

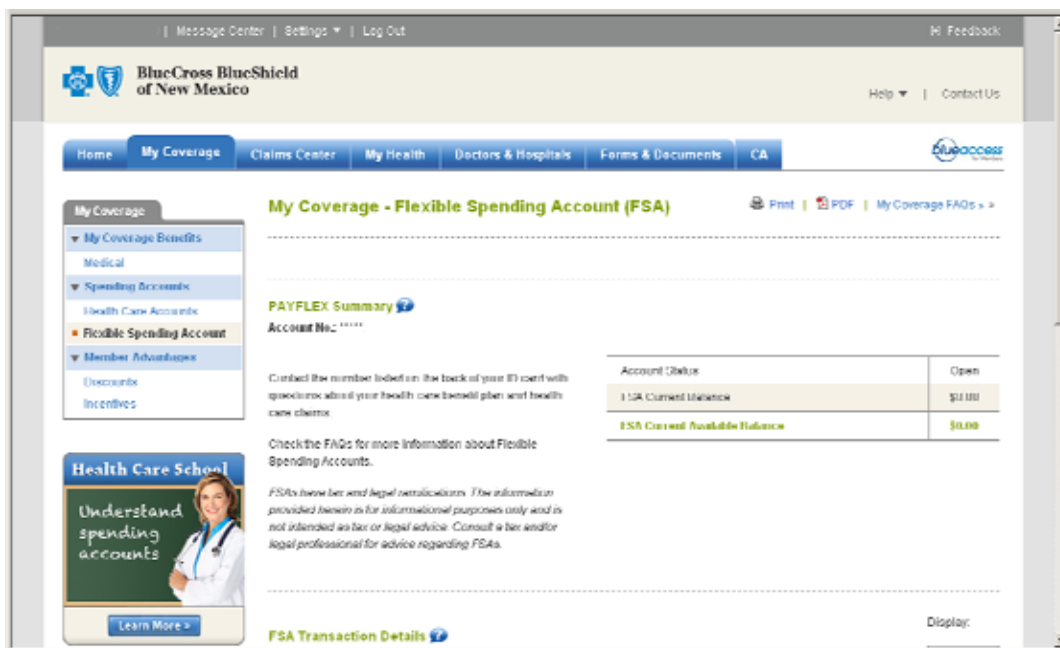


Sandia Total Health (STH) Flexible Spending Account (FSA) First and Health Reimbursement Account (HRA)

Administered by Blue Cross and Blue Shield of New Mexico (BCBSNM)

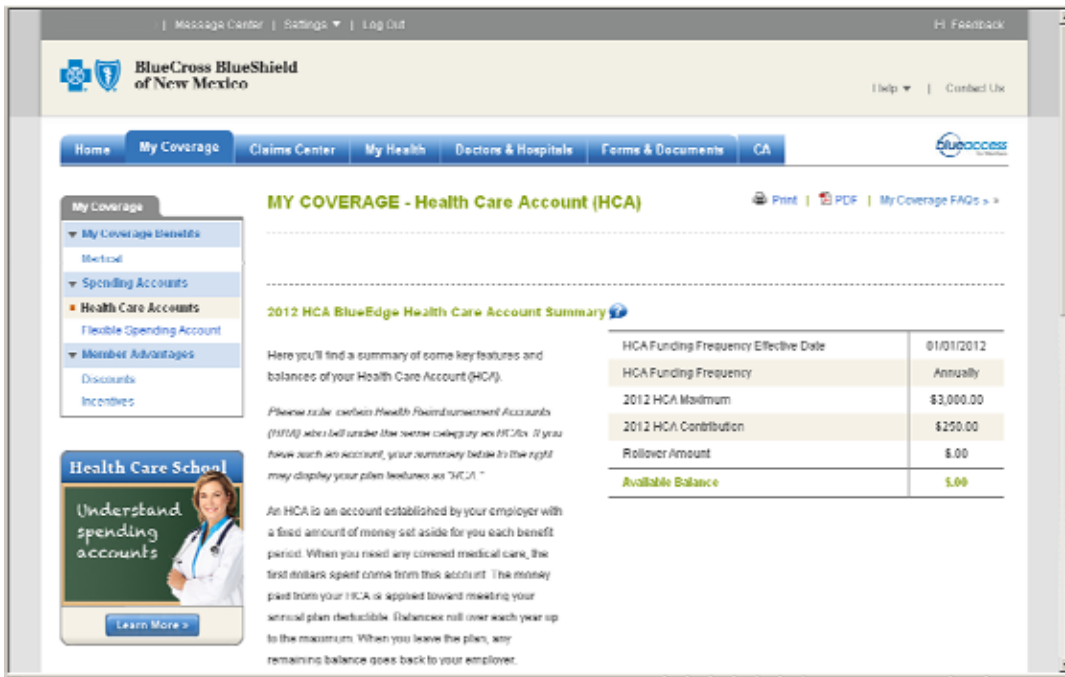
1. What is the Sandia Total Health (STH)/FSA/HRA plan?

- You have the option annually to enroll in a Health Care FSA through Sandia National Laboratories. You can allocate pre-tax dollars to be set aside to use for medical, 213d non-medical, and prescription drug expenses.
- Sandia National Laboratories puts money each calendar year into an HRA fund that is integrated with your medical STH plan. These funds are used to pay for covered health care expenses. Money you spend from this account for covered services count toward your deductible and coinsurance.
- Plan benefits begin after you meet the annual deductible. You have the freedom to see any doctor without a referral.
- Preventive care and certain cancer screening benefits received by an in-network provider are fully covered—nothing is deducted from your FSA or HRA and you don't need to meet the deductible to enjoy these benefits.
- Online decision resources help increase your awareness and knowledge of health issues and help you keep track of your FSA, HRA, and health care expenses. Once you are a BCBSNM member, log into Blue Access for MembersSM (BAM) on our website at bcbsnm.com/sandia.



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2. What is the Sandia Health Partner Network (SHPN)?

The SHPN is a network developed by Sandia National Laboratories in conjunction with Imagine Health. The goal is to partner with this network to improve quality of care and future health care initiatives. The network is comprised of:

- Lovelace Medical Center
- Lovelace Women's Hospital
- Lovelace Westside Hospital
- Lovelace Rehabilitation Hospital
- Heart Hospital of New Mexico
- ABQ Health Partners
- An additional 250 community physicians

3. What are the advantages for seeking care through a SHPN provider?

By joining the BCBSNM STH plan, you will have lower payroll deductions. When you see an SHPN provider, your deductible, coinsurance, and out-of-pocket maximum will be lower. Please refer to the program summary published by Sandia at hbe.sandia.gov.

4. When I seek services from an SHPN provider, how does that work with my STH/FSA/HRA medical plan?

When you use an SHPN provider, the provider will submit the claim for you. BCBSNM's integrated claims process automatically deducts funds from your FSA first, if enrolled. When you deplete your FSA funds, BCBSNM will automatically deduct funds from the HRA funds allocated to you by Sandia National Laboratories. All providers are paid directly and there is no paperwork for you to file.

5. **If I go to an SHPN provider and then have to go to a BCBSNM PPO in-network provider, will the deductible and out-of-pocket maximum that I met under the SHPN level of benefits count toward the in-network level?**

Yes. The deductible and out-of-pocket maximums will cross apply to both SHPN and the BCBSNM in-network level of benefits. They will not apply to the out-of-network level of benefits.

6. **When I seek services from a BCBSNM PPO provider, how does that work with my STH/FSA/HRA medical plan?**

When you use an in-network provider, the provider will submit the claim for you. BCBSNM's integrated claims process automatically deducts funds from your FSA first, if enrolled. When you deplete your FSA funds, BCBSNM will automatically deduct from the HRA funds allocated to you by Sandia National Laboratories. All providers are paid directly and there is no paperwork for you to file.

If you receive care from an out-of-network provider or hospital, the provider will most likely file your claim to BCBSNM (providers outside of New Mexico will file directly to the local BCBS plan in the state where you received the services). However, if you need to file a claim yourself, you may download a claim form from bcbsnm.com/sandia/forms.html and send it to the address on the back of your member ID card.

7. **What if I spend all of the money in my FSA?**

If you use all of your FSA contribution, claims will process from your HRA allocated to you by Sandia National Laboratories. Once those funds are depleted, you are responsible for any remaining balance of your deductible before your medical coinsurance benefits begin, or if the deductible has been met, you are responsible for your share of coinsurance up to the out-of-pocket maximum.

8. **If I am enrolled in the FSA health care account and the STH/HRA, which account may I use to pay my eligible health (medical) expenses?**

Your eligible expenses are deducted from your FSA first. When that account is depleted, any remaining member share is applied against your HRA. You do not have the option to turn off either your FSA or your HRA.

9. **How do I file my non-medical (213d) claims?**

You will need to file a hard copy claim directly to BCBSNM on a BCBSNM 213d claim form for all 213d non-medical items. For a 213d claim form, go to: bcbsnm.com/pdf/forms/sandia_213d_form.pdf.

Note: Delta Dental® will suspend filing claims electronically to PayFlex for dates of service January 1, 2013, through March 15, 2013, during the FSA Grace period. You will be responsible for filing these claims directly to BCBSNM and you will be reimbursed by BCBSNM. Delta Dental will resume electronic filing of claims to PayFlex beginning on or around April 1, 2013, with dates of service March 16, 2013, and after.

10. **How are my Express Scripts® Rx claims filed under the STH/FSA/HRA plan?**
BCBSNM is not integrated with Express Scripts Rx; therefore, you will need to purchase your prescription and file a hard copy claim to BCBSNM for reimbursement from your FSA. Be sure to complete a BCBSNM 213d claim form and attach receipts for each prescription. For a 213d claim form, go to: bcbsnm.com/pdf/forms/sandia_213d_form.pdf.
11. **What if I do not have any funds left in my FSA for reimbursement for my prescriptions?**
If no funds are available in your FSA account, and you submitted the claim to BCBSNM, BCBSNM will automatically reimburse you from your HRA funds.
12. **How are my Delta Dental claims filed under the STH/FSA/HRA plan?**
Delta Dental will file claims electronically to PayFlex effective April 1, 2013, with dates of service March 16, 2013, and beyond. Payflex will process the claim and reimburse you directly. Prior to April 1, 2013, you must file all dental claims with dates of service January 1, 2013, through March 15, 2013, with the Explanation of Benefits (EOB) directly to BCBSNM on a BCBSNM 213d claim form. BCBSNM will reimburse you directly. For a 213d claim form, go to: bcbsnm.com/pdf/forms/sandia_213d_form.pdf.
13. **Can I turn off the auto-pay for the HRA?**
No. The HRA is integrated under the BCBSNM STH plan and the member does not have the option to turn it off.
14. **Can I turn off the auto-pay for my FSA?**
No. You cannot choose to turn off the auto-pay for your FSA. The STH/FSA/HRA is an integrated plan.
15. **What are eligible expenses under the medical STH/FSA/HRA plan?**
Most health care medical and prescription drug expenses are eligible for coverage under your STH/FSA/HRA plan. Go to www.healthhub.com to view what is an eligible expense under your FSA.
16. **What are eligible expenses under the FSA Health Care Account?**
You can use your designated pre-tax dollars for any medical or non-medical 213d expenses, such as dental, vision, Lasik surgery, etc.
17. **How do I get reimbursed for my non-medical expenses (see question 12 above for dental expenses) under the FSA Health Care Account?**
- Email the form and documentation via a secure message to sandialabfsahra@bcbsnm.com.
 - Fax the form and documentation to SNL Designated Service Unit at 505-962-7201.
 - Send completed claim form and documentation to:
BCBSNM; Attn: Sandia Labs (N13958); P.O Box 27630; Albuquerque, NM 87125-7630
- Claim forms are available at bcbsnm.com/sandia/forms.html. Claims are processed daily and will be mailed to your home address.
18. **Does this plan have a card feature for reimbursement?**
No. There is no debit card for the FSA Health Care Account or for the HRA.

19. **Can I have my dental claims automatically reimbursed like my medical?**
Yes. Delta Dental will electronically file your dental claims (effective April 1, 2013) directly to PayFlex. PayFlex will reimburse you directly. You may contact PayFlex directly to find out how you can enroll for automatic deposit reimbursement.
20. **How does the HRA rollover feature work?**
If there is a remaining balance in your HRA at the end of the calendar year, it automatically rolls over to the next year and is added to the annual contribution made by Sandia National Laboratories (up to the maximum HRA balance as specified by the STH plan). The total balance remains available to you as long as you participate in the plan. The greater the balance in your HRA, the less you have to pay out-of-pocket.
21. **What happens to the HRA balance if I leave the STH plan?**
If you leave the company without continuing your coverage (e.g., under COBRA), the balance in the HRA returns to Sandia National Laboratories.
22. **How can I search for an SHPN contracted provider?**
To locate a SHPN provider: Go to bcbsnm.com/sandia, select the *Doctors and Hospitals* tab, and click on the SHPN provider link.
23. **How can I search for a BCBSNM PPO contracted provider?**
To locate a provider in New Mexico: Go to bcbsnm.com/sandia and click on the *Doctors and Hospitals* tab. Select the Provider Finder® link to search for providers in New Mexico.

To locate a provider outside of New Mexico: Go to bcbsnm.com/sandia and select the *Doctors and Hospitals* tab. Click on the Provider Finder link and select the state you want to search. To locate a provider outside the U.S., click on *Find Providers Outside of the U.S.* under *More Searches* at the bottom of the page.
24. **What if I have questions about my STH/FSA/HRA plan?**
BCBSNM Customer Advocates will be available weekdays from 6 a.m. to 8 p.m., MT, Monday through Friday, and 8 a.m. to 5 p.m., MT on Saturdays and holidays (except Thanksgiving Day and Christmas Day). Call BCBSNM's Full Service Unit toll-free at 1-877-498-SNLB (7652).
25. **What if I have questions about my PayFlex FSA Health Care Account?**
PayFlex's Customer Service Representatives are available to answer questions from 6 a.m. to 6 p.m., MT, Monday through Friday, and 8 a.m. to 1 p.m., MT, on Saturdays. The PayFlex customer service phone number is 1-800-284-4885.