



Presbyterian Benefits
Effective 7/1/20
Participating Entities

My Care Plan Options

Choosing a Plan



Presbyterian Health Plan has a long tradition of serving the employees of the City of Albuquerque and participating entities.

Choosing the best health coverage for you and your family can be confusing, but we can help make it simple. **One easy way to start evaluating which plan is best for you is to use Presbyterian's My Care plan comparison tool at www.phs.org/CABQ.** You can also review the plan information below and the detailed benefit grid on the nextpage.

The premium you pay each month is the same for all three My Care plan options, so it's important to understand which plan best fits your unique healthcare needs.

Plan Benefits/Coverage	Active Option	Family Option	Independent Option
Medical copays for employees and dependents over age 26	Lowest copays	Slightly higher copays for the most common services (\$5-\$10)	
Medical copays for dependents under age 26	Same copays as for employees and dependents over age 26	Significantly lower copays for many services (e.g., \$30 less for PCP visit)	Same copays as for employees and dependents over age 26
Prescription copays for brand-name drugs (Administered by Express Scripts)	Slightly higher copays for brand-name prescriptions (\$5 for 30-day supply)	Lowest copays for brand-name prescriptions	
Out-of-state coverage <i>Dependent students may receive limited medical care at a Student Health Center.</i>	Urgent or emergent care only		Receive in-network benefits when using the MultiPlan/PHCS network when outside of New Mexico
Out-of-network coverage	Urgent or emergent care only		Available at higher out-of-pocket cost
Maternity care <i>Prenatal and postnatal (not including delivery)</i>	Up to \$200 in copays per pregnancy	Up to \$300 in copays per pregnancy	
Unique Services Reimbursement Plan <i>Per family per calendar year. *See Summary Plan Description for complete list of reimbursable services.</i>	Up to \$150 reimbursement for gym membership fees, vision care, scan and ambulance copays, sterilization, birth control and LASIK	No reimbursement	Up to \$250 reimbursement for prescription drugs, vision care, alternative therapies and hearing aids

The benefit information provided is a brief summary, not a comprehensive description of benefits, limitations and/or exclusions. For more information, contact us at (505) 923-7787 or refer to the Summary Plan Description (SPD) online at www.phs.org/CABQ.

Medical Benefits at a Glance

Plan Benefits/Coverage	Active Option	Family Option		Independent Option	
		Adult	Child (Dependent to Age 26)	In-Network	Out-of-Network ¹
Individual Deductible	\$175 Individual \$350 Family	\$175 Individual \$350 Family		\$175 Individual \$350 Family	\$500 Individual \$1,000 Family
Annual-Out-of-Pocket Maximum (includes medical through PHP and pharmacy through Express Scripts)	\$6,350 Individual \$12,700 Family max	\$6,350 Individual \$12,700 Family max		\$6,350 Individual \$12,700 Family max	\$12,700 Individual \$25,400 Family max
Preventive Care ²	\$0	\$0	\$0	\$0	40%
Primary Care Provider Visit	\$35	\$40	\$10	\$40	40%
Specialist Provider Visit	\$50	\$55	\$40	\$55	40%
Behavioral Health Provider Visit	\$35	\$40	\$10	\$40	40%
Chiropractic and Acupuncture Each limited to 20 visits per plan year	\$50	\$55	\$40	\$55	40%
Outpatient Speech, Physical, and Occupational Therapy Up to 24 visits per year combined	\$35	Lower copays for 2020			40%
Colorectal Screening	\$0	\$0	\$0	\$0	40%
Diagnostic Lab, X-Ray and EKG	\$0	\$0	\$0	\$0	40%
Imaging and Scanning ^{3,4}	\$125 PET/MRI \$75 CT scan	\$200 PET/MRI \$125 CT scan	\$100 PET/MRI \$75 CT scan	\$125 PET/MRI \$75 CT scan	40%
Urgent Care ⁴	\$35 in network \$35 out network	\$40 in network \$40 out network	\$10 in network \$10 out network	\$45	\$45
Emergency Room Visit ⁴	\$200 includes all services and waived if admitted				
Emergency Medical Transportation ⁴	\$50 ground/\$100 air				
Hospital Inpatient Stay ^{3,4} Hospice/Skilled Nursing Care ^{3,4}	\$500 per admission	\$500 per admission	\$350 per admission	\$500 per admission	40%
Outpatient Surgery ^{3,4}	20% up to \$500 per visit	20% up to \$500 per visit	20% up to \$200 per visit	20% up to \$500 per visit	40%
Maternity Care – Prenatal and Postnatal	\$35 per visit up to \$200	\$40 per visit up to \$300 ⁵		\$40 per visit up to \$300 ⁵	40%
Infertility Services ⁴	50%				Not Covered
Transgender Services ^{4,5}	Coverage of medically necessary services for individuals who meet the qualifying diagnosis include certain surgical procedures, hormonal therapy and behavioral health support. Requires Prior Authorization.				
Durable Medical Equipment ^{3,4}	50%				
Home Healthcare	\$0				40%
Unique Service Reimbursement	\$150 per year	\$0 per year		\$250 per year	
Prescription Drugs - Your prescription benefits are administered by Express Scripts. You can contact Express Scripts at 1-877-860-9256 or express-scripts.com					
Retail 30 days	Generic (Preferred)	\$10	\$10	\$10	Not Covered
	Brand (Preferred)	\$35	\$30	\$35	
	Brand (Non-Preferred)	\$55	\$50	\$55	
	Specialty Pharmaceuticals	20% up to \$400 per medication			
Mail 90 days	Generic (Preferred)	\$20	\$20	\$20	Not Covered
	Brand (Preferred)	\$87.50	\$75	\$87.50	
	Brand (Non-Preferred)	\$165	\$150	\$165	

¹ Out-of-network benefits are limited to reasonable and customary charges. You are responsible for any balance due above reasonable and customary charges. Deductible applies to all out-of-network services.

² For a complete list of preventive services, visit www.healthcare.gov/what-are-my-preventive-care-benefits.

³ Prior authorization required.

⁴ Subject to annual deductible.

⁵ Per pregnancy. Delivery subject to inpatient cost sharing and prior authorization.

Choosing a PCP.

Having a primary care provider (PCP) who you like and trust is essential to you and your family's good health. Your PCP may be a physician, a physician assistant or nurse practitioner within Presbyterian's contracted network of Internal Medicine, Family Medicine or Pediatrics specialties.

Each family member can have his or her own PCP. We have teams to guide you through the process of finding a provider for you and your family.

- Presbyterian Member Advocate team **(505) 923-7787** or **1-855-261-7737**
- Presbyterian Medical Group Provider team **(505) 923-2011**



Family Medicine

provides continuing, comprehensive healthcare for individuals and families.

Internal Medicine

focuses on the prevention, diagnosis and treatment of adult diseases.

Pediatrics

focuses on the physical, mental and social health and well-being of infants, children, adolescents and young adults.

Convenient Ways to Access Care



Direct access to medical advice 24 hours a day, seven days a week.

The PresRN nurse advice line is an easy way to speak with a registered Presbyterian nurse at no cost 24 hours a day, seven days a week, including holidays. Call **(505) 923-5570** or **1-888-730-2300**.

MyChart is a secure, web-based portal for direct communication to care teams.

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.

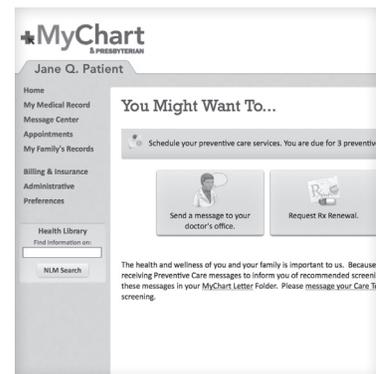
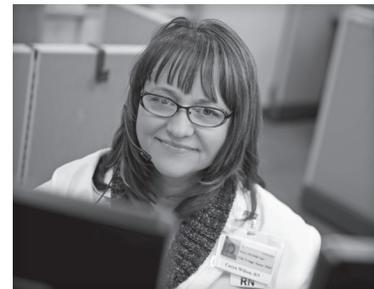
See a provider anytime, day or night, with Video Visits.

This no cost, convenient option offers a new way to see a medical provider for nonemergency medical conditions via secure video through a smartphone, tablet or computer webcam. This is also a great option when you or your family members need to seek nonemergency care but aren't near a healthcare facility. To request a visit, log in to your myPRES account by going to **www.phs.org/myPRES**.

From there:

1. Click the "Video Visits" button.
2. Read the requirements listed on the page. If you agree, click the "Continue" button.
3. Fill out a brief medical history form if you haven't already done so. To fill out the form, click the "Medical History" button.
4. Click "Request an Exam" to open the intake form.
5. Fill out the intake form. Here, you will provide quick details about your health concern and request your visit.

Within minutes, you will receive a call from a care coordinator for a quick review of your symptoms and to make sure your video connection is ready to go.



Online Visits: healthcare, anywhere.

With Online Visits, powered by SmartExam, we can save you a trip to your provider's office. Through our online system, Presbyterian Medical Group providers diagnose, treat and prescribe medications. All you need to do is answer a few questions about your condition and then fill any prescriptions you receive at a pharmacy. **There is no cost for Online Visits at this time.** The online questionnaire takes a few minutes and, for many conditions, your treatment plan may be ready in about an hour. Online Visits is available to people 18 years of age and older who are Presbyterian patients. Online Visits is available 24/7. You can access Online Visits at www.phs.org/onlinevisits.

Presbyterian's new urgent care/ER facilities.

Presbyterian Health Plan members now have a new choice for medical care: PRESNow 24/7 urgent and emergency care. Located at 6400 Paseo Del Norte NE and 4515 Coors Blvd. NW, these are Albuquerque's only 24/7 urgent care and emergency care facilities under one roof. Our medical staff will decide the level of care you need. Each patient is assessed by a clinician and treated for their condition.



PRES *Now*

24/7

Urgent and
Emergency Care

Supporting Your Wellness Journey



Healthy Solutions Disease Management Program.

Healthy Solutions Disease Management Program is a coaching service for Presbyterian members who have chronic health conditions. Presbyterian offers this service at no extra cost to you.

Health coaching can help you learn how to take control of your health for such conditions as asthma, chronic obstructive pulmonary disease, congestive heart failure, coronary artery disease, diabetes, high blood pressure and more.

You and your health coach will talk about:

- How you can make small changes that lead to healthier habits
- What might be keeping you from living a healthier lifestyle
- What healthy choices have worked well for you in the past
- How to work with your healthcare provider to meet your health needs and goals

Healthy Solutions coaches work with you by phone and/or video visit to:

- Encourage you to improve your health
- Set up coaching times that work with your busy schedule.

To get started, please contact Presbyterian Healthy Solutions Disease Management Program at **1-800-841-9705** or **HealthySolutions@phs.org**.

Presbyterian Baby Benefits program.

This program for expectant mothers helps you have a healthy pregnancy and baby. In our three-step program, expectant mothers can earn gift cards for:

1. Completing your first prenatal visit;
2. Completing at least 10 prenatal care visits, or 80 percent or the recommended number of visits by your provider; and
3. Completing your postpartum visit after your baby is born.

For full details, you can pick up a Baby Benefits brochure at your benefit or HR office. You may also visit **www.phs.org/mypres**.



**Expectant mothers
can earn gift cards!**



**DID YOU
KNOW?**

Wellness at **WORK**
can help you create personal
fitness goals, stay physically
active and track your progress.

Log in to the *Wellness at Work* online portal and click on the **Physical Activity** tab. From there, you can:



Create an Exercise Plan

Set weekly goals in accordance with your personal long-term objectives. Use the Physical Activity Planner to select aerobic and/or anaerobic exercises or create your own custom exercises.



Find New Ways to Exercise

Choose from an extensive selection of Core, Upper Body, Lower Body and Stretching Exercise examples.



Log Your Activity

Add details about your cardio, steps and strength training activities manually or by syncing your personal fitness device to the portal.



Track Your Progress

to determine which exercises are the most efficient at burning calories. Your entries will generate a report that shows the approximate number of calories you burned.

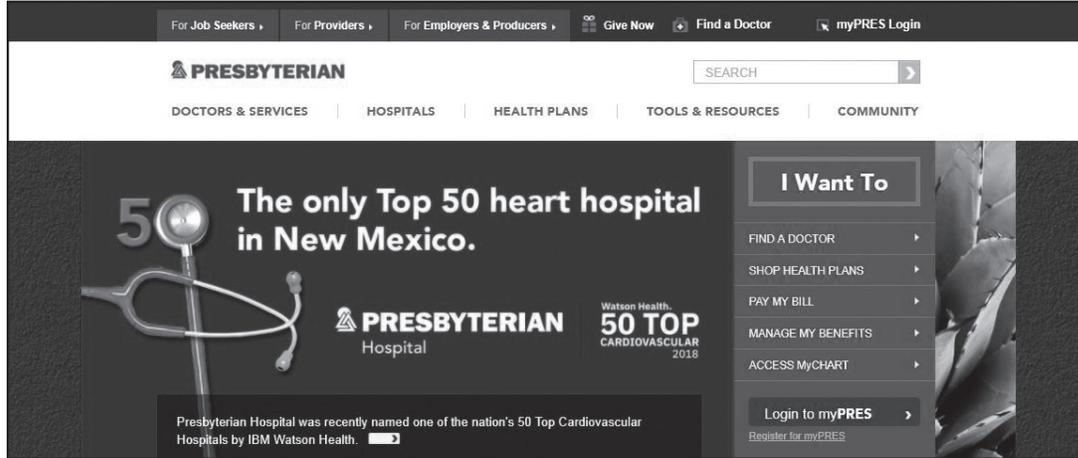
Wellness
at **WORK**

Powered by The Solutions Group

Questions?

Call: 855-460-7737 or 505-923-6030

Email: WellnessAtWork@phs.org



How to register for myPRES

Step 1: Access www.phs.org

Using your internet browser, go to the Presbyterian home page: www.phs.org.

Step 2: Sign-in to myPRES

Click on "Login to myPRES" in the red box on the right-hand side.

If you have already registered with myPRES, simply enter your user ID and password, then click "Sign In" (and skip ahead to Step 3).

If you have not yet registered with myPRES, click on "Register for myPRES" located beneath "Login to myPRES" on the right side of the screen. Complete the fields on the myPRES registration page:

- Enter your personal information.
- Create a user ID and password you will be able to remember.
- Select Presbyterian Health Plan from the "Insurance" drop down. Enter the 11-digit ID number located on your member ID card. **You will need to enter this ID number in order to access Wellness at Work.**
- Click "Register" to sign in.

Step 3: Access Wellness at Work

- Set up your profile if you have not done so already.
- Complete your Personal Health Assessment (PHA).

Contact Us

If you have questions about **Wellness at Work** or how to access the website, please call toll-free 1-855-460-7737, Monday through Friday from 6 a.m. to 6 p.m.

Value-Added Benefits



Discounts for acupuncture, massage therapy, chiropractic and more.

Our partnership with BenefitSource provides members-only discounts for alternative medicine and vision services. Members simply present a Presbyterian member ID card to a participating provider and receive as much as 35 percent 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.



Prescription coverage.

Your prescription benefits are administered by Express Scripts.

Express Scripts contact information:

1-877-860-9256

www.express-scripts.com



Create a personalized provider directory.

At www.phs.org/directory, members can look for providers who are close to work or home, find specific providers (including primary and specialty care providers), narrow the search to match preferences (such as a male or female provider) and find facilities.



Understanding More About Your Health Plan

No-Cost Healthcare Solutions



All Presbyterian Health Plan members through the City of Albuquerque and its participating entities have access to a growing statewide network. This includes an integrated health system of eight hospitals, a large medical group and a health plan network of more than 10,000 providers and facilities throughout New Mexico and border communities (listed at phs.org/directory).

Presbyterian's Mobile Health Center: Bringing care to you

It is important that you have a regular primary care provider (PCP), but with your health plan you also have access to the Presbyterian Mobile Health Center. The Mobile Health Center offers non-work-related routine healthcare and urgent care services exclusively to you and your enrolled dependents. The Mobile Health Center, a 45-foot van, travels to different locations, giving you the option to visit the health center wherever it is. Appointments are available for **no copay** on a scheduled or walk-in basis (as time permits). Standard out-of-pocket expenses will apply if you are referred outside the Mobile Health Center for more specialized services.

- The Mobile Health Center is staffed and equipped to diagnose and treat symptoms such as:

- colds
- coughs
- sore throats
- flu symptoms
- ear aches
- pink eye
- sinus infections
- urinary tract infections
- strains and sprains
- cuts
- removal of stitches

- The staff can also administer:

- your annual physical exam
- select vaccinations
- lab tests
- ongoing screenings for A1C, cholesterol, blood glucose and blood pressure

- The Mobile Health Center team will refer you to specialists and write prescriptions as needed. Any care you receive will be communicated to your Primary Care Provider (PCP).

- For schedules and locations, visit www.cabq.gov/mobilehealthcenter. Simply walk in or call to schedule an appointment: **(505) 220-6562**.



**\$0 copayment for covered employees,
spouses and dependent children.
Call (505) 220-6562 for an appointment.**

Tobacco Cessation programs

We offer our members two tobacco cessation programs: Quit for Life® and Clickotine®.

To enroll in Quit for Life®, just call **1-866-QUIT-4-LIFE (1-866-784-8454)**. When you join Quit for Life®, you will create a quitting plan that is designed to meet your individual needs. You will be taught the techniques and be provided the tools you need to be physically and emotionally ready to quit using tobacco for life. You will have access to an online learning and social support community, nicotine replacement therapy support and toll-free access to dedicated coaches who are always ready to provide you with extra support. **Presbyterian pays the full cost of Quit for Life®**; there is no charge to employees and their dependents. For more information, please visit www.quitnow.net.



Clickotine® is an innovative program that uses clinically driven app technology to help you create and stick to a quit plan and overcome nicotine cravings. Based on clinical trials and data, Clickotine® has a high success rate and includes such features as personalized messaging, real-time social support, replacement distractions, tracking of money saved, journaling and more! To sign up, go to www.clktx.com/join and enter the client code P3FMX6. You can also contact the Presbyterian Customer Service Center at **(505) 923-7787** or **1-855-261-7737**.

Talkspace for behavioral health

Talkspace delivers behavioral health coaching with licensed behavioral therapists via text, video or audio messaging. For more information on how to sign up, go to www.talkspace.com/php or contact the Presbyterian Customer Service Center at **(505) 923-7787** or **1-855-261-7737**.



On to Better Health – Virtual Care Solutions

On to Better Health gives you online access to self-help tools and resources proven to help people get better and feel better. Complete guided therapy programs to change unhelpful thoughts and behaviors. Through the On to Better Health program, you can read health and wellness articles, chat online with a clinician, or schedule a virtual therapy session. To access the program, go to www.ontobetterhealth.com/php.

Hearing Aid Benefit

TruHearing® – Enjoy better hearing and comprehensive care. Good hearing is important to your health. That's why Presbyterian Health Plan offers you a hearing aid benefit through TruHearing®. Hearing aids can be expensive, an average of \$2,400 per aid, but your benefit makes addressing hearing loss more affordable with the following copayments. Members pay:

- Hearing exams of \$45 per visit through select TruHearing® providers
- 32-channel advanced hearing aid at \$699 per aid
- 48-channel premium hearing aid at \$999 per aid

To learn more and schedule an appointment, call TruHearing® at 1-833-731-4168 Monday through Friday, from 8 a.m. to 8 p.m. (Mountain Time).



Keep your story moving with a new fitness membership.

As a Presbyterian Health Plan member, you and your enrolled dependents (ages 18 and up) now have **free access** to more than 8,500 national, regional, and local fitness, recreation, and community centers.* These facilities include all Defined Fitness locations in Albuquerque, Rio Rancho, and Farmington, as well as the nationwide Prime Fitness network.



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.



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 YMCAs, Snap Fitness, Curves®, and more. When you use Prime Fitness, your fitness travels with you.

Visit defined.com or primemember.com for a list of participating locations. After your enrollment with Presbyterian, you'll receive detailed instructions on how to get started.

It's never been easier to keep your story moving.

 **PRESBYTERIAN** Health Plan, Inc.

MPC121301
REV 0316



Sports & Wellness is where Albuquerque has gone to find fun, friends and fitness for more than 25 years. Enjoy a special Presbyterian Health Plan member rate and experience five-star service and first-rate amenities at five New Mexico locations and other clubs across the country. Visit sportsandwellness.com

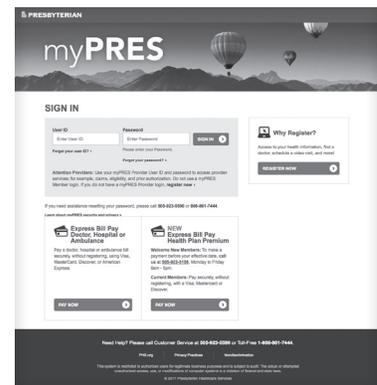
Personalized Service



Get the information you want when you need it.

Presbyterian's web-based services offer fast and convenient service any day of the year.

- Look up **benefit information** securely, view claims status, and track deductibles.
- Complete a **Video Visit**.
- Schedule an online **Urgent Care appointment**.
- Access **Wellness at Work**, a web-based application offering personal health assessments, health education tools and more.
- Estimate out-of-pocket costs for common medical treatments and procedures with a **Treatment Cost Calculator**.
- Send messages to care teams, request appointments and view test results with **MyChart** (for Presbyterian Medical Group patients).
- View or request a replacement **member ID card**.



Presbyterian Customer Service Center: Dedicated to you.

Our friendly representatives are available Monday through Friday from 7 a.m. to 6 p.m. to answer your benefit questions and assist you in selecting a primary care provider (PCP). You can contact our customer service by calling **(505) 923-7787** (this number is also located on the back of your member ID card) or via email at **cabqinquiry@phs.org**. We also offer automated options on our customer service phone line to help you get the information you need quickly.



Introducing a new benefit at no cost to you!

Learning how to cope with stress at work and at home can improve your overall well-being and help lower your healthcare costs.

You and family members living in your household can get up to three employee assistance visits per issue through The Solutions Group, a division of Presbyterian Healthcare Services.

Employee Assistance Program (EAP) services are short-term, confidential counseling sessions conducted by local licensed providers and can include:

- mediation services
- substance abuse assessments and referrals
- 24-hour emergency services
- support for supervisors and managers
- optional counseling via Video Visits
- referrals as needed

When faced with complex personal challenges, let our EAP providers help. To schedule an appointment with an EAP counselor, please call **1-866-254-3555** or **(505) 254-3555**.

Services provided by:



**The
Solutions
Group**

 **PRESBYTERIAN**
Health Plan, Inc.