



truehealthTM

new mexico

Individual and Family Plans for 2020



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

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Why choose True?

We are more than a health insurance plan – we are a plan for health. True Health New Mexico launched in January 2018 to provide comprehensive, affordable health coverage for small and large employer groups. In 2020, we will begin offering coverage to individuals and families. We are led by experienced physicians who are committed to keeping New Mexicans healthy.

What you'll get with your True Health New Mexico plan

When you **choose True** for your individual and family health coverage, you will receive:

\$0 copays:

- **for many generic drugs¹ prescribed to treat several common chronic conditions.** Our \$0 copay benefit goes beyond Affordable Care Act requirements to remove financial barriers that may keep you from taking the maintenance medications you need to stay healthy.
- **for outpatient behavioral health services, including substance abuse.²**

- **Access to more than 350 pharmacies** in New Mexico, from major chains like Walgreens, Walmart, and CVS to local chains and independent pharmacies.
- **A credit and discounted pricing toward a Fitbit device**. Wearing a Fitbit makes it easy and fun to be more active, stay motivated, and track your progress.
- **Case management services** to help 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.
- **Disease management services for asthma and diabetes** to help you understand and manage your condition, avoid complications and emergencies, and become more active in your own care.
- Coverage for **acupuncture and chiropractic care**.
- A **24-hour nurse advice line** with the option to be connected to a board-certified MDLIVE® doctor in the True Health New Mexico network for a telephone consultation.
- A secure **member portal** and **mobile app** for quick and easy access to your health plan details.
- **Access to a network of more than 10,000 providers**, including more than 8,000 specialists, across the state and in the border areas. Our network includes³:

RMC = Regional Medical Center		
Albuquerque area	Northern New Mexico	Southern New Mexico/Texas
<ul style="list-style-type: none">– DaVita Medical Group– Eye Assoc. of New Mexico– Lovelace facilities (in ABQ)– Lovelace Medical Group– New Mexico Heart Institute– New Mexico Heart Hospital– New Mexico Orthopedic Assoc.– Southwest Medical Assoc.– UNM Hospital– UNM Medical Group	<ul style="list-style-type: none">– Alta Vista Regional Hospital– CHRISTUS St. Vincent RMC– El Centro Family Practice– Eye Assoc. of New Mexico– Holy Cross Hospital– Presbyterian Española Hosp.– Presbyterian Santa Fe Med. Ctr.– Presbyterian Medical Group (only outside of ABQ and Rio Rancho)– San Juan RMC and most physician groups	<ul style="list-style-type: none">– Artesia General Hospital– Carlsbad Medical Center– Covenant Medical Center and associated providers– Eastern New Mexico Med. Ctr.– Eye Assoc. of New Mexico– Gerald Champion RMC– Gila Regional Medical Center– The Hospitals of Providence– Lea Regional Medical Center– Mountain View RMC– Nor-Lea RMC

Visit truehealthnewmexico.com/individual-plan-documents.aspx to learn more about our benefits, covered services, and programs.

True Health New Mexico 2020 individual HMO plan benefits at a glance

The following benefit descriptions are only an overview of True Health New Mexico 2020 individual plans. For a complete description of plan benefits and covered services, please visit truehealthnewmexico.com/individual-plan-documents.aspx.

	True Gold Premier	True Gold	True Silver Premier	True Silver	True Bronze Premier	True Bronze
Annual In-Network Deductible	\$1,000 ind. \$2,000 fam.	\$2,500 ind. \$5,000 fam.	\$4,000 ind. \$8,000 fam.	\$5,500 ind. \$11,000 fam.	\$6,500 ind. \$13,000 fam.	\$8,150 ind. \$16,300 fam.
Primary Care Visit	\$10	\$15	\$20	\$20	\$30	\$40
Behavioral Health Visit	\$0	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$15	\$15	\$25	\$25	\$35	\$45
Lab & X-Ray Services	\$15 lab \$25 X-ray	\$15 lab \$25 X-ray	\$25 lab \$100 X-ray	\$25 lab 40% X-ray	40%	0%
Generic Drugs²	\$10	\$10	\$25	\$25	\$40	0%

High-deductible health plan (HDHP) benefits at a glance

An **HDHP** has a higher deductible than a traditional insurance plan. An HDHP can be combined with a **Health Savings Account (HSA)**. An HSA is a type of savings account that allows you to set aside money on a pre-tax basis to pay for qualified medical expenses for HDHP plans.

- HSA funds roll over from year to year if you do not spend them. You can keep your HSA funds if you enter or leave the work force.
- You can start an HSA through your own bank or another financial institution. HSA funds may earn interest.
- To learn more about HSA or to open an account, please contact your financial institution.

	True Bronze HDHP
Annual In-Network Deductible	\$6,750 individual, \$13,500 family
Annual Out-of-Pocket Maximum	\$6,750 individual, \$13,500 family
Coinsurance⁴	0% after deductible

To learn more, contact your broker or call the True Health New Mexico sales team at 1.855.808.3568.



Step up to true health with a Fitbit!

With your True Health New Mexico insurance, you are eligible to receive discounted pricing and a credit toward a Fitbit device.^{5, 6} All you have to do is take our online Health Risk Assessment.

Our **Fitbit True Wellness program** makes it easier for you to increase your physical activity, track your progress, share your stats, and participate in fitness challenges.

Learn the details at truehealthnewmexico.com/fitbit.aspx.

Notes:

- 1 True Health New Mexico offers medications at a \$0 copay for many chronic conditions on all plans **except** HDHPs. The \$0 copay applies to certain generic medications received from a participating pharmacy for the following chronic conditions: asthma, bipolar disorder, chronic obstructive pulmonary disorder (COPD), congestive heart failure (CHF), coronary artery disease, depression, diabetes, hypercholesterolemia (high cholesterol), hypertension (high blood pressure), and for oral chemotherapy medications.

Please refer to the True Health New Mexico formulary (list of covered drugs) at truehealthnewmexico.com/Formulary.aspx for a complete listing of \$0 copayment medications for True Health New Mexico members.

- 2 The \$0 copay for outpatient behavioral health visits does not apply to HDHPs.
- 3 The information in the table on page 2 is not a comprehensive provider network listing. Visit truehealthnewmexico.com/find_a_doctor.aspx for a complete provider directory.
- 4 The cost-sharing percentages shown in the HDHP benefit table reflect the amount you will pay for all covered services until your deductible has been met and the insurance company begins paying its share.
- 5 Limit one Fitbit per member. Members must be 18 years or older to participate.
- 6 The Fitbit True Wellness program credit is equal to the discounted price of a Fitbit Inspire or a Fitbit Zip. If you choose a different Fitbit product, you will pay the difference in cost.

