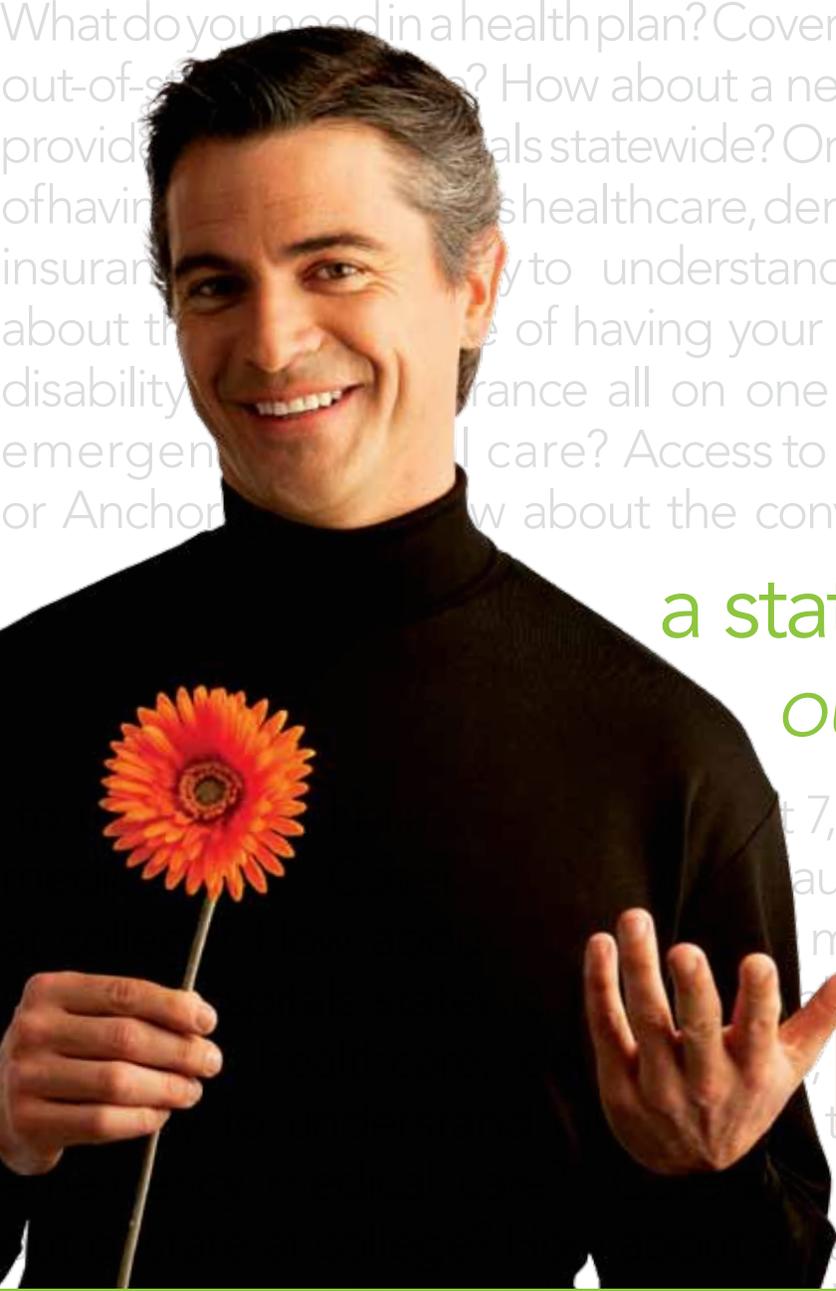


What do you need in a health plan? Coverage for your daughter even when she's out-of-state? How about a network of more than 7,000 healthcare providers? Or how medical about the convenience of having your company's healthcare, dental, vision, disability and life insurance all on one easy to understand bill? Access to about 7,000 providers? Or global emergency care? Access to care whether you live in Albuquerque or Anchorage? Or how about the convenience of having your company's



## a statewide plan with low out-of-pocket costs.

we've got it.



At Lovelace Health Plan (LHP), we're dedicated to keeping health care as simple as possible. We work closely with physicians and our health care system to design programs and benefits that keep our members healthy and informed of their choices.

At Lovelace, we believe that each encounter with a member offers an opportunity to make a difference in their health and well-being through our reputation for caring, customer service and positive outcomes.



**CUSTOMER CARE**

For more information, please call

**727.5488 or  
877.232.1988**

statecustomer@lovelace.com  
(responses within 24 hours)

se habla español

The following are the highlights of the Medical Plan administered by Lovelace Insurance Company for State of New Mexico employees. These benefits are effective 7/1/2011-6/30/2012. Any services received must be Medically Necessary and when required Benefit Certification must be obtained by your physician to be covered. The specific terms of coverage, limitations and exclusions are detailed in Sections 4, 5, and 6 of your SPD (Summary Plan Description) booklet.

BENEFIT HIGHLIGHTS		
<b>Contract Year Deductible<sup>1</sup></b>	Member deductible <ul style="list-style-type: none"> <li>• Single</li> <li>• 2-Party</li> <li>• Family</li> </ul>	\$150 \$300 \$450
<b>Contract Year Out-of-Pocket Maximum<sup>1</sup></b>	Out-of-pocket maximum <ul style="list-style-type: none"> <li>• Single</li> <li>• 2-Party</li> <li>• Family</li> </ul>	\$3,000 \$6,000 \$9,000
<b>Lifetime Maximum</b>	Unlimited (Certain services are subject to Contract Year and/or lifetime maximums or are limited per condition.)	

COVERED SERVICES	BENEFIT/SERVICE DESCRIPTION	MEMBER'S COST (Co-pay/Co-Insurance may be subject to Deductible)
Physician Services	Office visit <ul style="list-style-type: none"> <li>• Primary/OB/GYN Services</li> <li>• Specialty care (No referral required)</li> </ul>	\$15 <sup>5</sup> office visit Co-pay \$30 office visit Co-pay
	Preventive services <ul style="list-style-type: none"> <li>• Adult wellness exam</li> <li>• Well child care</li> <li>• Vision screening (through age 17)</li> <li>• Hearing screening (through age 25)</li> <li>• Immunizations</li> <li>• Adult wellness</li> <li>• Laboratory and X-ray (associated with wellness exam)</li> <li>• Colonoscopy</li> </ul>	No Co-pay <sup>5</sup> No Co-pay <sup>5</sup>
	Laboratory	10% Coinsurance
	X-ray	10% Coinsurance
	Allergy testing and treatment	\$30 office visit Co-pay
	Allergy injections by a nurse	No Co-pay
	Allergy extract preparation	No Co-pay
	Hospital Services	Hospitalization (includes but not limited to: Room and board, Inpatient Physician care, Physician visits, surgeon, x-ray, lab and anesthesiologist) <sup>3</sup>
MRI/PET Scans/CT Scans		10% Coinsurance (maximum \$200 per test)
Hospital Observation Services (no admission or surgical procedure)		\$200 Co-pay
Surgery/Outpatient Facility (applies to facility only)		10% Coinsurance
Maternity Services	Physician/midwife services (delivery, prenatal/postnatal care)	\$15 Co-pay – initial visit only, all other visits no Co-pay
	Home birth (services must be obtained by contracted provider)	No Co-pay
	Hospital admission <sup>3</sup>	\$400 Co-pay per pregnancy
	Routine nursery care for newborns (unless baby is admitted post delivery)	No Co-pay
Emergency Services	Emergency room visit <sup>2</sup> Urgent Care Center Ambulance (waived if admitted) <ul style="list-style-type: none"> <li>• Ground transportation</li> <li>• Air ambulance</li> </ul>	\$175 Co-pay \$50 Co-pay \$30 Co-pay per trip \$100 Co-pay per trip
	Behavioral/ Mental Health	Outpatient services Inpatient services <sup>3</sup> Partial hospitalization <sup>3</sup> Residential Treatment Center (see SPD for limitations) <sup>3</sup>

COVERED SERVICES	BENEFIT/SERVICE DESCRIPTION	MEMBER'S COST (Co-pay/Co-Insurance may be subject to Deductible)
<b>Substance Abuse</b>	Outpatient services	\$30 office visit Co-pay
	Inpatient services <sup>3</sup>	\$400 Co-pay per admission
	Partial hospitalization <sup>3</sup>	\$200 Co-pay per admission
	Intensive outpatient (non-Step Down)	\$100 Co-pay per admission
	Residential Treatment Center (see SPD for limitations) <sup>3</sup>	\$400 Co-pay per admission
<b>Other Services</b>	Biofeedback (for specified medical conditions only)	\$30 Office visit Co-pay
	Cardiac or pulmonary rehabilitation	\$30 Office visit Co-pay
	Chemotherapy and/or radiation therapy	No Co-pay
	Chiropractic, Naprapathic Services, Acupuncture, and Massage Therapy (\$1,500 combined contract year max) <sup>4</sup>	\$30 Office visit Co-pay
	Dental services (for specified medical conditions only) <ul style="list-style-type: none"> <li>• Inpatient <sup>3</sup></li> <li>• Outpatient</li> </ul>	\$400 Co-pay per admission \$30 Office visit Co-pay
	Dialysis	No Co-pay
	Durable Medical Equipment, orthotics, prosthetics and appliances <sup>3</sup>	20% Coinsurance
	Hearing Aids (to include repair, replacement, & associated testing)	No Co-pay up to \$2,500 per ear every 3 years
	Home health care <sup>3</sup>	\$30 Physician Co-pay; no Co-pay for non-physician services
	Hospice <sup>3,4</sup> <ul style="list-style-type: none"> <li>• Bereavement counseling (limited to 3 sessions during the Hospice benefit period)</li> <li>• Respite care (lifetime maximum of 2 sessions of up to 10 days for each Hospice benefit period)</li> </ul>	No Co-pay
	Infertility related services (only limited services covered)	Co-pay based on services
	Injectable drugs received in the office <sup>3</sup> <ul style="list-style-type: none"> <li>• If billed in conjunction with an office visit</li> <li>• If provided by a nurse and no office visit is billed</li> </ul>	Included in office visit Co-pay No Co-pay
	Physical, occupational and speech therapy	\$30 office visit Co-pay
	Skilled nursing facility (Admission Co-pay waived if within 15 days) <sup>3</sup>	\$400 Admission Co-pay
	Sleep disorder studies <ul style="list-style-type: none"> <li>• Inpatient <sup>3</sup></li> <li>• Sleep lab (outpatient facility)</li> </ul>	\$400 Admission Co-pay 10% Coinsurance
	Smoking cessation (does not include prescription drugs—see pharmacy vendor)	50% Coinsurance
Bariatric Surgery (for Morbid Obesity; must meet defined criteria in this SPD) <ul style="list-style-type: none"> <li>• Inpatient <sup>3</sup></li> <li>• Outpatient physician visit</li> </ul>	\$400 Admission Co-pay \$30 Office visit Co-pay	
<b>Transplants</b> <sup>3</sup>	Coverage for human organ transplants (refer to SPD for details on transplant coverage)	Co-pay based on place of service
<b>Prescription Drugs</b>	Administered by Medco. Call Medco at (800) 743-1720.	

1. A maximum of three family members are required to satisfy the Family Deductible and Out of Pocket amount.
2. The \$175 emergency care is waived if an Admission results. Then, the Hospital Admission Co-pay applies.
3. Benefit Certification may be required or benefits may be denied. Please refer to specific benefit details in SPD for additional information on which services require Benefit Certification.
4. This benefit includes an annual maximum payment, annual visit limitation, lifetime visit limitation and/or lifetime maximum payment.
5. Not subject to the Deductible

# fit a plan to your budget

At Lovelace Health Plan, we are dedicated to keeping State of New Mexico employees happy and healthy.

## WHY CHOOSE LOVELACE?

As a Lovelace Health Plan member & State of New Mexico employee, you'll have

- Access to a local customer care team whose exclusive responsibility is to provide you with answers.
- Access to nearly 40 hospitals and more than 8,000 providers in New Mexico and its bordering states.
- An affordable, comprehensive plan that covers you and your family at home and while traveling.
- Emergency and urgent care coverage when traveling outside of New Mexico and outside of the country.
- Access to a nationwide network through MultiPlan PHCS to provide you and your family with access to providers outside of NM.

## THERE'S MORE

- You do not have to select a primary care physician (PCP). Simply use a contracted provider and the applicable co-pay will apply.
- You do not need a referral to seek care with a specialist.
- Deductible does not apply when seeking care with your PCP and when seeking care for your annual Wellness exam.



### LOVELACE HEALTHLINK

Need help finding a doctor? Call Lovelace HealthLink at 898.3030 for help finding a doctor in the Albuquerque metro area that is right for you.

### GLOBAL EMERGENCY SERVICES

Access a unique global emergency services program from Assist America for you and your covered dependents. No matter where you are in the world, you're covered for medical emergencies.

### COMPLIMENTARY HEALTH SEMINARS

As an LHP member, you can attend complimentary health seminars on the latest health topics, such as cardiac surgery, peripheral vascular disease and women's health.

### PRENATAL CLASSES

Mothers-to-be can attend one or our many prenatal classes available at Lovelace Women's Hospital. Learn about labor and delivery, breastfeeding and bringing baby home for the first time.

# extensive physician network across new mexico & bordering states

37 NEW MEXICO HOSPITALS INCLUDING THESE LOVELACE HOSPITALS:



## Lovelace Women's Hospital

*Only hospital in New Mexico dedicated to women's health.*

### BREAST CARE CENTER

- High Risk Breast Cancer Program
- Rapid Results Assessment for same-day mammogram results
- Multi-disciplinary team of breast care specialists
- Breast care navigator to guide patients through treatment

### FAMILY BIRTHING CENTER

- Prenatal classes
- Labor and Delivery Unit
- Level III Neonatal Intensive Care Unit

### 24/7 EMERGENCY CARE

### NEW NATURAL BIRTHING CENTER

- Water birthing



## Lovelace Rehabilitation Hospital

Lovelace Rehabilitation Hospital is the only hospital in New Mexico accredited by the Commission on Accreditation of Rehabilitation Facilities (CARF) in five programs:

- Stroke Specialty Program
- Brain Injury Inpatient Rehabilitation Programs
- Spinal Cord System of Care

- Inpatient Rehabilitation Programs
- Outpatient Medical Rehabilitation Programs

We provide a full continuum of inpatient and outpatient care, including physical therapy, occupational therapy, speech and language pathology, rehabilitation nursing and case management services.



## Lovelace Westside Hospital

*Loving care close to home.*

### NEW! LOVELACE WOMEN'S HOSPITAL FAMILY BIRTHING CENTER AT WESTSIDE

Lovelace Women's Hospital Birthing Center at Lovelace Westside Hospital now gives expectant mothers in Rio Rancho and the Westside access to birthing services closer to home.

### BARIATRIC PROGRAM

### SURGICAL SERVICES

### RADIOLOGY SERVICES

### 24/7 EMERGENCY CARE



## Lovelace Medical Center

*State-of-the-art technology. State-of-the-heart care.*

### CARDIAC CARE CENTER 24/7 EMERGENCY CARE

- Full range of diagnostic services to detect heart disease
- New 64-slice CT Scanner
- Electrophysiology Lab and Catheterization Labs
- Technologically advanced operating rooms
- Inpatient Cardiac Rehab
- Board-certified ED physicians
- Fast-track unit for minor care needs

### GAMMA KNIFE

- Non-invasive brain surgery
- Multi-disciplinary team of breast care specialists

coverage  
wherever you go!



## LOVELACE HEALTH PLAN DELIVERS NETWORK ACCESS UNDER THE MULTIPLAN PHCS NETWORK

The MultiPlan PHCS Network offers access in all states to 568,000 health care professionals, over 4,100 hospitals and 63,000 ancillary care facilities. No matter where you live, work, and seek health care, you have access to the largest independent network in the nation.

# healthy steps

We are committed to helping you take charge of your health by providing you with health-wise information and resources. We encourage you to explore our no-cost HEALTHY Steps programs and make use of the services and education provided.



## **BABY LOVE PROGRAM**

QUALITY CARE DURING PREGNANCY—  
THE BEST BIRTHDAY GIFT OF ALL

Our Baby Love program is here to help you have a healthy pregnancy and the best possible start in life for your baby. You will receive pregnancy and childbirth information by mail and have access to nurses by phone to answer your questions 24/7 during your pregnancy by calling 505.727.BABY (2229) or 877.708.5777.

## **HEALTHY WEIGHT**

HELP TO ACHIEVE AND MAINTAIN A  
HEALTHY WEIGHT

Healthy Weight is a 10-week individual telephone counseling program that focuses on lifestyle change. The program centers on adopting healthy eating habits and regular physical activity. Call 505.727.5344 or 877.480.9368 for more information.

## **HEALTHY STEPS COACHING**

Support about various treatment options and disease management services - 800.390.9159

## **S.T.O.P.**

STOP TOBACCO FOR OPTIMAL  
PREVENTION

The Stop Tobacco for Optimal Prevention Program (S.T.O.P.) consists of individual telephone counseling sessions. A registered nurse helps you set up a personalized quit plan and supports you every step of the way. Call 505.727.5344 or 877.480.9368 for more information.

## **NURSE ADVICE & HEALTH INFORMATION LINE**

Talk to a registered nurse about your health issues or concerns - 877.725.2552

## **ASSIST AMERICA**

EMERGENCY AND URGENT CARE  
COVERAGE WHEREVER YOU GO

When you are protected by Assist America's global emergency services, you can travel anywhere, anytime, knowing that medical and other emergency resources are just a single phone call away. That one phone call to our medically-certified, multilingual Operations Center puts our resources in motion on behalf of any covered member in need.

## **CHOOSE HEALTHY**

EXPERIENCE THE REWARDS OF  
HEALTHY LIVING

Choose Healthy<sup>®</sup> provides Lovelace Health Plan members with access to discounted services and health products, as well as education materials. Choose Healthy<sup>®</sup> is separate from your regular health plan benefits and therefore no claim forms or co-payments apply. Just show your Lovelace Health Plan ID card to receive savings. Simply visit [lovelacehealthplan.com](http://lovelacehealthplan.com) to find out more about our discounts.

## **CUSTOMER CARE**

For more information, please call

**727.5488 or 877.232.1988**  
se habla español

or email us at [statecustomer-care@lovelace.com](mailto:statecustomer-care@lovelace.com)  
(responses within 24 hours)

**Lovelace**  
Insurance Company