



**truehealth**<sup>TM</sup>

new mexico

## 2021 Benefit Summary and Resource Guide for Federal Employees



be true to your health.  
be true to your budget.  
choose **True**.

[truehealthnewmexico.com/federal-employees](https://truehealthnewmexico.com/federal-employees)

## The top five reasons to choose True

- 1. Our medical management approach.** We combine technology with personal outreach to improve our members' health and help reduce costly and unnecessary services.
- 2. Our focus on mental health.** We offer a \$0 copay for behavioral health office visits, including substance-abuse treatment.
- 3. Our extensive \$0 drug list.** We work to reduce or remove financial barriers to care whenever possible. Our list of \$0 copay generic drugs prescribed to treat several common chronic conditions goes far beyond the Affordable Care Act (ACA) preventive drug requirements.
  - asthma
  - bipolar disorder
  - chronic obstructive pulmonary disorder (COPD)
  - congestive heart failure (CHF)
  - coronary artery disease
  - depression
  - diabetes
  - hypercholesterolemia (high cholesterol)
  - hypertension (high blood pressure)
- 4. Our provider access.** Our network contains more than 10,000 primary care providers, specialists, medical groups, and facilities around New Mexico and in Amarillo, El Paso, Lubbock, and Muleshoe, TX.
- 5. Our value for New Mexicans.** True Health New Mexico is led by experienced doctors and operated locally. We have a deep understanding of New Mexico's unique health care needs. We focus on helping our members achieve their best state of health so they can live happier, more productive lives. All of our members can access our wellness programs for no extra cost and be rewarded for better health.

## 2021 FEHB summary of benefits

*This is a summary (brief description) of the features of the True Health New Mexico High-Option HMO Plan. Before making any final decisions, please read the plan's official approved brochure, RI 73-902, available at [truehealthnewmexico.com/federal-employees](http://truehealthnewmexico.com/federal-employees). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.*

Here's an overview of your deductible, out-of-pocket maximum, and what you'll pay for the most common services. This is a **Health Maintenance Organization (HMO)** plan, which means you are required to see in-network (participating) providers.

Benefit/Service	Your cost-share amount (the portion you have to pay out of your pocket)
<b>Overall deductible</b>	\$250: Self Only \$500: Self Plus One \$500: Self Plus Family
<b>What services are covered <u>before</u> you meet your deductible?</b>	Preventive care, primary care, specialty care, urgent care, emergency care, hospital care, behavioral health care
<b>Out-of-pocket limit</b>	\$6,000: Self Only \$12,000: Self Plus One \$12,000: Self Plus Family
<b>What is <u>not</u> included in the out-of-pocket limit?</b>	Premiums, balance-billing charges, and health care services this plan does not cover

Benefit/Service	Your cost-share amount (the portion you have to pay out of your pocket)
Primary care visit	\$10 copay
Preventive care visit	No charge
Specialist visit	\$30 copay
Behavioral health care office visit	\$0 copay
Acupuncture	\$30 copay; up to 25 visits per calendar year
Chiropractic	\$30 copay; up to 25 visits per calendar year
Diagnostic test (x-ray, blood work)	No charge
Imaging (CT/PET scans, MRI)	\$100 copay per test
Urgent care visit	\$30 copay
Emergency room visit	\$150 copay; waived if admitted
Emergency medical transportation	10% coinsurance + any unmet deductible
Outpatient surgery facility fee	\$250 copay
Outpatient surgery physician/surgeon fee	No charge; covered by facility fee
Hospital admission (including behavioral health and substance abuse)	\$500 copay
Hospital physician/surgeon fee	No charge; covered by facility fee
Prenatal office visit	\$30 copay up to a max. of \$300 per pregnancy
Childbirth/delivery facility services	\$500 copay
Childbirth/delivery professional services	No charge; covered by facility fee
Home health care	10% coinsurance + any unmet deductible
Rehabilitation services	\$10 copay
Habilitation services	\$10 copay
Skilled nursing care	10% coinsurance + any unmet deductible
Durable medical equipment	10% coinsurance + any unmet deductible
Hospice services	10% coinsurance + any unmet deductible
Organ and tissue transplants	Reimbursement for travel expenses related to an approved organ/tissue transplant received at a Center of Excellence up to \$10,000 per lifetime.
Children's eye exam (up to age 19)*	No charge
Children's eyeglasses (up to age 19)*	No charge

\*Vision services are provided by VSP.



## Prescription drugs

Benefit/Service	Tier or Drug Type	Your cost-share (the portion you have to pay out of your pocket)
Prescription drugs, retail (30-day supply or less), including injectables	Tier 1 (generic drugs)	\$5 copay
	Tier 2 (preferred brand drugs)	\$30 copay
	Tier 3 (non-preferred brand drugs)	\$70 copay
	Tier 4 (preferred specialty drugs)	\$350 copay
	Tier 5 (non-preferred specialty drugs)	\$450 copay
	Insulin	\$25 maximum copay
Prescription drugs, mail-order (90-day supply, 2x retail copay), including injectables	Tier 1 (generic drugs)	\$10 copay
	Tier 2 (preferred brand drugs)	\$60 copay
	Tier 3 (non-preferred brand drugs)	\$140 copay
	Tier 4 (preferred specialty drugs)	Not covered
	Tier 5 (non-preferred specialty drugs)	Not covered
	Insulin	\$50 maximum copay
Specialty drugs	Deductible removed from tiers 4 and 5 for all specialty drugs. Specialty drugs are still limited to a 30-day fill and must be purchased at CVS Caremark.	

## True Perks: wellness, tools, services, nurse advice line, and more

True Health New Mexico is more than a health plan; it's your plan for health. Our top priority is guiding you to your best state of health and helping you stay there. These programs, tools, resources, and other member perks are designed with your lifestyle and needs in mind.

### WELLNESS



**True You Wellness Programs:** Introducing healthy programs just for our members. [truehealthnewmexico.com/trueyou-program](https://truehealthnewmexico.com/trueyou-program)

- **Better You:** A collection of more than 400 activities and challenges for your physical, mental, emotional, financial, social, and occupational health. Our programs will motivate you to form healthy habits and keep them going. No matter what your health and wellness goals are, you can start working toward a better you – at your own pace.
- **Informed You:** A new, convenient way to access great health tips and medical assessments to help improve your overall health and well-being. You'll have instant access to credible and complete collections of online health content, available in multimedia visual learning formats.
- **Mindful You:** A new way to support and enable your mental wellness, help manage stress, live your life in more balance, and maintain a healthy mind-body connection. Mindful You offers resources that can help you begin to develop a more positive mindset and a healthier lifestyle.

**Wellness Calendar:** Give yourself a year of wellness. Our Wellness Calendar features a different health topic each month with links to detailed, credible, and up-to-date information.

[truehealthnewmexico.com/wellness-calendar](https://truehealthnewmexico.com/wellness-calendar)

## SERVICES AND TOOLS

**Member Portal:** Our secure portal offers you a streamlined way to manage your health plan. Use it to view your benefits, eligibility, and claims; view and print your ID card; search for a provider in our network; and link to many online True Health New Mexico resources.

[truehealthnewmexico.com/members](https://truehealthnewmexico.com/members)

**Care Connect Nurse Advice Line with Virtual Clinic:** Our Care Connect Line registered nurses provide expert guidance for your minor illnesses and injuries. If needed, the nurse can arrange a consultation via telephone with an MDLIVE® doctor. **1-844-308-2552**

**Mail-Order Pharmacy, \$0 Generics:** If you take long-term medications to control a chronic condition, you can receive up to a 90-day supply by mail. In addition, your True Health New Mexico plan offers many generic drugs for nine chronic conditions at a \$0 copay. This benefit makes it easier for you to continue taking medications that help you stay well.

**\$0 Copayments for Behavioral Health Office Visits:** Whether you are dealing with a crisis or just need a counselor to talk to, our network offers access to many behavioral health providers. Also, your plan offers a \$0 copay for outpatient behavioral health visits, including substance-abuse visits.

**Healthy Checkup Interview:** Evaluating your responses to our Healthy Checkup Interview helps us establish a plan for your care and tells us if you need guidance from our Care Management team to find doctors, receive specific healthcare services, or get caught up with preventive screenings.

<https://research.net/r/THNMHealthyCheckUp>

**Smoking Cessation:** Your True Health New Mexico plan covers certain prescription smoking cessation medications, plus some over-the-counter products. The Quit Now hotline can help you come up with a plan to quit, too. [truehealthnewmexico.com/smoking-cessation](https://truehealthnewmexico.com/smoking-cessation)

**Case Management Services:** Case management helps members with multiple or complex medical problems, and their caregivers, coordinate their health care, find the most appropriate level of care in the right setting, and work with providers to develop an effective plan of care.

[truehealthnewmexico.com/case-management](https://truehealthnewmexico.com/case-management)

**Disease Management Services:** Our asthma and diabetes programs help you understand and manage your condition, avoid complications and emergencies, and become more active in your own care. [truehealthnewmexico.com/care-management](https://truehealthnewmexico.com/care-management)



## You're covered in case of an emergency while outside of New Mexico

We offer a supplemental network called MultiPlan that you can access if you are traveling outside of New Mexico and need emergency care. When you visit a MultiPlan-contracted provider, you can avoid being balance-billed for these services.

Visit [multiplan.com/webcenter/portal/ProviderSearch](https://multiplan.com/webcenter/portal/ProviderSearch) to find a MultiPlan provider.

If you are traveling outside of the continental United States and need emergency care, you may submit a claims reimbursement form to True Health New Mexico. Find the form on our website at [truehealthnewmexico.com/member-forms](https://truehealthnewmexico.com/member-forms). We will cover these services in the same way as we would an in-network emergency.



## Notice of non-discrimination and accessibility

The following is a statement describing nondiscrimination for True Health New Mexico and the services it provides to its clients and members.

- We do not discriminate on the basis of race, color, creed or religion, sexual orientation, national origin, age, disability, or gender in our health programs or activities.
- We provide help free of charge to people with disabilities or whose primary language is not English. To ask for a document in another format such as large print, or to get language help such as a qualified interpreter, please call True Health New Mexico Customer Service at 1-844-508-4677, Monday through Friday, 8:00 a.m. to 5:00 p.m. TTY: 711.
- If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can send a complaint to: True Health New Mexico Compliance Hotline, 2440 Louisiana Blvd. NE, Suite 601, Albuquerque, NM 87110. Phone: 1-855-882-3904. Fax: 1-866-231-1344.

You also have the right to file a complaint directly with the U.S. Dept. of Health and Human Services online, by phone, or by mail:

- Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).
- Phone: Toll-free: 1-800-368-1019, TDD: 1-800-537-7697
- Mail: U.S. Dept. of Health & Human Services, 200 Independence Ave. SW, Room 509F, HHH Bldg., Washington, DC 20201

## Language assistance services

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-508-4677 (TTY: 711).
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-508-4677 (TTY: 711).
Navajo	Díí baa akó nínízin: Díí saad bee yánilti'go Diné Bizaad, saad bee áká'ánída'áwo'dée', t'áa jiiik'eh, éí ná hóló, koji' hódíílnih 1-844-508-4677 (TTY: 711.)
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-508-4677 (TTY: 711).
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-508-4677 (TTY: 711).
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-844-508-4677 (TTY : 711) 。
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-844-508-4677 هاتف الصم والبكم: (711).
Korean	주의 : 한국어를 말할 때 무료로 언어 지원 서비스를 이용할 수 있습니다. 1-844-508-4677 (TTY : 711)로 전화하십시오.
Tagalog-Filipino	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-508-4677 (TTY: 711).
Japanese	注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-844-508-4677 (TTY: 711) まで、お電話にてご連絡ください。
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-508-4677 (ATS: 711).
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-844-508-4677 (TTY: 711).
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-508-4677 (телетайп: 711).
Hindi	सावधानी: यदि आप अंग्रेजी बोलते हैं, तो भाषा सहायता सेवाएं नि:शुल्क, आपके लिए उपलब्ध हैं। 1-844-508-4677 पर कॉल करें (टीटीवी: 711)।
Farsi	توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-844-508-4677 (TTY: 711) تماس بگیرید.
Thai	ความสนใจ: หากคุณพูดภาษาไทยมีบริการให้ความช่วยเหลือด้านภาษาฟรี โทร 1-844-508-4677 (TTY: 711)



## 2021 premiums (rates)

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website, or contact the agency or Tribal Employer that maintains your health benefits enrollment.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't. Share	Your Share	Gov't. Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option, Self Only	EL1	\$221.22	\$73.74	\$479.31	\$159.77	\$70.79	\$61.20
High Option, Self Plus One	EL3	\$495.12	\$165.04	\$1,072.76	\$357.59	\$158.44	\$136.98
High Option, Self and Family	EL2	\$522.39	\$174.13	\$1,131.85	\$377.28	\$167.16	\$144.53

**FEHB Customer Service: 1.844.508.4677**  
**Monday through Friday, 8:00 a.m. to 5:00 p.m.**



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