outpatient observation stay, it is on the Practitioner/Providers written order. Our level of care criteria must be met in order to transition from Observation Services to an Inpatient admission. The length of time spent in the Hospital is not the sole factor determining Observation versus Inpatient status. Medical criteria will also be considered. Observation for greater than **24 hours** will require **Authorization** by the facility.

**Obstetrician/Gynecologist** means a Practitioner/Provider who is board eligible or board certified by the American Board of Obstetricians and Gynecologists or by the American College of Osteopathic Obstetricians and Gynecologists.

**Occupational Therapist** means a person registered to practice occupational therapy. An Occupational Therapist treats neuromuscular and psychological dysfunction caused by disease, trauma, Congenital Anomaly, or prior therapeutic process, through the use of specific tasks or goal-directed activities designed to improve functional performance of the patient.

**Organ** means an independent body structure that performs a specific function.

**Orthopedic Appliances /Orthotic Device /Orthosis** means an individualized rigid or semi-rigid supportive device constructed and fitted by a licensed orthopedic technician who supports or eliminates motion of a weak or diseased body part. Examples of Orthopedic Appliances are functional hand or leg brace, Milwaukee Brace, or fracture brace.

**Orthotic Appliance** means an external device intended to correct any defect of form or function of the human body.

**Other Provider** means a person or facility other than a Hospital that is licensed in the state where Services are rendered to administer Covered Services. Other Providers include:

- An institution or entity only listed as:
  - Ambulance Provider
  - Ambulatory Surgical Facility
  - Birthing Center
  - Durable Medical Equipment Supplier
  - Freestanding Dialysis Facility
  - Home Health Agency

- Hospice Agency
- Independent Clinical Laboratory
- Pharmacy
- Rehabilitation Hospital
- Urgent Care Facility
- A person or practitioner only listed as:
  - Certified Nurse Midwife
  - Certified Registered Nurse Anesthetist
  - Chiropractor
  - Dentist
  - Licensed Acupuncturist
  - Licensed Practical Nurse
  - Occupational Therapist
  - Physical Therapist
  - Podiatrist
  - Licensed Lay Midwife
  - Registered Nurse
  - Respiratory Therapist
  - Speech Therapist

**Out-of-network Practitioner/Provider** means a healthcare Practitioner/Provider, including medical facilities, who has not entered into an agreement with us to provide Healthcare Services to our Members.

**Out-of-network Services** means Healthcare Services obtained from an Out-of-network Practitioner/Provider as defined above.

**Out-of-pocket Maximum** means a specified dollar amount of Covered Services received in a Calendar Year that is the Member's responsibility, which is determined by the benefit level for the Services received. It does not include expenses in excess of negotiated fees, Reasonable and Customary Charges, non-covered expenses, and specifically excluded expenses and Services.

**Outpatient** means care received in a Hospital department, Ambulatory Surgical Facility, Urgent Care facility, or Provider's office where the patient leaves the same day.

**Over-the-Counter (OTC)** means a drug for which a prescription is not normally needed.

**Patient Protection and Affordable Care Act of 2010** means the Patient Protection and Affordable Care Act of 2010 (Public Law 111-148) as amended by the Healthcare and Education Reconciliation Act of 2010 (Public Law 111-152).

### **Patient Protection and Affordable Care Act**

In the event of a conflict between the provisions of your health plan and the provisions of the Act, the provisions that provide the better benefit shall apply.

Essential Health Benefits means, to the extent covered under the Plan, expenses incurred with respect to covered Services, in at least the following categories: ambulatory patient Services, emergency Services, hospitalization, maternity and newborn care, mental health and substance use disorder Services and devices, laboratory Services, preventive and wellness Services, chronic disease management, and pediatric Services including oral and vision care. **The prohibition of annual dollar limits under the Affordable Care Act applies only to Essential Health Benefits.**

Patient Protection and Affordable Care Act of 2010 means the Patient Protection and Affordable Care Act of 2010 (Public Law 111-148) as amended by the Healthcare and Education Reconciliation Act of 2010 (Public Law 111-152).

A Member's health coverage may not be rescinded (retroactively terminated) unless:

- The Employer or a Member (or a person seeking coverage on behalf of the Member) performs an act, practice or omission that constitutes fraud, or
- The Employer or Member (or a person seeking coverage on behalf of the Member) makes an intentional misrepresentation of material fact

**Personal Representative** means a parent, guardian, or other person with legal authority to act on behalf of an individual in making decisions related to healthcare.

**PHP** means Presbyterian Health Plan, a corporation organized under the laws of the state of New Mexico.

**PHP Video Visit** means a virtual visit with a contracted provider. These visits are scheduled through the myPRES Portal.

**PPACA** means Patient Protection and Affordable Care Act.

**PPO** means Preferred Provider Organization.

**Physical Therapist** means a licensed Physical Therapist. Where there is no licensure law, the Physical Therapist must be certified by the appropriate professional body. A Physical Therapist treats disease or Accidental Injury by physical and mechanical means.

**Provider** means any licensed Practitioner of the healing arts acting within the scope of their license.

**Podiatrist** means a licensed Doctor of Podiatric Medicine (DPM). A Podiatrist treats conditions of the feet.

**Practitioner/Provider** means any licensed Practitioner of the healing arts acting within the scope of their license.

**Practitioner/Provider Assistant** means a skilled person who is a graduate of a Practitioner/Provider Assistant or surgeon assistant program approved by a nationally recognized accreditation body or who is currently certified by the national commission on certification of Practitioner/Provider Assistants, and who is licensed in the state of New Mexico to practice medicine under the supervision of a licensed Practitioner/Provider.

**Prefabricated Orthosis** means an Orthosis that is manufactured in quantity without a specific patient in mind. Prefabricated Orthosis may be trimmed, bent, molded (with or without heat), or otherwise modified for use by a specific patient (i.e., custom-fitted.) An Orthosis that is assembled from Prefabricated components is considered Prefabricated. Any Orthosis that does not meet the definition of a Custom-Fabricated Orthosis is considered Prefabricated.

**Preferred** (as it refers to medication and diabetic supplies) means medication that is selected for inclusion on Preferred tiers of the Formulary based on clinical efficacy, safety, and financial value.

**Premium** means the amount paid for a Contract of health insurance.

**Prepayment** means the monthly amount of money we charge payable in advance for Covered Benefits provided under this Agreement in accordance with the applicable Administrative Services Agreement (ASA) or non-Group Membership Letter of Agreement.

**Prescription Drugs/Medications** means those drugs that, by Federal law, require a Provider's prescription for purchase. Prescription Drugs obtained on an Outpatient basis are not Covered under the medical portion of this Plan. If you have questions about your other Outpatient prescription drug benefits, contact **Express Scripts** at **1-866-217-3774**.

**Primary Care Provider or Practitioner (PCP)** means a Healthcare Professional who, within the scope of their license, supervises, coordinates, and provides initial and basic care to Members, who may initiate their referral for specialist care, and who maintains continuity of patient care. Primary Care Practitioners shall include but not be limited to general Practitioners, family practice Practitioner/Providers, internists, pediatricians, and Obstetricians-Gynecologists, Practitioner/Provider Assistants and Nurse Practitioners. Other Healthcare Professionals may also provide primary care as necessitated by a Member's healthcare needs. Members enrolled in the PPO plan have the choice of an In-network or Out-of-network Practitioner/Provider based on availability, without a referral.

**Prior Authorization** means the process whereby Presbyterian Health Plan or Presbyterian Health Plan's delegated Provider contractor reviews and approves, in advance, the provision of certain Covered Services to Members before those Services are rendered. **If a required Prior Authorization is not obtained for Services rendered by an Out-of-network Provider, the Member may be responsible for the resulting charges.** Services rendered beyond the scope of the **Prior Authorization** may not be covered.

**Prosthetic Device** means an artificial device to replace a missing part of the body.

**Provider** means any duly licensed Hospital or other licensed facility, Provider, or other Healthcare Professional authorized to furnish Healthcare Services within the scope of their license.

**Provider Non-Discrimination** means PHS Act Section 2706(a)(3), as added by the Affordable Care Act, states that a “group health plan and a health insurance issuer offering group or individual health insurance coverage shall not discriminate with respect to participation under the plan or coverage against any healthcare provider who is acting within the scope of that provider’s license or certification under applicable state law “PHS” Act section 2706(a) prevents “...a group health plan, a health insurance issuer, or the Secretary from establishing varying reimbursement rates based on quality or performance measures.” Similar language is included in section 1852(b)(2) of the Social Security(4) Act and implementing HHS regulations(5).

**Pulmonary Rehabilitation** means a program of therapy designed to improve lung functions.

**Reasonable Charge or Reasonable and Customary (R&C) Charge** means the amount determined to be payable by Presbyterian Health Plan for Services rendered to Members by Out-of-network Providers, based upon the following criteria:

- Fees that a professional Provider usually charges for a given service
- Fees which fall within the range of usual charges for a given service filed by most professional Providers in the same locality who have similar training and experience, and
- Fees that are usual and customary, or which could not be considered excessive in a particular case because of unusual circumstances

**Reconstructive Surgery** means the following:

- Surgery and follow-up treatment to correct a physical functional disorder resulting from a disease or congenital anomaly
- Surgery and follow-up treatment to correct a physical functional disorder following an injury or incidental to any surgery
- Reconstructive Surgery and associated procedures following a mastectomy that resulted from disease, illness, or injury, and internal breast prosthesis incidental to the surgery

**Registered Nurse (RN)** means a nurse who has graduated from a formal program of nursing education diploma school, associated degree, or baccalaureate program and is licensed by appropriate state authority.

**Rehabilitation Hospital** means an appropriately licensed facility that, for compensation from its patients, provides rehabilitation care Services on an Inpatient basis. Rehabilitation care Services consist of the combined use of medical, social, educational, and vocational Services to

enable patients disabled by illness or Accidental Injury to achieve the highest possible functional ability. Services are provided by or under the supervision of an organized staff of Providers. Continuous nursing Services are provided under the supervision of a Registered Nurse.

**Rehabilitation Services** means Healthcare Services that help a Member keep, get back or improve skills and functioning for daily living that have been lost or impaired because a Member was sick, injured or disabled. These Services may include physical and occupational therapy and speech-language pathology in a variety of Inpatient and/or Outpatient settings.

**Remitting Agent** means the person or entity designated by the Group to collect and remit the Prepayment to us.

**Rescission of Coverage** means a cancellation or discontinuance of Coverage that has retroactive effect. A cancellation or discontinuance of coverage is not a rescission if:

- The cancellation or discontinuance of Coverage has only a prospective effect, or
- The cancellation or discontinuance of Coverage is effective retroactively to the extent it is attributable to a failure to timely pay required premiums, Prepayments or contributions towards the cost of Coverage

**Residential Treatment Center** means a non-acute level facility that is credentialed and provides overnight lodging that is monitored by medical personnel, has a structured treatment program and has staff available **24 hours** a day.

**Respiratory Therapist** means a person qualified for employment in the field of respiratory therapy. A Respiratory Therapist assists patients with breathing problems.

**Service Area** means the entire state of New Mexico.

**Screening Mammography** means a radiologic examination utilized to detect unsuspected breast cancer at an early stage in asymptomatic Members and includes the X-ray examination of the breast using equipment that is specifically for mammography, including the X-ray tube, filter, compression device, screens, film, and cassettes, and that has a radiation exposure delivery of less than one rad mid-breast. Screening Mammography includes two views for each breast. Screening Mammography includes the professional interpretation of the film but does not include diagnostic mammography.

**Service Area** means the geographic area in which we are authorized to provide Services as a Health Maintenance Organization and includes the entire state of New Mexico.

**Short-term Rehabilitation** means Rehabilitation Services and therapy, including physical, occupational, speech and hearing therapies from which Significant Improvement of the physical condition may be expected. See *Summary of Benefits and Coverage* for the number of visits.

**Skilled Nursing Care** Means Services that can be provided only by someone with at least the qualifications of a licensed Practical Nurse or Registered Nurse.

**Skilled Nursing Facility** means an institution that is licensed under state law to provide skilled care nursing care Services.

**Special Care Unit** means a designated unit that has concentrated all facilities, equipment, and supportive devices for the provision of an intensive level of care for critically ill patients.

**Specialist** means a Doctor of Medicine (MD) or Doctor of Osteopathy (DO). A Specialist is not a family practitioner, general practitioner, pediatrician, or internist.

**Special Medical Foods** means nutritional substances in any form that are:

- Formulated to be consumed or administered internally under the supervision of a Provider and prescribed by a Provider
- Specifically processed or formulated to be distinct in one or more nutrients present in natural food
- Intended for the medical and nutritional management of Members with limited capacity to metabolize ordinary foodstuffs or certain nutrients contained in ordinary foodstuffs or who have other specific nutrient requirements as established by medical evaluation, and
- Essential to optimize growth, health and metabolic homeostasis

**Speech Therapist** means a speech pathologist certified by the American Speech and Hearing Association. A Speech Therapist assists patients in overcoming speech disorders.

**Spouse** - Legally married husband or wife.

**Statutory Minimum HDHP Deductible** means the minimum Deductible that a health plan must have to be a City of Rio Rancho High Deductible Health Plan under Internal Revenue Code Section 223. To be eligible for HSA contributions, an individual must have HDHP coverage and no other health plan coverage (with very few exceptions) up to the Statutory Minimum HDHP Deductible for the current year.

**Subluxation (Chiropractic)** means misalignment, demonstrable by X-ray or Chiropractic examination, which produces pain and is correctable by manual manipulation.

**Subscriber** means an individual whose employment or other status, except family dependency, is the basis for eligibility for enrollment in this Agreement or, in the case of an individual Contract, the Person in whose name the Contract is issued.

**Substance Use Disorder** means dependence on or use of substances meeting the criteria as stated in the *Diagnostic and Statistical Manual of Mental Disorders IV* (DSM-5) for these disorders.

**Summary of Benefits and Coverage** means the written materials required by state law to be given to the Covered Person/Grievant by the Healthcare Insurer or Contract holder.

**Summary Plan Description (SPD)** means the booklet which describes the Covered Benefits for which the Member and their eligible Dependents (if any) are eligible for under the terms of the employer's Group Contract.

**Superintendent** means The Superintendent of Insurance.

**Surgery** means the performance of generally accepted operative and cutting procedures, including:

- Specialized instrumentation, endoscopic examinations, and other invasive procedures
- Correction of fractures and dislocations
- Usual and related preoperative and postoperative care

**TEFRA** means Federal law regarding the working-aged.

**Telemedicine** means the use of telecommunications and information technology to provide clinical healthcare from a distance. Telemedicine allows healthcare professionals to evaluate, diagnose and treat patients in remote locations using telecommunications and technology in real-time or asynchronously, including the use of interactive simultaneous audio and video or store-and-forward technology, or remote patient monitoring and telecommunications in order to deliver healthcare Services to a site where the patient is located, along with the use of electronic media and health information. Telemedicine allows patients in remote locations to access medical expertise without travel.

**Temporomandibular Joint (TMJ)** is the joint that hinges the lower jaw (mandible) to the temporal bone of the skull.

**Terminally Ill Patient** means a Member with a life expectancy of six months or less as certified in writing by the Attending Provider.

**Termination of Coverage** means the cancellation or non-renewal of Coverage provided by a Healthcare Insurer to a Covered Person/Grievant but does not include a voluntary termination by a Covered Person/Grievant or termination of the Health Benefits Plan that does not contain a renewal provision.

**Tertiary Care Facility** means a Hospital unit that provides complete perinatal care and intensive care of intrapartum and perinatal high-risk patients with responsibilities for coordination of transport, communication, education and data analysis systems for the geographic area served.

**Tobacco** means cigarettes (including roll-your-own or handmade cigarettes), bidis, kreteks, cigars (including little cigars, cigarillos, regular cigars, premium cigars, cheroots, chuttas, and dhumti), pipe, smokeless Tobacco (including snuff, chewing Tobacco and betel nut), and novel Tobacco products, such as *eclipse*, *accord* or other low-smoke cigarettes.

**Total Allowable Charges** means, for In-network Practitioner/Providers, the Total Allowable Charges may not exceed the amount the Practitioner/Provider has agreed to accept from us for a Covered service. For Out-of-network Practitioner/Providers, the Total Allowable Charges may not exceed Medicare Allowable Charge as we determine for a service.

**Traditional Fee-for-Service Indemnity Benefit** means a fee-for-service indemnity benefit, not associated with any financial incentives that encourage Covered Persons/Grievants to utilize preferred (In-network) Practitioners/Providers, to follow pre-authorization (**Prior Authorization**) rules, to utilize Prescription Drug Formularies or other cost-saving procedures to obtain Prescription Drugs, or to otherwise comply with a plan's incentive program to lower cost and improve quality, regardless of whether the benefit is based on an indemnity form of reimbursement for Services.

**Two-Party Coverage** means coverage for the employee and their spouse or coverage for the employee and one Dependent child.

**Uniform Standards** means all generally accepted practice guidelines, evidence-based practice guidelines or practice guidelines developed by the federal government or national and professional medical societies, boards and associations, and any applicable clinical review criteria, policies, practice guidelines, or protocols developed by a Healthcare Insurer consistent with the federal, national, and professional practice guidelines that are used by a Healthcare Insurer in determining whether to certify/authorize or deny a requested Healthcare Service.

**Urgent Care Center** means a facility operated to provide Healthcare Services in emergencies or after hours, or for unforeseen conditions due to illness or injury that are not life-threatening but require prompt medical attention.

**Urgent Care Illness** means an unexpected illness that is non-life-threatening that requires prompt medical attention. Some examples of urgent situations are sprains, strains, vomiting, cramps, diarrhea, bumps, bruises, fever, small lacerations, minor burns, severe stomach pain, swollen glands, rashes, poisoning and back pain.

**Utilization Review** means a system for reviewing the appropriate and efficient allocation of medical Services and Hospital resources given or proposed to be given to a patient or group of patients.

**Video Visit** means an online consultation between a designated Practitioner/Provider and a patient about non-urgent healthcare matters.

**Vocational Rehabilitation** means Services that are required in order for the individual to prepare for, enter, engage in, retain or regain employment.

**Well-child Care** means routine pediatric care and includes a history, physical examination, developmental assessment, anticipatory guidance, and appropriate immunizations and laboratory tests in accordance with prevailing medical standards as published by the American Academy of Pediatrics.

**Women's Healthcare Practitioner/Provider** means any Practitioner/Provider who specializes in Women's Healthcare and who we recognize as a Women's Healthcare Practitioner/Provider.

## Acceptance Page

City of Rio Rancho agrees that the provisions contained in this Plan Document are acceptable and will be the basis for the administration of the City of Rio Rancho POS Medical Plans: High Deductible Plan.

Signed By:

Date:

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City of Rio Rancho Manager

## Notice of Nondiscrimination and Accessibility

*Discrimination is Against the Law*

Presbyterian Healthcare Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. Presbyterian Healthcare Services does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Presbyterian Customer Service Center at **(505) 923-5420, 1-855-592-7737, TTY 711**.

If you believe that Presbyterian Healthcare Services has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by phone, mail, fax, or email at:

**Mailing Address:** Presbyterian Privacy Officer and Civil Rights Coordinator  
P.O. Box 27489  
Albuquerque, NM 87125-7489

**Phone/TTY:** 1-866-977-3021, TTY 711

**Fax:** (505) 923-5124

**Email:** [info@phs.org](mailto:info@phs.org)

If you need help filing a grievance, the Presbyterian Privacy Officer and Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

**Mailing Address:** U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

**Phone/TDD:** 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Presbyterian Healthcare Services website: [www.phs.org/nondiscrimination](http://www.phs.org/nondiscrimination).

# Notice of Availability

|                                |                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| English                        | ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-855-592-7737 (TTY: 711) or speak to your provider.                                                             |
| Spanish<br>Español             | ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-855-592-7737 (TTY: 711) o hable con su proveedor.                               |
| Navajo<br>Diné                 | SHOOH: Diné bee yáníłt'i'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahít hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'į' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjį' 1-855-592-7737 (TTY: 711) hodiłłnih doodago nika'análwo'í bich'į' hanidziłh. |
| Vietnamese<br>Việt             | LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-855-592-7737 (Người khuyết tật: TTY: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.                |
| German<br>Deutsch              | ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-855-592-7737 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.       |
| Chinese<br>Simplified<br>简体中文  | 注意：如果您使用简体中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以提供无障碍格式版信息。请拨打 1-855-592-7737 (TTY: 711) 或咨询您的服务提供者。                                                                                                                                                                                                                                   |
| Chinese<br>Traditional<br>繁體中文 | 注意：如果您使用繁體中文，我們將免費為您提供語言協助服務。我們還免費提供適當的輔助工具和服务，以提供無障礙格式版資訊。請致電 1-855-592-7737 (TTY: 711) 或諮詢您的服務提供者。                                                                                                                                                                                                                                   |
| Japanese<br>日本語                | 注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-855-592-7737 (TTY: 711) までお電話ください。または、ご利用の事業者にご相談ください。                                                                                                                                                                             |
| Filipino                       | ATTENTION: Kung marunong kang magsalita ng Filipino, makakagamit ka ng mga libreng serbisyo sa tulong sa wika. Ang mga angkop na karagdagang tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format ay magagamit din nang libre. Tumawag sa 1-855-592-7737 (TTY: 711) o makipag-usap sa iyong provider.          |
| Korean<br>한국어                  | 주의: 한국어를 사용하는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 도구 및 서비스도 무료로 제공됩니다. 1-855-592-7737(TTY: 711)로 전화하거나 서비스 제공업체에 문의하세요.                                                                                                                                                                                       |

|                         |                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| French<br>Français      | ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-855-592-7737 (TTY : 711) ou parlez à votre fournisseur.                               |
| Tagalog                 | PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-855-592-7737 (TTY: 711) o makipag-usap sa iyong provider.                                                   |
| Russian<br>РУССКИЙ      | ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-855-592-7737 (TTY: 711) или обратитесь к своему поставщику услуг.                                           |
| Urdu<br>اردو            | توجہ دیں: اگر آپ اردو بولتے ہیں تو، مفت لسانی اعانتی خدمات آپ کے لیے دستیاب ہیں۔ مناسب ضمنی امداد اور خدمات بھی قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے بلا معاوضہ دستیاب ہیں۔<br>(TTY: 711) 1-855-592-7737 پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔                                                                                                  |
| Nepali<br>नेपाली        | ध्यान दिनुहोस्: तपाईं नेपाली बोल्नुहुन्छ भने तपाईं लागि निःशुल्क भाषा सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायक सहायताहरू र सेवाहरू पनि निःशुल्क उपलब्ध छन्। 1-855-592-7737 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।                                                                               |
| Bengali<br>বাংলা        | মনোযোগ দিন: আপনি যদি বাংলায় কথা বলেন, তাহলে বিনামূল্যে ভাষা সহায়তা পরিষেবা আপনার জন্য উপলব্ধ। অ্যাক্সেসযোগ্য ফর্ম্যাটে তথ্য প্রদানের জন্য উপযুক্ত সহায়ক সहाয়তা এবং পরিষেবাগুলিও বিনামূল্যে পাওয়া যায়। 1-855-592-7737 (TTY: 711) নম্বরে কল করুন অথবা আপনার প্রদানকারীর সাথে কথা বলুন।                                                                         |
| Hindi<br>हिंदी          | ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक सहायताएँ और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-855-592-7737 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।                                                                                                    |
| Arabic<br>اللغة العربية | تنبيه: إذا كنت تتحدث العربية، فمتاح لك خدمات لغوية بالمجان. و متاح بالمجان أيضًا مساعدات وخدمات إضافية مناسبة لتقديم المعلومات بتنسيقات يسهل الحصول عليها. اتصل بالرقم (1-855-592-7737 (TTY: 711) خدمة الهاتف النصي) أو تحدث إلى مزود الخدمة المعني بك.                                                                                                            |
| Turkish<br>Türkçe       | D K KAT N ZE: Türkçe biliyorsanız, ücretsiz dil destek hizmetlerinden faydalanabilirsiniz. Ayrıca ücretsiz olarak, uygun yardımcı araçlarla ve hizmetlerle erişilebilir formatlarda bilgi de sağlanmaktadır. 1-855-592-7737 (TTY (İşitme ve Konuşma Engelli Destek Hattı): 711) numaralı telefondan bize ulaşabilir veya hizmet sağlayıcınız ile görüşebilirsiniz. |

# Expanding Access with National In-Network Care



Presbyterian Health Plan, Inc.  
Presbyterian Insurance Company, Inc.

With access to a robust network of more than 24,000 providers and facilities statewide, Presbyterian gives you more freedom to manage your own healthcare with local providers that you know and trust.

Your network includes Presbyterian Medical Group, Optum, New Mexico Orthopedics, TriCore Reference Laboratories, and many more.

Visit the Presbyterian Health Plan Directory online at [www.phs.org/tools-resources/member/php-directory](http://www.phs.org/tools-resources/member/php-directory).



In addition to our robust network, your plan\* also gives you **in-network benefits outside of New Mexico** through our collaboration with **Aetna Signature Administrators®**. Aetna's PPO network offers access to more than 1.5 million participating physicians and ancillary providers, including over 6,000 hospitals.

Simply go to [aetna.com/asa](http://aetna.com/asa) to begin searching for a doctor using your location – ZIP, city, county, or state.

You'll be able to find specialty care, including a list of transplant facilities or pediatric congenital heart surgery facilities that are part of Aetna's Institutes of Excellence™ network.

\* Refer to your Group Subscriber Agreement to see if your plan qualifies.

\*\*Aetna's Aexcel program-designated high-performance specialists in 12 specialties: cardiology, cardiothoracic surgery, gastroenterology, general surgery, neurology, neurosurgery, obstetrics and gynecology, orthopedics, otolaryngology, plastic surgery, urology, and vascular surgery.

Aetna Signature Administrators is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna). Information is believed to be accurate as of the production date; however, it is subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

MPC112347



# KEEP MOVING WITH A FITNESS PASS MEMBERSHIP.

Only \$29.50 per eligible  
member per month.

 **PRESBYTERIAN**  
Health Plan, Inc.

As a Presbyterian Health Plan member, you and your dependents have access to more than 10,000 fitness, recreation and community centers, including:

- Defined Fitness locations in Albuquerque, Rio Rancho, Farmington and Santa Fe
- Prime Fitness network (nationwide)
- A discount on Sports & Wellness gym fees



[www.defined.com](http://www.defined.com)

Defined Fitness is one of New Mexico's premier health clubs, offering a wide variety of group exercise classes, supervised child care and state-of-the-art strength training and cardiovascular equipment. All locations feature an aquatic complex with an indoor pool, hot tub, dry sauna and steam room.



[www.primemember.com](http://www.primemember.com)

The Prime Fitness network provides group exercise classes and amenities such as pools, sport courts, tracks and more. You can visit participating locations nationwide as often as you like, including select CHUZE, YMCAs, Snap Fitness, Curves® and more. When you use Prime Fitness, your fitness travels with you.



[www.sportsandwellness.com](http://www.sportsandwellness.com)

Sports & Wellness is where Albuquerque has gone to find fun, friends and fitness for 25+ years. Enjoy a special discounted Presbyterian membership fee and experience five-star service and first-rate amenities at five New Mexico locations and other clubs across the country.

## Fitness Pass program enrollment is easy. How to start:

For quick access and to learn more about Fitness Pass, go to [www.phs.org/wellness](http://www.phs.org/wellness).

- All enrolled health plan members aged 18 and older are eligible to enroll. Employees must enroll in the program for dependents to be eligible for the program.
- Once enrolled, Presbyterian will automatically debit your account or credit card each month.
- If you are a current Fitness Pass member, you will not need to renew your Fitness Pass gym membership each year. Your membership will automatically renew every December for the following year.
- Some gyms may charge a registration or annual fee.

## Your journey to a healthier you is as easy as a few clicks!

1. Visit **[www.phs.org/wellness](http://www.phs.org/wellness)**.
2. Sign in using your myPRES credentials. Need a myPRES account? Sign up at **[www.phs.org/myPRES](http://www.phs.org/myPRES)**.
3. Select the eligible family members that would like to enroll. Remember, only enrolled members aged 18 and older are eligible for the Fitness Pass.
4. Fill out the banking information. Presbyterian accepts checking/debit accounts and most major credit cards.
5. Print/save a copy of your confirmation page. If you have any questions, please call our Presbyterian Customer Service Center using the number on the back of your member ID card and reference the confirmation number.
6. We will send your eligibility information beginning the first of the following month.
7. Visit the gym of your choice. At Defined Fitness and Sports & Wellness, you will be issued an ID card directly by the gym after you present your Presbyterian member ID card. If you want to use Prime Fitness, visit **[www.primemember.com](http://www.primemember.com)** to obtain a Prime ID Card before visiting a gym in that network.

## Some things to keep in mind about your Fitness Pass membership

- You can use as many gyms simultaneously as you would like; there is no limit to the number of gyms you can utilize.
- Upon enrollment, your fitness pass eligibility will start on the first of the following month.
- Initial enrollment is open all year, although if you enroll you are committed through the calendar year.
- Eligible dependents must be at least 18 years of age to participate.
- Dependents living outside of New Mexico can still participate and have access to the nationwide Prime Fitness Network.
- You must be active on your Presbyterian Health Plan policy to remain eligible for the Fitness Pass.
- Fitness Pass accounts cannot be changed or cancelled voluntarily.
- If your account is cancelled for non-payment, you cannot re-enroll until the following year.
- All gym memberships through the Fitness Pass are basic memberships; upgrades may be purchased directly through the fitness center.

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For information on Presbyterian Health Plan's Nondiscrimination Notice, go to **<https://www.phs.org/nondiscrimination>**.



Larry is wearing TruHearing Advanced hearing aids.

## Hearing aid savings made simple.

Thanks to Presbyterian Health Plan, you have access to special savings on high-quality prescription hearing aids through TruHearing®. Don't miss another moment. It's easy to get started.

**Your 2026 hearing benefit** covers up to two TruHearing Premium or Advanced hearing aids per year with low copayments.

|                                                     | Hearing aid         | Avg retail price per aid | Savings per aid | Your cost per aid |
|-----------------------------------------------------|---------------------|--------------------------|-----------------|-------------------|
| Presbyterian Health Plan<br><b>Exam: \$45 copay</b> | TruHearing Premium  | \$3,250                  | \$2,251         | <b>\$999</b>      |
|                                                     | TruHearing Advanced | \$2,720                  | \$2,021         | <b>\$699</b>      |

Rechargeable battery option available on select styles for an additional \$50 per hearing aid.  
Exam must be performed by a TruHearing network provider.

### Your hearing aid purchase includes



**60-day**, risk-free trial



**1 year** of follow-up visits



**80 free batteries** per non-rechargeable hearing aid



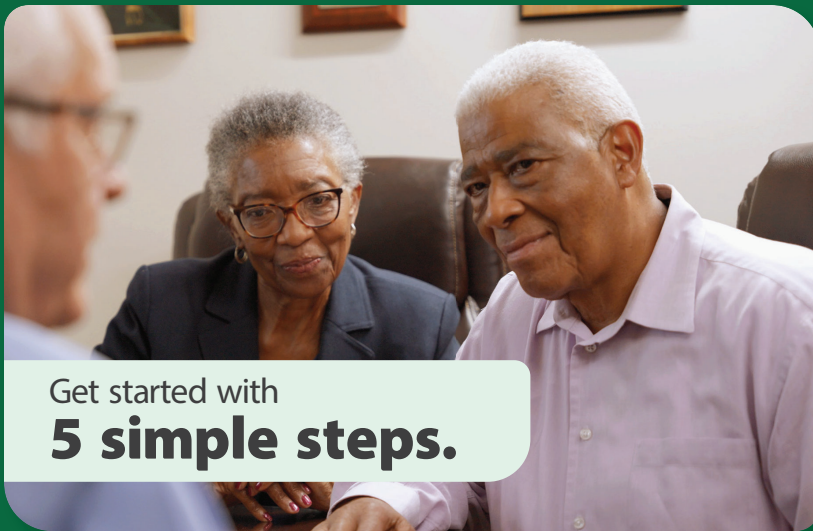
**3-year** full manufacturer warranty

Start by calling TruHearing.

**1-833-731-4168 | TTY: 711**

Hours: 8 a.m. to 8 p.m., Monday - Friday





Get started with  
**5 simple steps.**

# TruHearing makes it easy.



Scan with your smartphone  
to see how it works.  
**TruHearing.com/how-it-works**



**1. Call**  
1-833-731-4168



**2. Schedule**  
an exam



**3. Go to**  
your exam



**4. Order**  
hearing aids



**5. Fitting and**  
follow-up

**Call TruHearing to get started.**

 **1-833-731-4168** | TTY: 711

Hours: 8 a.m. to 8 p.m., Monday - Friday

**Screen your hearing: [TruHearing.com/PresbyterianCOM-HS](https://www.truhearing.com/presbyteriancom-hs)**

Presbyterian complies with civil rights laws and does not discriminate on the basis of protected status including but not limited to race, color, national origin, age, disability, or sexual orientation or gender expression. Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-855-592-7737 (TTY: 711) or speak to your provider.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-855-592-7737 (TTY: 711) o hable con su proveedor.

SHOOH: Diné bee yáníłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiiik'eh ná hóló. Bee ahił hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'i'ígíí éí t'áá jiiik'eh hóló. Kohjį' 1-855-592-7737 (TTY:711) hodiłlnih doodago nika'análwo'í bich'í' hanidziih.

For more information, visit <https://www.phs.org/nondiscrimination>.

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MPC052535

# Talkspace for Behavioral Health

## Mind Your Mental Health with Messaging Therapy

### A new solution for emotional wellbeing

Mental health affects every aspect of our lives. When you feel good, you are more productive and happier, and you can handle life with more ease. When your mental health is out of balance, like when you are stressed or worried, it can keep you from doing and enjoying the important things in your life. Just like you take care of your body, you need to take care of your mind. Magellan makes it easy to do that with messaging therapy from Talkspace.

#### What is messaging therapy?

Messaging therapy enables you to find and communicate with a therapist anytime via your web browser or the Talkspace secure mobile app. No more having to wait months for an appointment or needing time off to visit a therapist in a busy office. With Talkspace, you can participate in therapy at a time and place that is convenient for you.

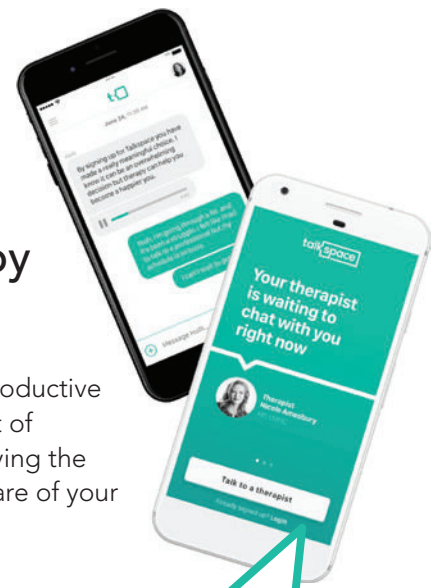
Talkspace therapists have a proven track record of using messaging therapy to help with a variety of conditions including anxiety, depression, substance abuse, panic and bipolar disorders, all of which can be debilitating if not treated. They can also help manage the unique challenges some people face, like being a single parent, a veteran or a member of the LGBT community.

#### How it works

With Talkspace there are no appointments. You can send your therapist a message whenever you need to, and they will engage with you daily, five days a week. With a network of over 2,000 trained, licensed therapists, Talkspace will connect you with a dedicated therapist based on your needs, preferences, therapist availability and expertise. You can contact your therapist through unlimited text, video and audio messages.

#### What's in it for you?

For some people, traditional in-person therapy can be intimidating, difficult to arrange, time consuming and expensive. For others, a lack of appointment availability or coverage in remote areas may cause access difficulties.



*"I absolutely love the ability to text, video message, or voice message whenever I need support. The growth I have been able to accomplish in less than a year is far more than I ever was able to get from visiting a therapist in person for years on end."*  
– Amanda, Talkspace User

#### With Talkspace you can:

- Engage with a therapist the same day that help is needed, not weeks later.
- Get matched to a therapist based on your unique needs.
- Develop a one-on-one relationship with the same therapist throughout your engagement.
- Live a happier, healthier life.

#### Getting started

- Go to [www.talkspace.com/php](http://www.talkspace.com/php) to access the program.
- Enter information about yourself.
- Fill out the section about your history and preferences.
- Select a therapist.

*\*Members on qualified High Deductible plans will be responsible for the cost of the services until they have met their deductible and co-insurance requirements. High Deductible members can go to [talkspace.com](http://talkspace.com) to access the self-pay option.*



Presbyterian Health Plan, Inc.  
Presbyterian Insurance Company, Inc.



*Introducing Your Employee Assistance Program*

# Help. Support. Advice.

If you or your loved ones face difficult situations like stress, relationship challenges, grief, loss or substance use, we're here to help. Learning how to cope with these issues can improve your overall well-being.

The Solutions Group Employee Assistance Program (EAP), a division of Presbyterian Healthcare Services offers the following services to Presbyterian Health Plan members and their household members:

- Up to six confidential counseling sessions per person, per issue, per rolling calendar year at no cost
- 24-hour telephone crisis support
- Referrals for additional support

When faced with complex personal or work-related challenges, let our EAP providers help. To schedule an appointment with an EAP counselor or for after-hours crisis support, please call <1-866-254-3555> or <(505) 254-3555>.

Services provided by:



Presbyterian Health Plan, Inc.  
Presbyterian Insurance Company, Inc.