

Sandia Total Health Plan

Member Guide



administered by



BlueCross BlueShield of New Mexico



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Welcome

Sandia Total Health is administered by Blue Cross and Blue Shield of New Mexico (BCBSNM). This guide will help you:

- Understand how Sandia Total Health works
- Get the most from BCBSNM wellness programs
- Navigate the online tools at bcbsnm.com
- Find a health care provider in the BCBSNM network
- Get a cost estimate for over 300 procedures
- Learn how to enroll in programs to earn dollars towards your HRA

Glossary of Health Plan Terms

Understanding health insurance isn't always easy. Here are some common terms that are helpful to understand.

Claim form: A form you may have to fill out and submit to your health insurance carrier for payment of benefits under that health care plan for non-contracted providers.

Coinsurance: A percentage of a covered charge that you are required to pay toward a service covered by your plan.

Deductible: A fixed amount of the eligible expenses you are required to pay before reimbursement by your health plan begins.

HRA (Health Reimbursement Account): Funds from your employer that can be used toward your deductible and coinsurance.

IPF (Integrated Provider Finder): Integrated Provider Finder from Blue Cross and Blue Shield of New Mexico (BCBSNM) is an innovation for helping members estimate and manage their costs and select providers with meaningful quality ratings.

Network: The group of doctors, hospitals, and other medical care professionals that a health care plan has contracted with to deliver medical services to its members.

Non-preferred providers: A non-preferred provider does not have a preferred or PPO contract with a Blue Cross and Blue Shield plan. For most benefits, after you've met the non-preferred provider deductible, you will pay a percentage of covered charges for services you receive from non-preferred providers.

Out-of-pocket limit: The maximum amount you have to pay for most or all expenses covered under your health care plan during a defined benefit period.



Understanding Sandia Total Health

Sandia Total Health Advantages

- You will pay the least deductible, coinsurance, and out-of-pocket limit if you choose an SHPN provider.
- You will pay less in coinsurance if you choose providers in the BCBSNM network.
- Preventive care from doctors in the SHPN or who are in-network is covered at 100 percent and not subject to the deductible.
- The BCBSNM BlueCard® Program gives you nationwide and worldwide access to providers who are contracted with Blue Cross and Blue Shield Plans.
- Online decision tools help increase your awareness and knowledge of health issues and help you keep track of your health care expenses.

Sandia Total Health has a Health Reimbursement Account (HRA) established by your employer to help pay for your covered medical and prescription drug expenses and any qualified non-medical 213d services. Sandia also offers a Flexible Spending Account (FSA) you can use for health care expenses and any qualified non-medical 213d services (irs.gov/pub/irs-pdf/p502.pdf). You contribute pre-tax dollars to your FSA each year. The FSA and HRA are administered by ConnectYourCare (CYC). If you enroll in the FSA, your claims will be paid first from your FSA, and once your FSA is depleted, claims will be paid from your HRA. CYC will pay your medical providers directly.

The plan consists of two parts:

Health care coverage

- Comprehensive medical coverage with in- and out-of-network benefits
- Option of Sandia Health Partner Network (SHPN) in Bernalillo, Sandoval, Valencia, and Tarrant counties in New Mexico with higher benefits
- Annual deductible and coinsurance provisions
- Out-of-pocket limit amount to protect you from the expense of possible catastrophic illness or injury

Health Reimbursement Account

- Sandia contributes money on your behalf to your HRA based on 1) your coverage level, 2) whether you and your covered spouse* have completed a Health Assessment, and 3) your participation in the Virgin HealthMiles program.
- You can use your HRA contribution to pay for the deductible and coinsurance portion of your medical and prescription drug expenses and any qualified non-medical 213d services.
- Any unused amount in your HRA at the end of the plan year will be rolled over for use next year, up to the maximum listed in your Program Summary.

*Spouse or same gender domestic partner.

How Sandia Total Health Works

1. Your HRA helps pay for your health care expenses and any qualified non-medical 213d services.

- If you and your covered spouse* have completed your Health Assessment and/or participated in the Virgin HealthMiles program in 2013, Sandia will contribute money to your account as follows: Up to \$500 for employee only, up to \$750 for employee + child(ren), up to \$1,000 for employee + spouse*, and up to \$1,250 for family.
- If the employee and spouse* do not complete the health assessment, the account will receive \$500 less.
- Your HRA pays your eligible expenses as long as there are funds in it.
- If you have a Health Care FSA, these funds will be used first to pay for any eligible expenses. Then your HRA pays any remaining expenses. CYC pays your medical provider directly.
- All medical payments apply toward your annual deductible and coinsurance.
- Your annual deductible is the amount you need to pay before your medical plan pays.

2. After your HRA funds are used up, you pay the rest of your deductible.

	SHPN	In-Network	Out-of-Network
Annual Deductible (SHPN and In-Network Deductibles DO Cross-Apply)			
Employee	\$500	\$750	\$2,000
Employee + Spouse* or Child(ren)	\$1,000	\$1,500	\$4,000
Employee + Family	\$1,500	\$2,250	\$6,000

3. After your deductible is met, you pay coinsurance.

- Once you have met your deductible, you and the medical plan share expenses. This is called coinsurance. Your share is 10 percent of eligible expenses for the SHPN, 20 percent of eligible expenses for in-network, and 40 percent of eligible expenses for out-of-network.
- For your protection, there is a limit on how much you need to pay out of your own pocket. Once you reach the amounts shown below, you are covered at 100 percent of eligible expenses for the rest of the year.
- Prescription drugs purchased through Express Scripts have a separate \$1,500 annual in-network per-person out-of-pocket limit.

Out-of-Pocket Limit (Including Deductible—SHPN and In-Network Out-of-Pocket Limits DO Cross-Apply)			
Employee	\$1,500	\$2,250	\$6,000
Employee + Spouse* or Child(ren)	\$3,000	\$4,500	\$12,000
Employee + Family	\$4,500	\$6,750	\$18,000

For more information, please refer to the Sandia Total Health program summary.

*Spouse or same gender domestic partner.

Blue Access for MembersSM



Don't have access to a computer or need to talk to a Customer Advocate?

Call the toll-free phone number on the back of your member ID card.

Blue Access for Members (BAM), our member portal, offers you information on your health and health plan in one convenient location. To register for BAM, go to bcbsnm.com/sandia and select Register Now in the BAM log-in box. With your BCBSNM ID card handy, follow the on-screen registration instructions. Create a user name and password for instant and secure access to your personal information.

After logging in, from your personal home page you can:

- Check your claims, including payment status and amounts, and sort/print claim information
- Confirm who is covered under your plan
- Download and print various forms
- Locate a doctor or hospital in your plans' network using Integrated Provider Finder
- Research and estimate costs for common health care services with the Member Liability Estimator tool
- Request a new or replacement ID card and print a temporary card
- Email Customer Service



Integrated Provider Finder

Insight for important health care decisions In life. In one place.

Integrated Provider Finder from Blue Cross and Blue Shield of New Mexico (BCBSNM) is an innovation for helping members estimate and manage their costs and select providers with meaningful quality ratings.

Use Integrated Provider Finder either online or from a mobile device to:

- Find a network primary care physician, specialist or hospital.
- Filter search results by doctor, specialty, ZIP code, language and gender—even get directions from Google Maps™.
- Estimate the cost of a provider's procedures, treatments and tests—and gauge out-of-pocket expenses**.
- Determine if a Blue Distinction Center for Specialty Care® is an option for treatment.
- View patient feedback or add a provider review.
- Check the quality, certifications and recognitions for doctors.
- Make an appointment to consult with a provider in select geographic areas.

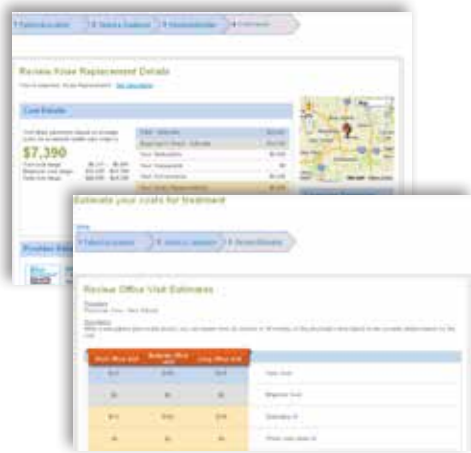
It's easy and immediate—and available at bcbsnm.com/sandia, or a mobile phone Web browser—for members and non-members.

Integrated Provider Finder delivers information that puts employees in charge.

- Do you want to know more about your network providers?
- Do you want to know the actual cost and your share of a medical procedure?***
- How do you choose where to go for medical services?



Integrated Provider Finder



Integrated Provider Finder helps drive real change in behavior

Searches deliver validated data that are:

Accurate

Costs reflect contracted rates or estimates based on claim averages for network physicians and facilities. Integrated Provider Finder shows how much a nearby network provider charges for specific procedures.

Transparent

With this all-in-one tool, members can choose among providers and health care settings. They can also see an estimate for treatment costs**. With Integrated Provider Finder, members get support to make important decisions.

Personal

Out-of-pocket expenses are based on a member's benefit plan and current benefit status**.

Data are presented in a readable format that's easy to navigate and helps you better understand how your benefits work.

**This option is not available to every group.

Screen shots are for illustrative purpose only.

Well onTarget®

The Well onTarget program offers an expanded array of highly personalized tools and resources strategically designed to plan, engage, motivate, sustain and measure, with the end goal of delivering the best wellness experience for our members. You may find Well onTarget tools by logging into BAM.

Liveon Member Wellness Portal

The heart of Well onTarget is the Liveon portal. It inspires and supports you through healthy living programs, online courses, tools, and trackers. It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools.

onmytime Self-directed Courses

Online courses let you work at your own pace to reach your health goals. Learn more on nutrition, fitness, weight management, tobacco cessation, and stress. Track your progress as you make your way through each lesson. Reach your milestones and earn Life Points.

Health and Wellness Content

Health library teaches and empowers through evidence-based, user-friendly articles.

Tools and Trackers

Interactive tools help keep you on course while making wellness fun. Use food and workout diaries, health calculators, and medical and lifestyle trackers.

onmyway™* Health Assessment (HA)

The HA features adaptable questions to learn more about you. After you take the HA, you will get a personal wellness report. The confidential record offers tips for living your healthiest life. Your answers will be used to tailor the Liveon portal with the programs that can help you reach your goals.

Additional HA features:

- Designed to give members flexibility to take their assessment over time
- Assessment modules make it simple and easy to use
- Goal prioritization triggered by science-based algorithms
- Tied to interactive tracking tools on the Liveon Member Wellness Portal
- A paper version is available for employers preferring a nonelectronic version

* onmyway is a registered mark of Onlife Health. All trademarks and service marks are property of their respective owners.

Well onTarget®



Life Points



Rewards for Healthy Living

Well onTarget understands how hard it can be to maintain a healthy lifestyle. Sometimes you may need a little motivation. That's why we offer Life Points¹ to keep you climbing toward your wellness goals.

With the Life Points program, you will be able to earn points by regularly participating in a range of healthy activities. You can then redeem your points for popular health and wellness merchandise and services.

Life Points offers you many new features:

Instant recognition of points

Real-time granting of points² gives you with instant notice of your healthy efforts.

Easily manage your points

The interactive portal makes it easier to understand how many points are available to be earned. You can also track the total number of points earned year-to-date. All of your point data will be displayed on one screen.

Get more Life Points

The Life Points program gives you the option to supplement your Life Points balance using a credit card to redeem your points for a larger reward.

Expanded selection of rewards

Redeem your hard-earned points in an expanded online Shopping Mall. Reward categories include Apparel, Books, Health & Personal Care, Jewelry, Electronics, Music and Sporting Goods. In addition, check out the "Rewards on Sale" section for discounted merchandise including electronics, games, luggage and more.

Life Points and Well onTarget feature convenient online tools and personalized services that help support, inform and motivate you on a journey to wellness.

1 Life Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information. Your company may have additional reward programs in place to encourage you to take advantage of certain preventive care and wellness activities or for making healthy changes. Check your employee benefits.

2 Does not include Life Points earned from the Fitness Program and Biometric Screenings activities.

Well onTarget is a registered mark of Health Care Service Corporation, a Mutual Legal Reserve Company.

wellontarget.com

Life Points

Rewarding Healthy Behavior

Look how quickly your Life Points can add up! Sample activities that help you earn Life Points include:

Completing the onmyway™ ³ Health Assessment (once every six months)	2,500 points every 6 months
Taking all 12 lessons of a Self-directed Course	1,000 points per quarter
Tracking progress in the online tools on the Well onTarget Member Wellness Portal	10 points
Enrolling in the Fitness Program ⁴	2,500 points
Adding weekly Fitness Program visits to your routine	up to 500 points each week
Completing any Self-directed Course Milestone Assessment	up to 300 points per month
Participating in a Biometric Screening through the Well onTarget program	2,500 points per year

Log on to wellontarget.com to access all the interactive tools and programs you need to start racking up Life Points. Check out the online Shopping Mall with an expanded array of rewards to help motivate you to earn more points.

Onlife Health is an independent company that provides wellness services for the Well onTarget program.

³ onmyway is a registered mark of Onlife Health.

⁴ Healthways, Inc. is an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

Blue365



A Discount Program for Members



Blue365 is just one more advantage of being a member of Blue Cross and Blue Shield of New Mexico (BCBSNM), a division of Health Care Service Corporation, member. With this program, you can save money on health care products and services that are most often not covered by your benefit plan. There are no claims to file and no referrals or pre-authorizations.

Blue365 has a range of new features and greater discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more. Once you register on the Blue365 website at blue365deals.com/BCBSNM, you will receive weekly “Featured Deals,” which will offer additional discounts from leading health companies and online retailers that are available for a short period of time.

Davis VisionSM
888-897-9350

TruVision
877-882-2020

Save on eyeglasses, as well as contact lenses, laser vision correction services, examinations and accessories. For a list of Davis Vision providers near you, go to bcbsnm.com, click Find a Doctor then select Find a Vision Provider. The Davis Vision network consists of major national and regional retail locations as well as independent ophthalmologists and optometrists. You and your eligible dependents can receive discounts on laser vision correction services through the TLC/TruVision network.

Jenny Craig[®]
877-JENNY70 (877-536-6970)

Jenny Craig can help you reach your weight-loss goals. You will get one-on-one support given by a trained weight-loss expert. Your consultant will give you a tailored program based on the essential components of successful weight management: food, body, mind. You can meet with your consultant in person at a local center. Or you can enjoy the ease of the Jenny Craig At Home program.

Blue365

Offers members and covered dependents access to savings on a number of health care and wellness products and services. To learn more, visit the Blue365 website at blue365deals.com/BCBSNM.

Blue365

Life Time® Fitness

Life Time Fitness offers a total health fitness experience no matter your fitness level, interests, schedule or budget. For new members, Life Time Fitness offers a \$0 enrollment fee when you sign up online.*

Procter & Gamble (P&G) Dental Products

877-333-0121

Get savings on dental packages containing the latest in Oral B® power toothbrushes and Crest® products. The dental packages from P&G can help you improve the health of your teeth and gums. Packages may contain items such as an electric toothbrush, mouth rinse, floss, and many more.

TruHearing®

800-687-4617

Save on digital hearing aids through TruHearing. Get a hearing test at no extra charge when performed to fit a hearing aid. Enjoy a 45-day, money-back guarantee and a three-year warranty. Also get a choice of hearing aid styles at a number of price levels and enough batteries to last a year when you buy a hearing aid.



For more great deals or to learn more about Blue365, visit blue365deals.com/BCBSNM.

The relationship between these vendors and Blue Cross and Blue Shield of New Mexico (BCBSNM) is that of independent contractors.

* Proof of Blue Cross and Blue Shield of New Mexico coverage is needed. The \$0 enrollment fee offer is only for new members who enroll online at blue365deals.com/BCBSNM. A \$35 administrative fee applies to all memberships. Monthly dues and taxes may also apply. Members' prices, dues and fees may change at any time. Offer expires September 1, 2013. Other rules may apply. Always check with the Life Time Fitness club in your area for the most up-to-date offer. Offer not available in Minnesota.

Blue365 is a discount program only for BCBSNM members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSNM does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSNM reserves the right to stop or change this program at any time without notice.

24/7 Nurseline*



Could your child's fever or sore throat turn into something more serious?

Is your 1 a.m. asthma attack cause for a trip to the ER?

The **24/7 Nurseline** can help you figure out if you should call your doctor, go to the ER or treat the problem yourself.

Around-the-Clock, Toll-Free Support

Health concerns don't always follow a 9-to-5 schedule. Fortunately, registered nurses are on call at **1-800-973-6329** to answer your health questions, wherever you may be, 24 hours a day, seven days a week.

The 24/7 Nurseline's registered nurses can understand your health concerns and give general health tips. Get trusted guidance on possible emergency care, urgent care, family care and more.

When should you call?

The toll-free Nurseline can help you or a covered family member get answers to health problem questions, such as:

- Asthma, back pain or chronic health issues
- Dizziness or severe headaches
- High fever
- A baby's nonstop crying
- Cuts or burns
- Sore throat

Plus, when you call, you can access an audio library of more than 1,000 health topics—from allergies to women's health—with more than 600 topics available in Spanish.

Get the information you need, just when you need it.

Note: For medical emergencies, call 911 or your local emergency services first. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

* The 24/7 Nurseline may not be available for some individual plans or if your employer has chosen another medical management program. Check your group benefits plan or call Customer Service.

Additional Programs

Special Beginnings® Maternity Program

Special Beginnings can help you better understand and manage your pregnancy. Available at no additional cost, this maternity program supports you from early pregnancy until six weeks after delivery through:

- Pregnancy risk factor identification to determine the risk level of your pregnancy and appropriate range for ongoing communication/monitoring
- Educational material on various pregnancy and infant care related topics
- Personal telephone contact with program staff to address your needs and concerns and to coordinate care with your physician
- Assistance in managing high-risk conditions such as gestational diabetes and preeclampsia

Take good care of yourself and your baby—enroll in Special Beginnings today! Enrollment is easy and confidential. Just call **1-888-421-7781**, 7 a.m. to 5:30 p.m., MT.

Special Beginnings is not a substitute for professional medical guidance. It is important to share any health concerns with your physician.

Blue Distinction®

A nationwide program, Blue Distinction helps consumers find the best possible quality of medical care and encourages health care providers and facilities to improve the quality and delivery of their care. In the greater Albuquerque/Rio Rancho area, the UNM Cancer Research and Treatment Center has been named a Blue Distinction Center® for Specialty Care for complex and rare cancer treatments.

You may be referred by your doctor to this specialty care, or you may self-refer by calling the BCBSNM Health Services Department toll-free at **1-800-325-8334**.

Travel and Lodging Benefit

You are not required to use a Blue Distinction Center. However, you may be eligible for travel and lodging benefits IF:

- You choose a Blue Distinction Center and
- Services are preauthorized by your BCBSNM case manager.

Please call your case manager at **1-800-325-8334** for more information.



To learn more about the Blue Distinction designation, visit the BCBSNM website at bcbsnm.com/getting_started/making_insurance_work/blue_distinction.

Additional Programs



Virgin Health Miles

Sandia employees, spouses, and domestic partners can earn Virgin Health Miles when they enroll and participate in any of the Disease Management, Lifestyle Management, or Coaching activities listed below. BCBSNM will send a file each month to Sandia identifying who enrolled and this information will be sent from Sandia to Virgin Health Miles.

- Asthma Condition Management Program: [866-874-0912](tel:866-874-0912)
- CAD Condition Management Program: [866-874-0912](tel:866-874-0912)
- CHF Condition Management Program: [866-874-0912](tel:866-874-0912)
- Coaching Nutrition: Blue Access for Members/Well OnTarget or [877-806-9380](tel:877-806-9380)
- Coaching Physical Activity: Blue Access for Members/Well OnTarget or [877-806-9380](tel:877-806-9380)
- Coaching Stress Awareness: Blue Access for Members/Well OnTarget or [877-806-9380](tel:877-806-9380)
- COPD Condition Management Program: [866-874-0912](tel:866-874-0912)
- Diabetes Condition Management Program: [866-874-0912](tel:866-874-0912)
- Musculoskeletal Condition Management Program: [866-874-0912](tel:866-874-0912)
- Special Beginnings Maternity Program: [888-421-7781](tel:888-421-7781)
- Tobacco Cessation Program: [866-412-8795](tel:866-412-8795)
- Weight Management Program: [866-412-8795](tel:866-412-8795)



BlueCross BlueShield of New Mexico