



2027 HEALTH INSURANCE BENEFITS FOR PNMR

NEW IN 2027! NETWORK EXPANSION

Presbyterian Health Plan has expanded its network by contracting with The University of New Mexico Health System. As a member, you have access to over 7,000 professionals across 150 specialties and 30 clinics throughout New Mexico with UNM Health.

 **PRESBYTERIAN**
Health Plan, Inc.

phs.org/pnmr

DETERMINED TO BE YOUR PARTNER IN HEALTH



Presbyterian Health Plan, Inc. has a long tradition of providing our members the high quality care they need to stay healthy, and in that tradition, Presbyterian Health Plan, Inc. is proud to provide PNMR health benefits. For more than a century, Presbyterian has been improving the health of New Mexicans and is committed to the patients and members who count on us.

In-Network Benefit Summary at a Glance

	PPO OPTION	HDHP OPTION
Individual Deductible	\$500	\$1,750
Family Deductible	\$1,500	\$3,500
Primary Care Visit	\$20 copay	20% after deductible
Urgent Care Visit	\$35 copay	20% after deductible
Specialist Visit	\$40 copay	20% after deductible
Hospitalization	15% after deductible	20% after deductible
Emergency Care	\$150 copay	20% after deductible

Enroll Today

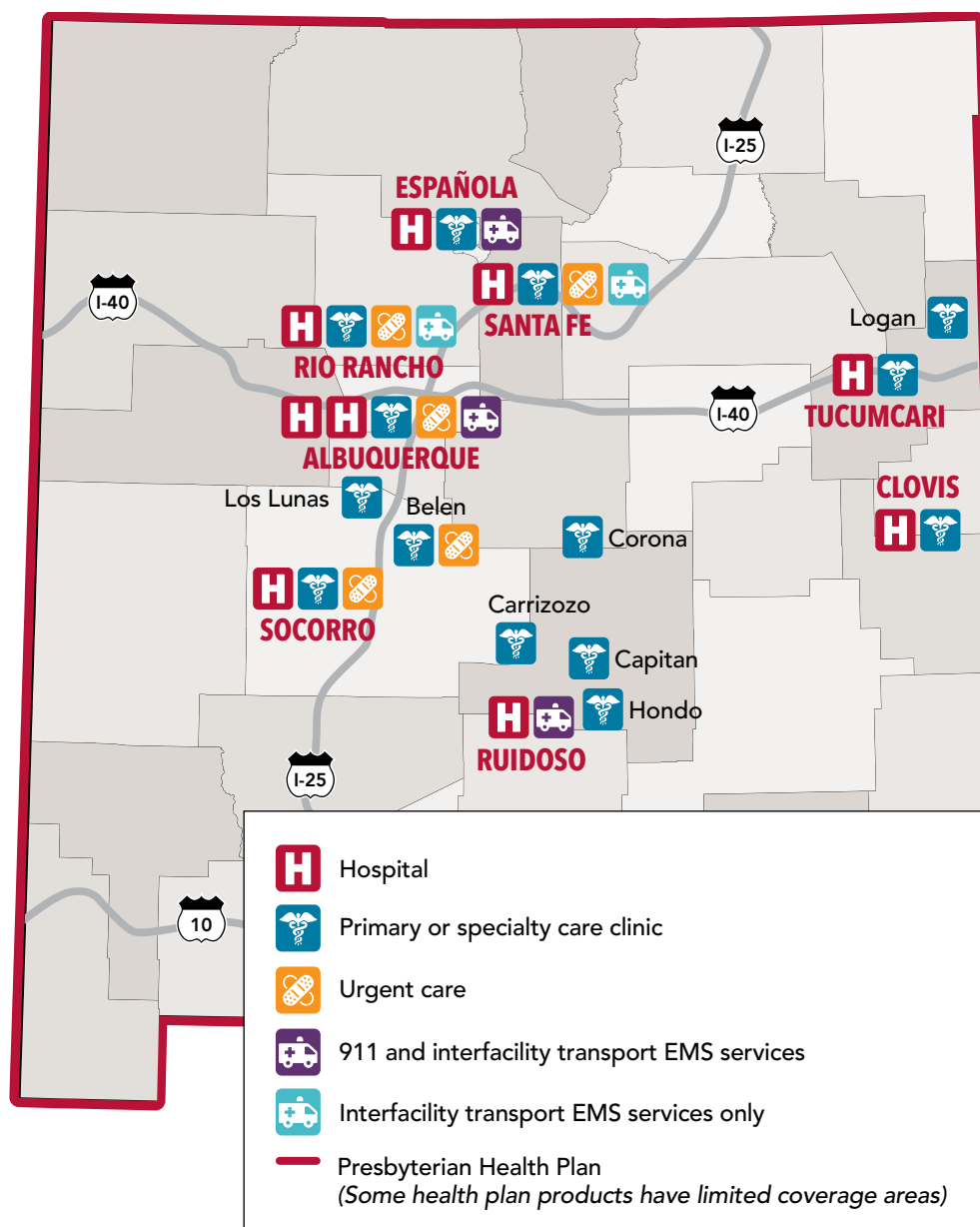
Contact your human resources, health benefits or payroll office for more information. For information on Transition of Care (TOC), visit www.phs.org/pnmr.

If you would like to receive your member materials by mail, contact our Customer Service Center at (505) 923-7778 or 866-670-0603.

For assistance in finding a Primary Care Provider or Specialist within the Presbyterian Healthcare System, please contact our Presbyterian Member Advocate Team at (505) 923-7727 or 866-670-0602.



WE'LL BE THERE WHEREVER YOU GO



Presbyterian offers you the value that comes with our integrated system of physicians, hospitals, and a health plan – all working together to keep you healthy and provide new and innovative service.

With access to thousands of providers statewide and in bordering communities, Presbyterian gives you more freedom to manage your own healthcare. To find the most current list of providers and create your very own personal Provider Directory based on criteria you choose, visit www.phs.org/directory.

Optum is in-network for PNMR members.

Coverage outside of New Mexico

In addition to our robust provider network, members also receive in-network benefits outside of New Mexico through our partnership with our national network. Refer to your Summary of Benefits and Coverage (SBC) to see if your plan qualifies.



PERSONALIZED SERVICE DEDICATED TO YOU

Personalized Webpage for PNMR Employees

Quickly view and print your medical, dental, and vision plan benefit materials and view other helpful resources online at your convenience at www.phs.org/pnmr.

Presbyterian Member Advocate Team

PNMR members will have access to Presbyterian's Member Advocate Team, a specialized customer service unit specifically trained on PNMR's benefit design, provider selection and scheduling process. The Member Advocate Team can help you select a Primary Care Provider if you are new to the Presbyterian care delivery system, as well as help you schedule your first appointment. This team is available Monday through Friday, 7 a.m. - 6 p.m. at (505) 923-7727 (or toll-free at 1-866-670-0602) or via email at info@phs.org.

Create Your Own Provider Directory

At www.phs.org/directory, you can find providers who are close to your work or home; find specific providers, PCPs or specialists; narrow your search to match your preferences, such as a male or female provider; and find facilities and pharmacies.

Discounts for Acupuncture, Massage Therapy, Chiropractic and More

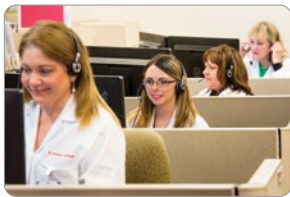
Our partnership with BenefitSource brings you member-only discounts for alternative medicine and vision services. Simply present your Presbyterian Member ID card to a participating provider and receive as much as 35% off services like massage therapy, hearing and vision hardware, and acupuncture and chiropractic treatments. For a list of participating providers, fee schedules, and more, visit www.benefitsource.org/Presbyterian or call (505) 237-1501 or 1-888-862-8659.

Centrally Located Customer Service

Our friendly representatives, located in Albuquerque, are standing by to answer your benefit questions Monday through Friday from 7 a.m. to 6 p.m. You can contact our Presbyterian Customer Service Center by calling (505) 923-7778 or 1-866-670-0603 or by sending an e-mail at any time to info@phs.org.

NO-COST MEMBER BENEFITS

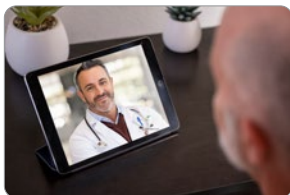
PresRN Nurse Advice Line



Speak with a registered Presbyterian nurse for medical advice at no cost 24 hours a day, 365 days a year, including holidays. Call (505) 923-5570 or 1-866-221-9679.

For details, visit www.phs.org and search for "PresRN."

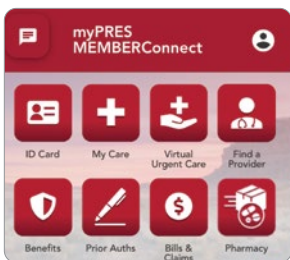
\$0 Virtual Care



Virtual care services with an in-network provider, including Primary Care, Specialist, Urgent Care or Behavioral Health visits.

To learn more visit www.phs.org/virtualpres.

myPRES



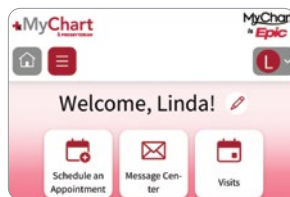
Get the information you want when you need it. Presbyterian's web-based services offer fast and convenient service any day of the year.

To sign in or register, visit www.phs.org/myPRES.

Please use your primary personal email address when registering to ensure you receive important information and notifications.

- Look up benefit information securely, view a claim's status and track deductibles.
- Estimate out-of-pocket costs for common medical treatments and procedures with a Treatment Cost Estimator.
- View or request a replacement member ID card.
- Use myPRES to schedule appointments, including telehealth visits.

MyChart



Members with a Presbyterian Medical Group provider can send electronic messages and communicate with their care team, request prescription renewals,

schedule in-office or telephone visits or schedule online virtual visits. You can also view medical records, lab and radiology reports, procedures and test results.

For details, visit www.phs.org/mychart.

Talkspace



No-cost messaging therapy offers members aged 14 and older behavioral health coaching with licensed behavioral therapists via text,

video or audio messaging at a time and place that is convenient for them.

Go to www.talkspace.com/php to access the program.

Wellness at Work



Through this online tool you can access all your wellness programming and create a personalized health improvement plan. It features

a powerful Personal Health Assessment (PHA) tool to help identify personal health risks and provide recommendations for improving those risks.

To participate, visit www.phs.org and register or login to myPRES.

Trialta



Trialta is a caregiver support platform, available 24/7 at no cost, that provides access to education and online community resources. Trialta

offers one-on-one personalized coaching, online support groups and chat rooms, and practical education that is available in both English and Spanish.

For details, visit www.phs.org/tools-resources/member/caregiver-support.

Relieve aches + pains from the comfort of your home

Tired of experiencing chronic pain or loss of mobility? Struggling with discomfort? Meet Sword Thrive, your new digital physical therapy program designed to help you overcome joint, back, and muscle pain—all from home.

Combining licensed physical therapists (PTs) with easy-to-use technology, Thrive is more than just convenient, it is proven to work. 67% of members are pain-free by the end of their program¹.



Here's how it works



Pick your PT

Thanks to your dedicated PT, your Thrive program is entirely customized to you, your goals and your abilities.



Get your Thrive kit

Your kit comes with your own tablet, and will provide you and your PT with real-time feedback.



Stay connected

Chat 1:1 with your PT anytime. They'll check in, monitor your progress, and adjust your program as needed.



Feel the relief

Complete your exercise sessions whenever is most convenient for you. Then feel pain relief for yourself.

Pain doesn't wait. Why should you?
Enroll today to get started

sword.health/thrive/presbyterian/go





CONVENIENT WAYS TO ACCESS CARE

Direct access to medical advice 24 hours a day, 365 days a year. The PresRN nurse advice line is an easy way to speak with a registered Presbyterian nurse if you're not feeling well and do not know what to do. This service is available at no cost to you 24 hours a day, 7 days a week, including holidays. Our nurses are happy to answer general health questions when you are healthy, too. Call **(505) 923-5570** or **1-888-730-2300**.

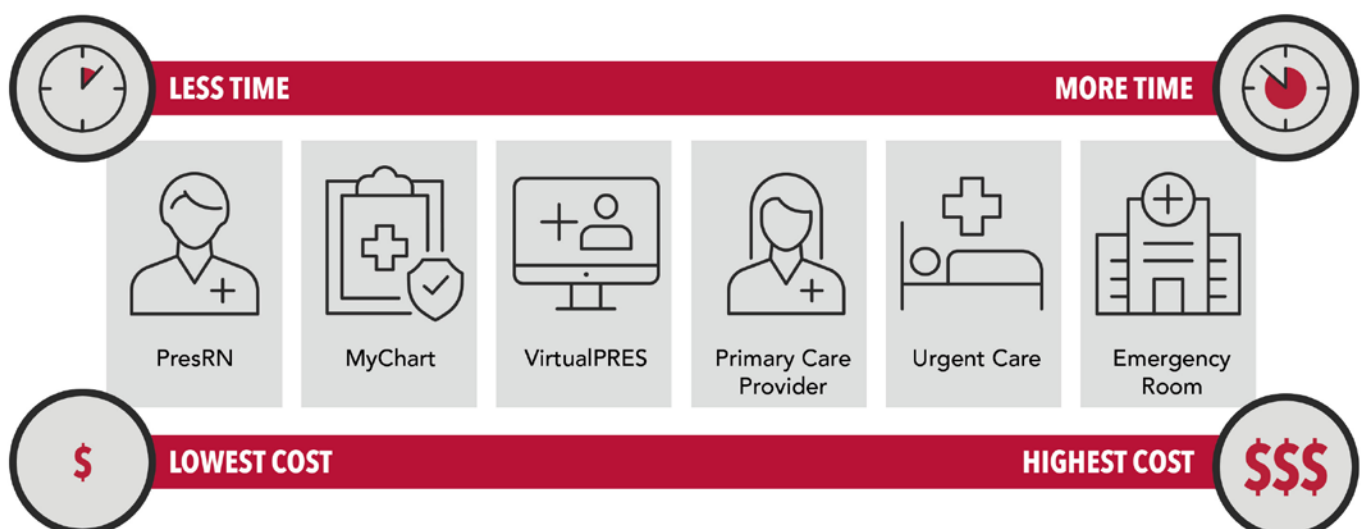
A secure, web-based portal for direct communication to your care team. MyChart allows members with a Presbyterian Medical Group provider to send electronic messages and communicate with their care team, request prescription renewals and schedule office or telephone visits. Members can also conveniently view their medical records, lab and radiology reports, procedures and test results.

See a provider anytime day or night with VirtualPRES. This is a convenient and no-cost way to get care for a variety of healthcare needs. You can discuss your symptoms with a provider over video and receive a treatment plan, including prescriptions, when appropriate. Learn more about virtual care options at **phs.org/virtualpres**.

Primary care providers can treat most health problems. They may be a general/family medicine provider, internal medicine provider, gynecologist, physician assistant, or nurse practitioner. For assistance in finding a primary care provider, please visit our provider directory at **phs.org/directory** or contact our Presbyterian Member Advocate Team at (505) 923-7727 or 866-670-0602.

Urgent care clinics provide care for minor illness and injuries that are not an emergency. For added convenience, Presbyterian offers same-day, scheduled appointments.

Emergency rooms are for serious medical emergencies or injuries that require immediate medical attention.





VirtualPRES

VirtualPRES is a convenient and no-cost way to get care for a variety of healthcare needs. You can discuss your symptoms with a provider over video and receive a treatment plan, including prescriptions, when appropriate.

PRESBYTERIAN MEDICAL GROUP

You can schedule a virtual appointment with a Presbyterian Medical Group (PMG) provider or an independent community healthcare provider for urgent or primary care, dermatology, and behavioral health.

CONTRACTED NETWORK PROVIDERS

You can be seen on-demand by a contracted provider for urgent care 24 hours a day, seven days a week, throughout the United States.

Virtual behavioral health is offered by Talkspace for a variety of plan types.

PresRN

PresRN is a hotline that gives you direct local access to medical advice 24 hours a day, seven days a week, including holidays. There is no charge to call our experienced registered nurses (RNs) for answers to your health or wellness questions. Call **(505) 923-5570** or **1-866-221-9679**.

MyCHART

Using our secure, web-based portal, members with a Presbyterian Medical Group provider can send electronic messages to their care team, request prescription renewals, view medical records or test reports, and schedule office or telephone visits.

What if my virtual provider says I need in-person care?

- Your virtual provider will offer recommendations for seeking in-person care if they determine you need to be seen in person.
- If you live in the Albuquerque area and are seeing a virtual PMG urgent care provider, a care team member will connect you with PMG Family Medicine to provide convenient access to an in-person appointment.

To learn more about VirtualPRES, go to **phs.org/virtualpres** or scan the QR code using your mobile device.





KEEP MOVING WITH A FITNESS PASS MEMBERSHIP.

The 2027 cost is only \$30.98
per eligible member per month.
Enrollment is open year-round.

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 Genesis Health Clubs gym fees



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

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.genesishealthclubs.com

Genesis Health Clubs offer a full-service fitness experience, combining strength training, aquatics, court sports, and family-friendly amenities in one welcoming club. Enjoy a special Presbyterian Health Plan member rate and experience five-star service and first-rate amenities at five New Mexico locations.

Fitness Pass program enrollment is easy. How to start:

For quick access and to learn more about Fitness Pass, go to www.phs.org/mypres.

- All enrolled health plan members aged 18 and older are eligible to enroll.
- Once enrolled, Presbyterian will automatically debit your account or credit card each month.
- Your enrollment will last through the current calendar year, and you must reenroll each year.

KEEP MOVING WITH A FITNESS PASS MEMBERSHIP

Your journey to a healthier you is as easy as a few clicks!

1. Visit **www.phs.org**.
2. Sign in using your myPRES credentials. Need a myPRES account? Sign up at **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 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 Genesis Health Clubs, 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** 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.

PNMR PPO SUMMARY OF BENEFITS

PNMR PPO Benefit		In-Network	Out-of-Network
Deductible	Annual Member Deductible (calendar year)		
	Individual	\$500	\$1,000
	Individual + 1	\$1,000	\$2,000
	Family	\$1,500	\$3,000
Physician Services	Non-Specialist	\$20 office visit copay	35% coinsurance after deductible
	Specialist	\$40 office visit copay	35% coinsurance after deductible
	Virtual Visits (Non-Specialist/Specialist)	\$0 copay	Not Covered
	Surgery in Office	15% coinsurance after deductible	35% coinsurance after deductible
	Injectable drugs administered in physician's office • Does not include cost of drug	Included in office visit copay	35% coinsurance after deductible
	Self-injectable drugs (specialty pharmaceuticals)	Generic: 15% up to \$250 max; Non-Preferred: 15% up to \$500 max	Not Covered
Preventive Care Services ¹	• Routine physical • Annual women's exam • Annual men's exam including PSA • Related laboratory tests including X-rays (includes routine pap tests, cholesterol tests, urinalysis, mammogram, colonoscopy, etc.) • Well child care including vision and hearing screenings (through age 21) • Immunizations • Health education and counseling (including smoking/tobacco cessation education) • Medications used to treat specific conditions • Family planning	Plan pays 100%	35% coinsurance after deductible
Outpatient Diagnostic Testing	Advanced Radiology ² (i.e., PET, MRI, CT scans)	15% coinsurance after deductible	35% coinsurance after deductible
	Other Diagnostic Laboratory	15% coinsurance after deductible	35% coinsurance after deductible
	Other Diagnostic X-rays	15% coinsurance after deductible	35% coinsurance after deductible

PNMR PPO Benefit		In-Network	Out-of-Network
Hospital Services	Inpatient Hospitalization ² • Includes room and board, inpatient physician care – physician visits, surgeon, anesthesiologist, laboratory tests and X-rays	15% coinsurance after deductible	35% coinsurance after deductible
	Inpatient Rehabilitation Services ²	15% coinsurance after deductible	35% coinsurance after deductible
	Observation Stay ²	15% coinsurance after deductible	35% coinsurance after deductible
Surgical Services	Inpatient Surgery ²	15% coinsurance after deductible	35% coinsurance after deductible
	Outpatient Surgery ²	15% coinsurance after deductible	35% coinsurance after deductible
	Office Surgery	15% coinsurance after deductible	35% coinsurance after deductible
Urgent Care Services	• Physician charges	\$35 copay	35% coinsurance after deductible
	• Facility charges	15% coinsurance after deductible	35% coinsurance after deductible
Virtual Care	VirtualPRES (www.phs.org/virtualpres)	\$0 copay	Not Covered
Emergency Services	Emergency Room/Emergency observation treatment:		
	• Facility charges	\$150 copay	\$150 copay
	• Physician charges	15% coinsurance after deductible	15% coinsurance after deductible
Ambulance	Ground/Air Emergency Transport	15% coinsurance after deductible	15% coinsurance after deductible
	Non-Emergency Air ²	15% coinsurance after deductible	15% coinsurance after deductible
Maternity Services	Physician/Midwife Services		
	• Delivery, prenatal and postnatal care - Primary Care	\$20 copay for first visit only, then \$0 copay thereafter	35% coinsurance after deductible
	• Delivery, prenatal and postnatal care - Specialist	\$40 copay for first visit only, then \$0 copay	35% coinsurance after deductible
	Hospital Admission • Includes room and board, inpatient physician care physician visits, surgeon, anesthesiologist, laboratory tests and X-rays	15% coinsurance after deductible	35% coinsurance after deductible
	Aftercare following delivery	15% coinsurance after deductible	35% coinsurance after deductible
Behavioral/Mental Health/Substance Abuse Services	Outpatient Services	\$20 copay	35% coinsurance after deductible
	Inpatient Services ² /Partial Hospitalization ²	15% coinsurance after deductible	35% coinsurance after deductible
	Partial Hospitalization ²		
	Intensive Outpatient Treatment	\$20 copay	35% coinsurance after deductible

PNMR PPO Benefit		In-Network	Out-of-Network
Other Services	Allergy Testing and Treatment	15% coinsurance after deductible	35% coinsurance after deductible
	Allergy Injections only	15% coinsurance after deductible	35% coinsurance after deductible
	Acupuncture Maximum benefit of \$1,500 per calendar year	15% coinsurance after deductible	Not Covered
	Chiropractic Maximum benefit of \$1,500 per calendar year	15% coinsurance after deductible	Not Covered
	Autism Spectrum Disorders ² • Diagnosis and treatment of autism spectrum disorder for members 19 years of age or younger (or under 22 years of age if still enrolled in high school) • Applied Behavioral Analysis (ABA)	Copay/Coinsurance based on place of service	Copay/Coinsurance based on place of service
	Cardiac Rehabilitation ²	15% coinsurance after deductible	35% coinsurance after deductible
	Pulmonary Rehabilitation ²	15% coinsurance after deductible	35% coinsurance after deductible
	Chemotherapy and/or Radiation Therapy, Inpatient Dialysis • Medical Drugs administered as part of Chemotherapy and/or Radiation Therapy are not included in the copayment	15% coinsurance after deductible	35% coinsurance after deductible
	Outpatient Dialysis • Medical Drugs administered as part of Dialysis are not included in the copayment	0% coinsurance after deductible	0% coinsurance after deductible
	Durable Medical Equipment	15% coinsurance after deductible	35% coinsurance after deductible
	Physical, Occupational, and Speech Therapy ²	15% coinsurance after deductible	35% coinsurance after deductible
	Skilled Nursing Facility ³ • Maximum lifetime benefit of 30 days per condition for inpatient therapy and rehabilitation services. All types of therapy and all locations are combined. • Includes room and board, physician visits, surgeon, anesthesiologist, laboratory tests and X-rays	15% coinsurance after deductible	35% coinsurance after deductible
Prescription Drugs	Pharmacy services administered by Express Scripts. Please contact for more information.		

PNMR PPO Benefit	In-Network	Out-of-Network
1. The Patient Protection and Affordable Care Act (also known as Health Care Reform) requires health plans to cover specific Preventive Care Services, including Women’s Preventive Care Services, at no cost to the member when the services are provided by an In-Network Participating Provider. Although these services are covered at no charge, the provider may charge a copayment for other services provided during the office visit. Additionally, some covered Family Planning services, including male vasectomies, continue to require member cost-sharing. If you have questions regarding the Preventive Care Services that are covered under this plan, including Family Planning Services, or your cost for these services, please refer to your Summary Plan Description or contact Presbyterian Health Plan at the phone number listed on your ID card. 2. Pre-Admission Review and/or Prior Authorization may be required. Your In-network Practitioner/Provider must obtain this Prior Authorization before providing these services to you. If you do not get admission review when required, a financial penalty of \$300 may apply and/or benefits may be denied. 3. This benefit includes an annual visit limitation. See your Summary Plan Description for more information.		

PNMR HDHP SUMMARY OF BENEFITS

PNMR HDHP Benefit		In-Network	Out-of-Network
Deductible	Annual Member Deductible (calendar year)		
	Individual	\$1,750	\$5,000
	Family	\$3,500	\$10,000
Out-of-pocket maximum	Individual	\$5,000	\$10,000
	Family	\$10,000	\$20,000
Physician Services	Non-Specialist	20% coinsurance after deductible	40% coinsurance after deductible
	Specialist	20% coinsurance after deductible	40% coinsurance after deductible
	Surgery in Office	20% coinsurance after deductible	40% coinsurance after deductible
	Injectable drugs administered in physician's office	20% coinsurance after deductible	40% coinsurance after deductible
	Self-injectable drugs (specialty pharmaceuticals)	20% coinsurance after deductible	Not Covered
Preventive Care Services ¹	• Routine Physical • Annual women's exam • Annual men's exam including PSA • Related laboratory tests including X-rays (includes routine pap tests, cholesterol tests, urinalysis, mammogram, colonoscopy, etc.) • Well child care including vision and hearing screenings (through age 21) • Immunizations • Health education and counseling (including smoking/tobacco cessation education) • Medications used to treat specific conditions • Family planning	Plan pays 100%	40% coinsurance after deductible
Outpatient Diagnostic Testing	Advanced Radiology ² (i.e., PET, MRI, CT scans)	20% coinsurance after deductible	40% coinsurance after deductible
	Other Diagnostic Laboratory	20% coinsurance after deductible	40% coinsurance after deductible
	Other Diagnostic X-rays	20% coinsurance after deductible	40% coinsurance after deductible

PNMR HDHP Benefit		In-Network	Out-of-Network
Hospital Services	Inpatient Hospitalization ² • Includes room and board, inpatient physician care – physician visits, surgeon, anesthesiologist, laboratory tests and X-rays	20% coinsurance after deductible	40% coinsurance after deductible
	Inpatient Rehabilitation Services ²	20% coinsurance after deductible	40% coinsurance after deductible
	Observation Stay ²	20% coinsurance after deductible	40% coinsurance after deductible
Surgical Services	Inpatient Surgery ²	20% coinsurance after deductible	40% coinsurance after deductible
	Outpatient Surgery ²	20% coinsurance after deductible	40% coinsurance after deductible
	Office Surgery	20% coinsurance after deductible	40% coinsurance after deductible
Urgent Care Services	Facility charges	20% coinsurance after deductible	40% coinsurance after deductible
	Physician charges	20% coinsurance after deductible	40% coinsurance after deductible
Virtual Care	VirtualPRES (www.phs.org/virtualpres)	Covered	Not Covered
Emergency Services	Emergency Room/Emergency observation treatment:		
	Facility charges	20% coinsurance after deductible	20% coinsurance after deductible
	Physician charges	20% coinsurance after deductible	20% coinsurance after deductible
Ambulance	Ground/Air Emergency Transport	20% coinsurance after deductible	20% coinsurance after deductible
	Non-Emergency Air ²	20% coinsurance after deductible	20% coinsurance after deductible
Maternity Services	Physician/Midwife Services		
	Delivery, prenatal and postnatal care - Primary Care	20% coinsurance after deductible	40% coinsurance after deductible
	Delivery, prenatal and postnatal care - Specialist	20% coinsurance after deductible	40% coinsurance after deductible
	Hospital Admission • Includes room and board, inpatient physician care physician visits, surgeon, anesthesiologist, laboratory tests and X-rays	20% coinsurance after deductible	40% coinsurance after deductible
	Aftercare following delivery	20% coinsurance after deductible	40% coinsurance after deductible
Behavioral/Mental Health/Substance Abuse Services	Outpatient Services	20% coinsurance after deductible	40% coinsurance after deductible
	Inpatient Services ² /Partial Hospitalization ²	20% coinsurance after deductible	40% coinsurance after deductible
	Partial Hospitalization ²		
	Intensive Outpatient Treatment	20% coinsurance after deductible	40% coinsurance after deductible

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	Autism Spectrum Disorders ² • Diagnosis and treatment of autism spectrum disorder for members 19 years of age or younger (or under 22 years of age if still enrolled in high school) • Applied Behavioral Analysis (ABA)	20% coinsurance after deductible	Copay/Coinsurance based on place of service
	Cardiac Rehabilitation ²	20% coinsurance after deductible	40% coinsurance after deductible
	Pulmonary Rehabilitation ²	20% coinsurance after deductible	40% coinsurance after deductible
	Chemotherapy and/or Radiation Therapy, Inpatient Dialysis • Medical Drugs administered as part of Chemotherapy and/or Radiation Therapy are not included in the copayment	20% coinsurance after deductible	40% coinsurance after deductible
	Outpatient Dialysis • Medical Drugs administered as part of Dialysis are not included in the copayment	0% coinsurance after deductible	0% coinsurance after deductible
	Durable Medical Equipment	20% coinsurance after deductible	40% coinsurance after deductible
	Physical, Occupational, and Speech Therapy ²	20% coinsurance after deductible	40% coinsurance after deductible
	Skilled Nursing Facility ³ • Maximum lifetime benefit of 30 days per condition for inpatient therapy and rehabilitation services. All types of therapy and all locations are combined. • Includes room and board, physician visits, surgeon, anesthesiologist, laboratory tests and X-rays	20% coinsurance after deductible	40% coinsurance after deductible
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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 yánitłi'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'í' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjį' 1-855-592-7737 (TTY: 711) hodíłłnih doodago nika'análwo'í bich'į' hanidziih.

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