



New Mexico Retiree Health Care Authority (NMRHCA)

Effective 1/1/2025 - 12/31/2025	Blue Cross Group Medicare Advantage Open Access (PPO) SM	Blue Cross Group Medicare Advantage (HMO) SM
Network	In-Network/Out-of-Network	In-Network
Annual Medical Deductible	\$0	\$0
Annual Out-of-Pocket Maximum (Includes the Deductible)	\$2,500	\$3,000
Inpatient Hospital Care	\$250 copay per stay	\$1,250 out-of-pocket limit each year \$125/day (days 1-5) \$0/day (days 6+)
Emergency Care	\$50 copay	\$65 copay
Ambulance Services	\$100 copay	\$100 copay
Primary Care Office Visit	\$5 copay	\$10 copay
Specialist Office Visit	\$25 copay	\$30 copay
Vision Services - Routine Eye Exam (Supplemental Benefit)	\$0 copay	\$10 copay
Vision Services - Eyewear (Supplemental Benefit)	Not covered	\$150 contact lens allowance or \$0 copay standard eyeglass lens and \$150 frame allowance every year
Hearing Services - Routine Hearing Exam (Supplemental Benefit)	\$0 copay	\$30 copay
Hearing Services - Hearing Aids (Supplemental Benefit)	\$500 hearing aid allowance for both ears combined, every 3 years	\$300 hearing aid allowance for both ears combined every year
Meal Service (Supplemental Benefit)	28 meals per 14 days; max 3 times per year (Authorization required after in-patient stay)	14 meals per 7 days; max 3 times per year (Authorization required after in-patient stay)
Non-Emergency Transportation (Supplemental Benefit)	\$0 copay for up to 12 one-way trips to plan-approved locations every year	\$0 copay for up to 4 one-way trips to plan-approved locations every year
Fitness Program	SilverSneakers®	
Rewards Program	\$100 worth of gift cards per year	

Call the Education Helpline at **1-800-618-6156 (TTY 711)** for more information.

We are open October 1 – March 31: Daily, 8:00 a.m. to 8:00 p.m. local time,

April 1 – September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m. local time.

Alternate technologies (for example, voicemail) will be used on weekends and holidays.

Turn over for prescription drug benefits



Prescription Drug Benefits

		Blue Cross Group Medicare Advantage Open Access (PPO)	Blue Cross Group Medicare Advantage (HMO)
Annual Part D Deductible		\$0	\$0
Your Drug List/Formulary Name		5 Tier Premier Formulary	5 Tier Standard Formulary
Your Out-of-Pocket Copays (30-day supply at retail pharmacies) Annual drug costs up to \$2,000	Tier	Standard Pharmacy	Preferred Pharmacy / Standard Pharmacy
	1	\$15	\$0 / \$5
	2	\$15	\$5 / \$10
	3	\$35	\$40 / \$45
	4	\$70	\$90 / \$95
	5	\$70	33%
Catastrophic Coverage		You pay \$0 after your Part D maximum out-of-pocket costs reach \$2,000. This includes drugs purchased through retail and mail order pharmacies but does not apply to out-of-pocket spending on Part B drugs or your monthly premium.	
Network Pharmacies		Albertsons, Safeway, Smith's, Walgreens, Walmart and independents	
Tier 1 — Preferred Generic Drugs Tier 2 — Generic Drugs Tier 3 — Preferred Brand Drugs		Tier 4 — Non-Preferred Brand Drugs Tier 5 — Specialty Drugs	

Coupons and Discount Programs

Federal law forbids people who have Medicare from using coupons or other discounts with their Medicare Part D plan. These may only be used outside of your Medicare Part D benefit.

The Healthy Activity Portal is a website owned and operated by HealthMine, Inc., an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to provide digital health and personal clinical engagement tools and services for members with coverage through BCBSNM. BCBSNM makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them. Registration is required to participate. Visit www.BlueRewardsNM.com to register and see what Healthy Actions earn rewards. Maximum annual rewards of \$100 in gift cards. One reward per Healthy Action per year. Healthy Action dates of service must be in the current plan year. Healthy Actions that earn rewards are subject to change.

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This information is not a complete description of benefits.

HMO and PPO plans provided by Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). PPO plan provided by HCSC Insurance Services Company (HISC). HCSC and HISC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC and HISC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.