

Sandia Total Health Plan



2016 Member Guide



administered by



BlueCross BlueShield of New Mexico



How to locate a SHPN or Blue Cross and Blue Shield Provider

BlueCross BlueShield of New Mexico Sandia National Laboratories SHPN

Home Benefits Doctors and Hospitals Downloadable Forms Contact Us

Fraud Prevention and Reporting

The cost of health care fraud affects us all. Do you know what signs to look for or how to report suspected fraud?

[Learn tips to fight health care fraud and how to report it](#)

Benefits

We are pleased to offer health coverage for Sandia National Laboratories employees and preMedicare retirees.

- ▶ [Learn about your benefits](#)
- ▶ Find out how to manage your HRA and FSA online with [ConnectYourCare](#)

Health and Wellness

Learn about [wellness programs and online resources](#) available to you, including:

- ▶ [Blue365 Member Discount Program](#)
- ▶ [Care onTarget Online Tools for Condition Management](#)

Find a Doctor

Find providers in the Sandia Health Partner Network or in BCBSNM's PPO provider network:

- ▶ [Search the Sandia HPN](#)
- ▶ [Search our Provider Finder](#)

blueaccess for Members

User Name

Password

Log In

- ▶ Need a User Name? [Register Now](#)
- ▶ Forgot [User Name](#) or [Password](#)?
- ▶ [Take a tour](#)

[Blue Distinction Centers](#)

[Blue Care Connection](#)

[www.ConnectYourCare.com](#)

bcbsnm.com/sandia

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Welcome

Sandia Total Health (STH) 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 your BCBSNM wellness programs
- Navigate the online tools at bcbsnm.com
- Find a health care provider in the SHPN and BCBSNM network
- Get a cost estimate for over 1,600 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 payment 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 (Out-of-Network) 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 213(d) services. Sandia also offers a Flexible Spending Account (FSA) you can use for health care expenses and any qualified non-medical 213(d) 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 Torrance 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 Pulse HealthMiles program.**
- You can use available funds from your HRA contribution to pay for the deductible and coinsurance portion of your medical and prescription drug expenses and any qualified non-medical 213(d) 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" includes same-gender spouses legally married in jurisdictions that recognize their marriages.

** Including completion of a Health Action Plan

*** ConnectYourCare is an independent company that administers Flexible Spending Accounts (FSA) and Health Reimbursement Accounts (HRA) for Blue Cross and Blue Shield of New Mexico.

How Sandia Total Health Works



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

- If you and your covered spouse* have completed your Health Assessment and/or participated in the Virgin Pulse Miles program** in 2015, 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 out-of-pocket maximum.
- Your annual deductible is the amount you need to pay before your medical plan begins to pay.

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.

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" includes same-gender spouses legally married in jurisdictions that recognize their marriages.

** Including completion of a Health Action Plan

Blue Access for MembersSM



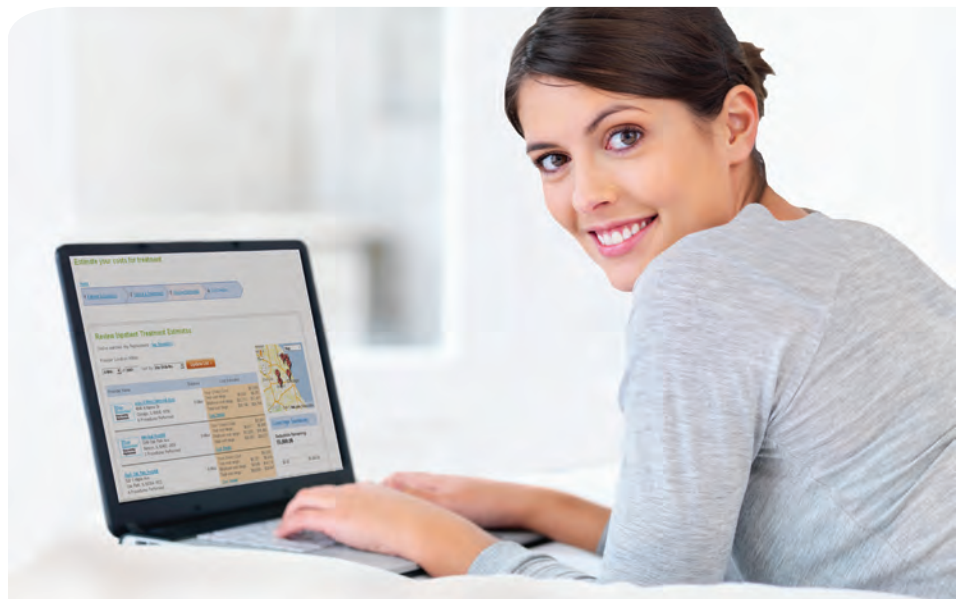
Don't have access to a computer or need to talk to a Customer Advocate?

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/ Cost Estimator

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.

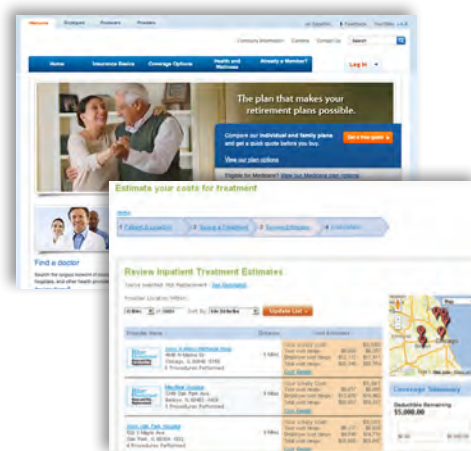
Use Integrated Provider Finder either online or from a mobile device to:

- 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®/ Cost Estimator

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.



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)

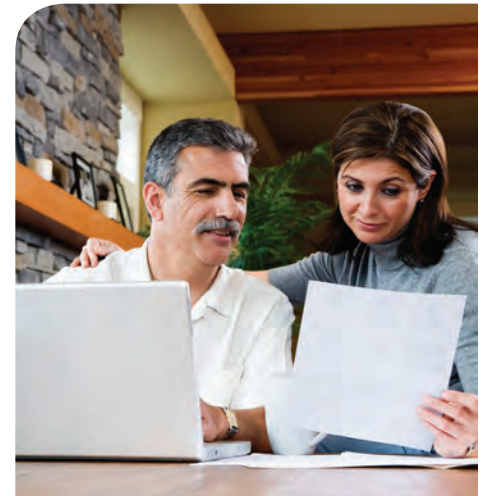
The HA features adaptable questions to learn more about you. After you take the HA, you will get a personal wellness report. The confidential record offers tips for living your healthiest life. Your answers will be used to tailor the Liveon portal with the programs that can help you reach your goals.

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®





Focus on You

Providing you with the right tools, wherever you are in life

From simple questions like quick ways to de-stress or how to find more time in your schedule, to more difficult issues like finding support after the loss of a loved one, your program is there to work with you and offer suggestions, options and information.

A Confidential & Important Resource

Your program provides useful tools and resources that can help make the most out of your day or guide you through a difficult time. All confidential and at no cost to you. Some of the topics we can help with include:

- **Resiliency**—overcoming stress and crisis at home and at work.
- **Emotional Wellness**—addiction, depression, anxiety and assistance with other emotional wellness issues.
- **Workplace success**—career goals, team conflict, crisis, management support.
- **Wellness and balance**—work-life balance, stress, relaxation, personal well-being.
- **Personal and family goals**—relationship, children and teen or aging loved ones. Changes in finances or personal situations.

Your program includes up to 8 counseling sessions for you and your eligible dependents or household members at no cost to you.

Step into Action

It's quick and easy. You can access your program's tools and resources in many ways. And remember its completely confidential. We will connect you with the right resources or professionals to help you with your questions, challenges or needs. No situation is too big or too small.



Call your program's toll-free number to speak with a professional.



Visit MagellanHealth.com/member for online tools, articles, resources and more.

Additional Resources and Information

Work-life Services

You have access to tools, resources and experts who can help with many of the day-to-day things that can happen in life. You also have access to the LifeMart® discount center which offers valuable discounts on things such as travel, clothing, restaurants, and more.

Your program includes up to 8 confidential counseling sessions for you and your eligible dependents or household members at no cost to you.

**Sandia National Laboratories
Employee Assistance Program**

1-800-424-0320

For TTY Users: 1-800-456-4006

All Locations (except California)



Focus on You

Providing you with the right tools, wherever you are in life

From simple questions like quick ways to de-stress or how to find more time in your schedule, to more difficult issues like finding support after the loss of a loved one, your program is there to work with you and offer suggestions, options and information.

A Confidential & Important Resource

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- **Resiliency**—overcoming stress and crisis at home and at work.
- **Emotional Wellness**—addiction, depression, anxiety and assistance with other emotional wellness issues.
- **Workplace success**—career goals, team conflict, crisis, management support.
- **Wellness and balance**—work-life balance, stress, relaxation, personal well-being.
- **Personal and family goals**—relationship, children and teen or aging loved ones. Changes in finances or personal situations.

Your program includes up to 3 counseling sessions for you and your eligible dependents or household members at no cost to you.

Step into Action

It's quick and easy. You can access your program's tools and resources in many ways. And remember its completely confidential. We will connect you with the right resources or professionals to help you with your questions, challenges or needs. No situation is too big or too small.



Call your program's toll-free number to speak with a professional.



Visit MagellanHealth.com/member for online tools, articles, resources and more.

Additional Resources and Information

Work-life Services

You have access to tools, resources and experts who can help with many of the day-to-day things that can happen in life. You also have access to the LifeMart[®] discount center which offers valuable discounts on things such as travel, clothing, restaurants, and more.

Your program includes up to 3 confidential counseling sessions every 6 months for you and your eligible dependents or household members at no cost to you.

**Sandia National Laboratories
Employee Assistance Program**

1-800-424-0320

For TTY Users: 1-800-456-4006

For California Members

**ABQ HEALTH PARTNERS AMBASSADOR AND CONCIERGE SERVICES
SANDIA HEALTH PARTNER NETWORK (SANDIA HPN)**

ABQ Health Partners is pleased to offer an Ambassador and Concierge Service for Sandia HPN members.

We have an Ambassador who will be the main point of contact for Sandia HPN members. You will have direct access to this representative to navigate you to one of our providers and to assist you with any of our healthcare services.

The ABQ Health Partners Ambassador can be reached at our dedicated one-call hotline for Sandia HPN members.

Sandia HPN One-call

262.7100



5400 Gibson Blvd. SE
Albuquerque, NM 87108
505.262.7000
abqhp.com



The right care at the right time, every time.

The relationship between ABQ Health Partners and Blue Cross and Blue Shield of New Mexico (BCBSNM) is that of independent contractors.



505.727.2727
or 1.888.727.2701

CareConcierge@lovelace.com | TTY 1.866.453.8493

- Find doctors and specialists that fit your needs
- Assistance making doctor appointments
- Same day and next day appointments available
- Receive a follow-up call after your appointment

Mon.-Fri. 7:30 a.m. – 6 p.m. and
Sat. 8:30 a.m. – 5 p.m.

lovelace.com



The relationship between Lovelace Health System and Blue Cross and Blue Shield of New Mexico (BCBSNM) is that of independent contractors.

Sandia Total Health



ConnectYourCare (CYC) continues to be your HRA (active and PreMedicare) and FSA (actives only) administrator under the BCBSNM Sandia Total Health (STH) plan.

Where to Begin - Go to www.connectyourcare.com

1. Select the log in link from the upper right hand corner.
2. Sign in with your user name and password.
3. If it is your first time visiting the site, choose New User Registration to select your user name and password.



Using Your Online Account

Our online participant portal puts account information and health education tools at your fingertips.

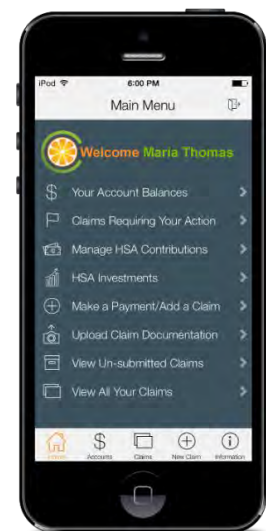
- Get account balance
- View payment card charges
- Enter a New Claim
- View claims/submit receipts for purchases requiring substantiation
- View claim status
- Access communication center messages
- View reimbursement schedule
- Use consumer tools
- Find answers to Frequently Asked Questions

Mobile Solution

CYC Mobile, our secure mobile app, delivers important account information to you on the go.

- Available for Android, iOS and Windows devices
- View account balance, alerts and transaction history
- Submit a new claim
- Make payments with Online Bill Pay and Click-to-Pay
- Tap to call Customer Service
- Upload claim documentation with your device's camera

Download it today!



Sandia Total Health



Important Things to Remember:

- CYC will pay your medical provider directly if they are in the SHPN and BCBS network of providers.
- A debit card is provided to pay for vision, dental, and prescription expenses with HRA and FSA dollars*. If you do not use your debit card, you will need to file a claim and submit documentation directly to CYC online or on the mobile app.
- Auto-Pay for medical expenses can be turned ON or OFF.
 - Auto-Pay ON – All approved and processed in-network medical claims will auto-pay to your BCBS provider.
 - Auto-Pay OFF – You can “Click-to-Pay” the claims of your choice. This gives you the convenience of choosing how you want to spend your dollars. Approved and processed medical claims are only processed if you “Click-to-Pay.”

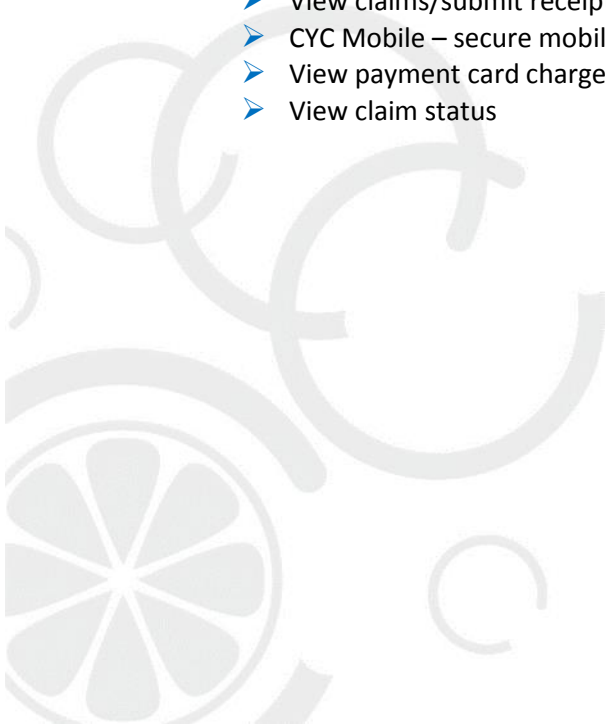


* CYC verifies as many card charges as possible without asking for documentation, but sometimes documentation is needed to meet IRS guidelines. It's a quick and easy process to upload documentation online or on the mobile app. SMART TIP! Always snap a picture of your receipt with your smart phone in case it is needed later!

CYC Customer Service: 1-866-808-1444 (available 24 hours/day, 365 days/year)

www.connectyourcare.com

- View account balances
- Enter a new claim
- View claims/submit receipts for purchases requiring substantiation
- CYC Mobile – secure mobile app
- View payment card charges
- View claim status



It is important to get an annual Preventive Checkup that is paid at 100% by your health plan. Sandia Labs, Blue Cross and Blue Shield of New Mexico and Catapult Health are making it even easier for those members in the Albuquerque area that do not have an established provider or have not made an appointment for their annual Preventive Checkup.

Please watch for information throughout the year regarding these **Free Preventive Checkups** that are conveniently located.

FREE

WELLNESS CHECKUPS

Quick Health Evaluation

Lab-accurate finger prick blood test, blood pressure and body composition

Printed Personal Health Report

Full color report of your check-up results that you can take home

Private Health Consultation

Review your results with a licensed Nurse Practitioner





Care When and Where You Need It

Telehealth

Powered by MDLIVE®

On-demand health care at your fingertips



Getting sick is never convenient and finding time to get to the doctor can be hard. MDLIVE's telehealth program provides you and your covered dependents access to care for non-emergency medical and behavioral health needs.*

Whether you're in the city, a rural area or you're on a weekend camping trip, access to a board-certified MDLIVE doctor is available 24 hours a day/seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Telehealth can also be a better alternative than going to the emergency room or urgent care.**

MDLIVE doctors can help treat the following conditions and more:

General Health

- Allergies
- Asthma
- Joint aches
- Sinus infections

Pediatric Care

- Cold/flu
- Ear infections
- Pink eye

Behavioral Health

- Online counseling
- Child behavior/learning issues
- Stress management



Connect***

Computer, smartphone, tablet or telephone



Interact

Real-time consultation with board-certified doctor



Diagnose

ePrescribe medications sent to select pharmacy of your choice (when appropriate)



Website:

- Visit the website MDLIVE.com/bcbsnm
- Choose an MDLIVE doctor
- Chat live with the doctor online



Mobile app:

- Download the app from the Apple App StoreSM, Google PlayTM Store or Windows[®] Store
- Open the app and choose an MDLIVE doctor
- Chat with the doctor from your mobile device



Telephone:

- Call MDLIVE (888-858-5074)
- Speak with a health service specialist
- Speak with an MDLIVE doctor

Get connected today!

To register, you'll need to provide your first and last name, date of birth and Blue Cross and Blue Shield of New Mexico member ID.

*Behavioral health may not be available on all plans. For more information, call MDLIVE's customer service department.

** In the event of an emergency, this service should not take place of an emergency room or urgent care facility. Proper diagnosis should come from your doctor and medical advice is between you and your doctor.

***Internet/Wifi connection needed for computer access. Data charges may apply when using your tablet or smartphone. Check your phone carrier's plan for details. Video consultation is available Monday through Sunday from 7 a.m. - 9 p.m.

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Google Play Store is a trademark of Google Inc. ("Google").

Windows is a registered mark of Microsoft[™]



Adult Wellness Guidelines

Making Preventive Care a Priority

Adult Recommendations

Adult Health - for ages 18 and over

Preventive care is very important for adults. By making some good basic health choices, women and men can boost their own health and well-being. Some of these positive choices include:

- Eat a healthy diet
- Get regular exercise
- Don't use tobacco
- Limit alcohol use
- Strive for a healthy weight

* Recommendations may vary. Discuss the start and frequency of screenings with your doctor, especially if you are at increased risk.

Screenings	
Weight	Every 1-3 years
Body Mass Index (BMI)	Every 1-3 years
Blood Pressure (BP)	At least every 2 years*
Colon Cancer Screening	Adults ages 50-74 — colonoscopy every 10 years, OR flexible sigmoidoscopy every 5 years OR fecal occult blood test annually*
Diabetes Screening	Those with high blood pressure should be screened. Others, especially those who are overweight or have additional risk factors, should consider screening every 3 years.*
Hepatitis C (HCV) Screening	Once for adults born between 1945 and 1965
HIV Screening	Adults ages 18-65, older adults at increased risk and all pregnant women should be screened.

Immunizations	
Tetanus Diphtheria Pertussis (Td/Tdap)	Get Tdap vaccine once, then a Td booster every 10 years.
Influenza (Flu)	Yearly
Herpes Zoster (Shingles)	1 dose given at age 60 and over
Varicella (Chicken Pox)	2 doses if no evidence of immunity
Pneumococcal (Pneumonia)	1 dose at age 65 and over*
Measles, Mumps, Rubella (MMR)	1 or 2 doses for adults ages 18-55 if no evidence of immunity
Human Papillomavirus (HPV)	3 doses for women ages 18-26 if not already given. 3 doses for men ages 18-21 if not already given.*

Women's Health

Women have their own unique health care needs. To stay well, they should make regular screenings a priority. In addition to the services listed in the Adult Health section, women should also discuss the recommendations listed on this chart with their doctor.

Men's Health

Men are encouraged to get care as needed and make smart choices. That includes following a healthy lifestyle and getting recommended preventive care services. If they follow a game plan for better overall health, they'll be more likely to win at wellness.

In addition to the services listed in the Adult Health section, men should also discuss the recommendations shown in the table to the right with their doctor.

Learn more! Additional sources of health information include:

- ahrq.gov/patients-consumers/prevention/index.html
- cancer.org/healthy/index
- cdc.gov/healthyliving/

Women's Recommendations

Mammogram	Every 1-2 years for women ages 40-74**
Clinical Breast Exam	Every 3 years for women ages 20-39. Annually for age 40 and over.
Cholesterol	Starting age and frequency of screenings are based on your individual risk factors. Talk with your doctor about what is best for you.
Pap Test	Women ages 21-65: Pap test every 3 years. Another option for ages 30-65: Pap test and HPV test every 5 years. Women who have had a hysterectomy or are over age 65 may not need a Pap test.*
Osteoporosis Screening	Beginning at age 65, or at age 60 if risk factors are present*
Aspirin Use	At ages 55-79, talk with your doctor about the benefits and risks of aspirin use.

Men's Recommendations

Cholesterol	Ages 20-35 should be tested if at high risk. Men age 35 and over should be tested.
Prostate Cancer Screening	Discuss the benefits and risks of screening with your doctor.*
Abdominal Aortic Aneurysm	Screen once between ages 65 -75 if you have ever smoked.
Aspirin Use	At ages 45-79, talk with your doctor about the benefits and risks of aspirin use.

Ask Your Doctor

You probably don't hesitate to ask your doctor about nutrition and exercise, losing weight and stopping smoking. But you can also ask about:

- Dental health
- Problems with drugs or alcohol
- Sexual behavior and sexually transmitted diseases
- Feelings of depression
- Domestic violence
- Accident/injury prevention
- Preventing falls, especially for ages 65 and over



* Recommendations may vary. Discuss screening options with your doctor, especially if you are at increased risk.

** At least every 2 years for women ages 50-74. Ages 40-49 should discuss the risks and benefits of screening with their doctor.

The recommendations provided in the table are based on information from organizations such as the Advisory Committee on Immunization Practices, the American Academy of Family Physicians, the American Cancer Society and the United States Preventive Services Task Force. The recommendations are not intended as medical advice nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the recommendations provided.

Coverage for preventive services may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on the back of your ID card.

Source: US Department of Health and Human Services, and the Centers for Disease Control and Prevention

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 24/7 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.

Special Beginnings Maternity Program

To enroll or ask questions about the program please call **888-421-7781**, 7 a.m. - 5:30 p.m. MT.



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 Pulse

Sandia employees and spouses* can earn Virgin Pulse HealthMiles 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 Pulse.

- Asthma Condition Management Program: [866-874-0912](tel:866-874-0912)
- Coronary Artery Disease (CAD) Condition Management Program: [866-874-0912](tel:866-874-0912)
- Congestive Heart Failure (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)
- ABQ Health Partners Ambassador Line: [505-262-7100](tel:505-262-7100)

* "Spouse" includes same-gender spouses legally married in jurisdictions that recognize their marriages.



BlueCross BlueShield of New Mexico

Sandia Total Health Plan

bcbsnm.com/sandia