Independent Plan

A quick and easy guide to your health plan information

Please find your identification (ID) card(s) attached to the back of this booklet. Remove the card and keep it with you. You will need to have it each time you go for medical care.
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Welcome

Dear Member,

Welcome to Presbyterian. In this benefit guide you will find your member ID card, an overview of your health plan coverage and benefits, and other helpful information about your health plan benefits.

If you’d like a copy of your complete Summary Plan Description (SPD), you can:

• Sign in to myPRES at www.phs.org/myPRES, and then select MyHealthPlan

• Call the Presbyterian Customer Service Center at (505) 923-7787 or 1-855-261-7737

• Email us at cabqinquiry@phs.org

We look forward to being your partner in good health.

Sincerely,
Your Presbyterian Team

This guide is a brief summary, not a comprehensive description of benefits, limitations and exclusions. For complete information, please refer to your SPD.
Create your account by simply visiting www.phs.org/myPRES. You will need your member ID number, located on the attached ID card.

myPRES provides you with secure, 24-hour access to important, personalized health plan information.

- Review your claims and Explanation of Benefits (EOBs)
- Track your deductible
- View your mobile ID card or order ID replacements
- Access your plan documents
- Find providers or schedule a Video Visit

myPRES is also home to MyChart, a direct communication tool for you and members of your care team. This service is only for members seen by Presbyterian Medical Group (PMG) providers.

- View test and lab results
- Request an appointment
- Send messages to your care team
- Review summaries of recent visits
- Pay Presbyterian provider or hospital bills
Insurance can be one of the most confusing parts of healthcare. We want to help you understand your benefits so you can feel confident – and avoid surprises – when you use them.

Here are some key health insurance terms that are important to understand.

**TYPES OF COST-SHARING**

**Coinsurance**: The percentage amount of a covered healthcare service that is partially paid by you and partially paid by the health plan.

**Copayment (copay)**: The fixed dollar amount you are required to pay for a healthcare service.

**Deductible**: The amount that you pay annually before your plan contributes. The deductible does not apply to all services. Once you meet your annual deductible, your plan will share the cost.

**Out-of-pocket maximum**: The maximum dollar amount that you will pay in a calendar or plan year for covered services (includes copayments, coinsurance, and deductibles but not premiums). After you have met the out-of-pocket maximum, the plan will pay 100 percent of covered services.

Need more information? Visit [www.phs.org/members](http://www.phs.org/members).

Here you can:

- Find important forms and documents
- Watch a video on how cost-sharing works
- Review a Frequently Asked Questions (FAQ) resource
- Read health plan newsletters
- And much more…
Your prescription benefits are administered by Express Scripts. This program offers benefits through participating retail pharmacies, Express Scripts home delivery pharmacy and Accredo specialty pharmacy.

Express Scripts contact information:

📞 1-877-860-9256

🌐 www.express-scripts.com
What is my medical coverage and cost?
Snapshot of your In-network and Out-of-network Benefits

### Annual Deductibles and Out-of-Pocket Maximums
(includes medical through Presbyterian Health Plan (PHP) and pharmacy through Express Scripts)

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th></th>
<th>Out-of-network</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
<td>Family</td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$175</td>
<td>$350</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket</strong></td>
<td>$6,350</td>
<td>$12,700</td>
<td>$12,700</td>
<td>$25,400</td>
</tr>
</tbody>
</table>

### Office Visits

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Care</strong></td>
<td>No charge</td>
<td>40%</td>
<td>No</td>
</tr>
</tbody>
</table>

*For a complete list of preventive services, visit [www.phs.org](http://www.phs.org) and search Preventive. For services that are not medically necessary, such as licensing, certification, employment insurance and foreign travel are not covered.*

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary Care Provider Visits</strong></td>
<td>$40 copay/visit</td>
<td>40%</td>
<td>No</td>
</tr>
<tr>
<td><strong>Specialist Provider Visits</strong></td>
<td>$55 copay/visit</td>
<td>40%</td>
<td>No</td>
</tr>
</tbody>
</table>

*Presbyterian does not require you to get a written referral to see a specialist. However, some specialists may require referrals even if PHP does not. You should talk to your primary care provider (PCP) about any specialists you plan to visit.*

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Video Visit</strong></td>
<td>No charge</td>
<td>No charge</td>
<td>No</td>
</tr>
</tbody>
</table>

*Must use designated Practitioner/Provider.*

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Behavioral (Mental) Health</strong></td>
<td>$40 copay/visit</td>
<td>40%</td>
<td>No</td>
</tr>
<tr>
<td><strong>Maternity Care</strong></td>
<td>$40 copay/visit up to $300 max per pregnancy</td>
<td>40%</td>
<td>No</td>
</tr>
</tbody>
</table>

*Delivery subject to inpatient cost sharing and prior authorization.*
*Elective home births and services are not covered.*
*Be sure to enroll your newborn in your health plan within 31 days of birth.*

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>On-campus Student Health Center</strong></td>
<td>$40 copay/visit</td>
<td>40%</td>
<td>No</td>
</tr>
</tbody>
</table>

1 Out-of-network benefits are limited to reasonable and customary charges.
You are responsible for any balance due above reasonable and customary charges.
Deductible applies to all out-of-network services.
*For prior authorization questions, please call Presbyterian customer service.*
## Emergent, Inpatient and Outpatient Care

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs¹</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Care Facility</td>
<td>$45 copay/visit</td>
<td>$45 copay/visit</td>
<td>Yes</td>
</tr>
<tr>
<td>Emergency Room Visits</td>
<td>$200 copay/visit</td>
<td></td>
<td>Yes</td>
</tr>
</tbody>
</table>

Copay waived if admitted into a hospital, then hospital copay applies.

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs¹</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Transportation</td>
<td></td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Hospital Inpatient Stay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical, Mental and Substance Use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$500 copay/admission</td>
<td>40%</td>
<td>Yes</td>
</tr>
<tr>
<td>Certified Hospice Care</td>
<td>$500 copay/admission</td>
<td>40%</td>
<td>Yes</td>
</tr>
<tr>
<td>Skilled Nursing Care</td>
<td>$500 copay/admission</td>
<td>40%</td>
<td>Yes</td>
</tr>
<tr>
<td>Up to 60 visits per plan year per member</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Healthcare</td>
<td>No charge</td>
<td>40%</td>
<td>No</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>20% up to $500 copay/visit</td>
<td>40%</td>
<td>Yes</td>
</tr>
<tr>
<td>Cardiac Catheterization Lab</td>
<td>$200 copay/visit</td>
<td>40%</td>
<td>Yes</td>
</tr>
<tr>
<td>Infertility Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(includes drugs and injections)</td>
<td>50%</td>
<td>50%</td>
<td>Yes</td>
</tr>
<tr>
<td>Dialysis</td>
<td>20%</td>
<td>40%</td>
<td>Yes</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>50%</td>
<td>50%</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Such as diabetes supplies, orthotic appliances, prosthetic devices, and hearing aids for school-aged children under 18 years old (or under 21 years of age if still attending high school).

¹ Out-of-network benefits are limited to reasonable and customary charges. You are responsible for any balance due above reasonable and customary charges. Deductible applies to all out-of-network services.

For prior authorization questions, please call Presbyterian customer service.
### Diagnostic Services, Rehabilitation, and Therapy

<table>
<thead>
<tr>
<th>Plan Benefit/Coverage</th>
<th>In-Network Member Costs</th>
<th>Out-of-Network Member Costs</th>
<th>Subject to deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laboratory Tests</td>
<td>No charge</td>
<td>40%</td>
<td>No</td>
</tr>
</tbody>
</table>

*If your provider sends out lab work, be sure the laboratory is in-network. Using an in-network provider or facility saves you money.*

| Imaging and Scanning  | $125 copay per test PET/MRI | 40%                       | Yes                   |
|                       | $75 copay per test CT Scan  |                           |                       |

| Home/Sleep Studies    | $50 copay/visit             | 40%                        | Yes                   |

| Gastrointestinal Lab (and endoscopies) | $175 copay/visit | 40% | Yes |

| Allergy Testing and Serum (Extracts)   | 20%                  | 40% | Yes |

| Outpatient Speech, Physical, or Occupational Therapy | $40 copay/visit | 40% | No  |

*Up to 24 visits combined per plan year*

| Chiropractic and Acupuncture | $55 copay/visit | 40% | No |

*Up to 20 visits each per plan year.*

| Cardiac Rehabilitation | $40 copay/visit | 40% | No |

*Up to 36 visits per plan year*

| Pulmonary Rehabilitation | $40 copay/visit | 40% | No |

*Up to 24 visits per plan year*

| Radiation Therapy and Chemotherapy | No charge | 40% | No |

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1. Out-of-network benefits are limited to reasonable and customary charges. You are responsible for any balance due above reasonable and customary charges. Deductible applies to all out-of-network services.

For prior authorization questions, please call Presbyterian customer service.
You’ll also receive up to a $250 reimbursement per family per calendar year under the Unique Services Reimbursement Program for the following:

- Prescription drug costs*
- Alternative therapies
- Hearing aids
- Routine vision care*, exams, glasses and contact lenses
- Dental treatments* (cosmetic services are not reimbursable)
- Diagnostic devices*
- Disease management classes*

*You must submit a note or prescription from your provider with your Unique Services Reimbursement Form.

To receive your unique services reimbursement, fill out the reimbursement form at www.phs.org/cabq. Here are some tips to help your reimbursement go smoothly:

- Save all relevant receipts.
- Submit original, itemized receipts with our reimbursement form.
- Complete one form each time you submit eligible expenses for reimbursement.
- Return the original, signed form to Presbyterian Health Plan, and keep a copy for your records.
- The program is based on the calendar year. You must submit all your receipts within one year from the date of service.
What is my out-of-network coverage?

Please refer to the benefit grid starting on page 5 for details on your coverages. Urgent or emergency care services are covered wherever you need them, regardless of whether you are in or out of the state of New Mexico.

- Urgent or emergency care includes unforeseen conditions that require prompt medical attention to prevent a serious decline in your health. In these situations, you may seek services from the nearest appropriate facility which may include an emergency room, urgent care center, or provider office.

- You must get follow-up care from an in-network provider or get prior authorization from PHP for your follow-up care to be covered out-of-network.

- You may also seek coverage through Video Visits. See page 16 for more details.

- Money saving tip for the Independent Option: use our National Provider Network for out-of-state services so that the in-network benefit level will be applied. Find out more about out-of-state providers at www.phs.org/cabq.

For more information, please call the Presbyterian Customer Service Center at (505) 923-7787 or 1-855-261-7737.
As part of your Presbyterian plan, you have access to a large range of in-network providers:

- More than 17,000 providers in more than 500 locations in New Mexico and into Colorado and Texas.
- Presbyterian’s integrated health system, including nine hospitals, and Presbyterian Medical Group (PMG) primary, specialty, and urgent care clinics.

How do I find providers in my network?

You can find in-network providers and facilities by visiting www.phs.org and selecting the “Find a Doctor” icon at the top of the page.

Choosing a PCP

Having a primary care provider (PCP) who you like and trust is essential to you and your family’s good health. Your PCP may be a physician, a physician assistant or nurse practitioner within Presbyterian’s Internal Medicine, Family Medicine or Pediatrics specialties.

Presbyterian’s new urgent care/ER facility

Presbyterian health plan members now have a new choice for medical care. Presbyterian is proud to introduce PRESNow 24/7 urgent and emergency care. Located at 6400 Paseo Del Norte NE and 4515 Coors Blvd. NW, these are Albuquerque’s only 24/7 urgent care and emergency care under one roof. Our medical staff will decide the level of care you need. Each patient is assessed by a clinician and treated for their condition.
Presbyterian is committed to supporting you in your wellness journey. Here are some additional tools to keep you moving on this journey:

**Care coordination** – Trained registered nurse care coordinators are available to assist you with various health concerns and coordinate services between providers and patients. For more information, call (505) 923-8858 or 1-866-672-1242.

**Gym memberships** – Please check with your benefit administrator if you have a gym membership as a health plan benefit.

**Member-only discounts** through our partner, BenefitSource, for services such as acupuncture, chiropractic, hearing and vision hardware, massage therapy and Meals on Wheels. Visit benefitsource.org/Presbyterian for more details.

**Preventive care** – Preventive care can help you stay well and prevent illness, disease and other health problems. Preventive services are covered at 100 percent when you are seen by an in-network provider. Go to www.phs.org/preventive for a detailed list of these services.

**Wellness at Work** – Presbyterian’s Wellness at Work is an online tool that can help you create a personalized health improvement plan. It can provide you with the most up-to-date health information and resources. Simply log in to myPRES and select the Wellness at Work tile.

For more information on health and wellness, go to www.phs.org/member.
Additional no-cost healthcare solutions

Baby Benefits – This program for expectant mothers helps you have a healthy pregnancy and baby. In our three-step program, as an expectant mother, you can earn gift cards for completing:

1. Your first prenatal visit
2. At least 10 prenatal care visits, or 80 percent of the recommended number of visits by your provider
3. Your postpartum visit after your baby is born

For full details, you can pick up a Baby Benefits brochure at your benefit or HR office. You may also visit www.phs.org/mypres.

Clickotine® – An innovative program that uses clinically driven app technology to help you create and stick to a quit plan and overcome nicotine cravings. Based on clinical trials and data, Clickotine® has a high success rate and includes such features as:

- Personalized messaging
- Real-time social support
- Replacement distractions
- Tracking of money saved
- Journaling
- And more!

To sign up, go to www.clktx.com/join and enter the client code P3FMX6. You can also contact the Presbyterian Customer Service Center at (505) 923-7787 or 1-855-261-7737.
**Healthy Solutions Disease Management Program** – This is a coaching service for Presbyterian members who have chronic health conditions. Presbyterian offers this service at no extra cost to you.

Health coaching can help you learn how to take control of your health for such conditions as asthma, chronic obstructive pulmonary disease, congestive heart failure, coronary heart disease, diabetes, high blood pressure and more.

You and your health coach will talk about:

- How you can make small changes that lead to healthier habits
- What might be keeping you from living a healthier lifestyle
- What healthy choices have worked well for you in the past
- How to work with your healthcare provider to meet your health needs and goals

Healthy Solutions coaches work with you by phone and/or video visit to:

- Encourage you to improve your health
- Set up coaching times that work with your busy schedule

To get started, please contact Presbyterian Healthy Solutions Disease Management program at **1-800-841-9705** or **HealthySolutions@phs.org**.
On to Better Health – Virtual Care Solutions – With On to Better Health, you have:

- Online access to self-help tools and resources proven to help people get better and feel better.
- Complete guided therapy programs to change unhelpful thoughts and behaviors.

Through the On to Better Health program, you can read health and wellness articles, chat online with a clinician or schedule a virtual therapy session. To access the program, go to www.ontobetterhealth.com/php.

Online Visits – With Online Visits, powered by SmartExam, we can save you a trip to your provider’s office. Through our online system, Presbyterian Medical Group providers diagnose, treat and prescribe medications. All you need to do is answer a few questions about your condition and then fill any prescriptions you receive at a pharmacy. There is no cost for Online Visits at this time. The online questionnaire takes a few minutes and, for many conditions, your treatment plan may be ready in about an hour. Online Visits is available to people 18 years of age and older who are Presbyterian patients. Online Visits is available 24/7. You can access Online Visits at www.phs.org/onlinevisits.

PresRN – If you are not feeling well and do not know what to do, PresRN is as easy way to speak with a Presbyterian registered nurse (RN). Call (505) 923-5570 or 1-866-221-9679 and one of our nurses will listen to your health concerns and give you the answers that you need. Our nurses are happy to answer general health questions when you are healthy too.

PresRN is available at no charge to you, and is available 24 hours a day, seven days a week, including holidays. As always, if you are having a medical emergency, please call 911.
Quit for Life® – Enrollment in the Quit for Life® American Cancer Society smoking cessation program is easy – just call 1-866-QUIT-4-LIFE (1-866-784-8454) to get started. A registration specialist will verify eligibility to enroll and transfer you to a Quit Coach to get started. For more information, please visit www.quitnow.net.

Talkspace – Talkspace delivers behavioral health coaching with licensed behavioral therapists via text, video or audio messaging. For more information on how to sign up, go to www.talkspace.com/php or contact the Presbyterian Customer Service Center at (505) 923-7787 or 1-855-261-7737.

Hearing Aid Benefit

TruHearing® – Enjoy better hearing and comprehensive care. Good hearing is important to your health. That’s why Presbyterian Health Plan offers you a hearing aid benefit through TruHearing®. Hearing aids can be expensive, an average of $2,400 per aid, but your benefit makes addressing hearing loss more affordable with the following copayments. Members pay:

- Hearing exams of $45 per visit through select TruHearing® providers
- 32-channel advanced hearing aid at $699 per aid
- 48-channel premium hearing aid at $999 per aid

To learn more and schedule an appointment, call TruHearing® at 1-833-731-4168 (TTY 711), Monday through Friday, from 8 a.m. to 8 p.m. (Mountain Time).
When you’re trying to treat minor ailments quickly, a Video Visit from Presbyterian Health Plan is the perfect solution. No cost Video Visits give you access to healthcare providers licensed in the U.S. Use Video Visits anytime, without an appointment, from the comfort of your own home, office or other location. All you need is mobile data or Wi-Fi access.

- Set up an appointment on your smartphone, tablet or computer (with a working webcam)

- Speak with a provider 24 hours a day, 365 days a year

- Get diagnosed for non-urgent illnesses such as flu, allergies, fevers and sore throats

- Receive prescriptions (providers cannot prescribe narcotics or lifestyle medications)

- Video Visits are secure, confidential and compliant with all medical privacy regulations

- For instructions on how to begin, go to [www.phs.org/videovisits](http://www.phs.org/videovisits)

“This is a great service when you or your covered dependents are traveling and may need to seek medical care.”
It is important that you have a regular primary care provider (PCP), but with your health plan, you also have access to Presbyterian’s Mobile Health Center (MHC,) offering non-work-related routine healthcare and urgent care services exclusively to you and your enrolled dependents. The MHC, a 45-foot van, travels to different locations, giving you the option to visit the health center wherever it is.

Appointments are available for no copay on a scheduled or walk-in basis (as time permits). Standard out-of-pocket expenses will apply if you are referred outside the MHC for more specialized services.

The MHC is staffed and equipped to diagnose and treat symptoms such as:

- Colds
- Sore throats
- Ear aches
- Coughs
- Flu symptoms
- Pink eye
- Sinus infections
- Urinary tract infections
- Strains and sprains
- Cuts
- Removal of stitches

The staff can also administer:

- Your annual physical exam
- Select vaccinations
- Lab tests
- Ongoing screenings for A1C, cholesterol, blood glucose and blood pressure

The MHC team may refer you to specialists and write prescriptions as needed. Any care you receive will be communicated to your (PCP).

For schedules and locations, visit www.cabq.gov and enter Mobile Health Center in the ‘Search’ field.

Call (505) 220-6562 to schedule an appointment.
How do I avoid surprise medical bills?

Understand your policy

- Closely review this guide to understand the basics
- Review your member handbook for services you know you will use

Use in-network providers. You will always save money when you use in-network providers. Here are a few tips to consider:

- Ask your provider to send your lab work to TriCore Reference Laboratories. This is your plan’s in-network lab provider.
- When getting a specialist referral, ask your provider to send you to an in-network provider.
- When having a procedure, ask for a complete list of in-network providers and facilities.

Before seeking healthcare services

- Review this guide (or your online member materials) to determine your cost-sharing and if your service requires prior authorization.
- Talk to the provider’s office to find out if pre-payment is required. The Presbyterian Customer Service Center is also available to help answer any questions you may have.

Emergency treatment. It’s important to have an emergency care plan in place well before you need it.

- Determine which in-network hospital(s) you prefer to go to.
- For non-life-threatening situations, going to an urgent care, doing a no cost Video Visit, or visiting the MHC or your primary care provider may be an option.
- PRESNow, Presbyterian’s new 24/7 urgent and emergency care facility, at two locations to serve Albuquerque.
Preventive care. There may be times that you have other concerns about your health during your preventive care visit.

- You may be charged for a regular visit if your preventive visit turns into a regular visit.*
- Know that your visit will change to a regular visit if you ask about other concerns you may have about your health.

* Claims that are billed by the provider as preventive services will be covered with no cost-sharing. Any non-preventive codes, further testing or treatment identified during a preventive service means cost-sharing may apply. See your benefit plan for your cost sharing amount.

Call us if you have questions or get an unexpected bill.

We’re here to help you. Just call the Presbyterian Customer Service Center at (505) 923-7787 or 1-855-261-7737.
Presbyterian Customer Service Center: Dedicated to you! Hours are Monday through Friday, 7 a.m. to 6 p.m.

📞 (505) 923-7787 or 1-855-261-7737 (TTY: 711)

📧 cabqinquiry@phs.org

New Mexico Crisis and Access Line: available 24 hours a day, seven days a week for a behavioral health crisis. Call 1-855-662-7474 (1-855-NMCRISIS).

Presbyterian’s Fraud and Abuse Confidential Hotline

📞 (505) 923-5959 or 1-800-239-3147

Tell us how we are doing. We are always looking for ways to make it easier for you to learn about your health plan. Email us your suggestions: feedback@phs.org.
From the day of your appointment or other medical service to receiving your Explanation of Benefits (EOB) in the mail, this is how Presbyterian processes your claims:

• You present your ID card at the healthcare provider’s office.

• After your visit, your provider’s office will send us a claim. A claim is a request for payment that you or your provider submits to your health insurer when you receive services or items you think are covered.

• We process your claim according to your plan’s benefits.

• We send you an EOB that explains how your claim was processed. We send a statement, along with any applicable payment, to your provider’s office.

• Your provider may bill you for any remaining balance, depending on your plan’s benefits. If you have any questions or concerns, you can always call the Presbyterian Customer Service Center at the number on the back of your ID card.

Tip: Review your EOBs carefully. EOBs tell you what your plan has paid on your behalf and exactly what you should be paying for healthcare services. This is called cost-sharing.
**We are committed to providing you with high-quality care and service. If you’re not satisfied, we want to know. There are two types of complaints you can file if you are not satisfied with the coverage of your services or with your care:**

<table>
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<th>Grievance</th>
<th>Appeal</th>
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<td>An official notice of your dissatisfaction with your health plan or your care.</td>
<td>A formal request for review of a decision or action that Presbyterian Health Plan has made that affects your healthcare, e.g., a denial or limitation of a service.</td>
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<td>You must file your grievance <strong>within 180 calendar days</strong> of the date that you had the problem.</td>
<td>You must file your appeal <strong>within 180 calendar days</strong> of the date that you received notice of Presbyterian’s decision.</td>
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<td>Most grievances take up to 30 days to resolve.</td>
<td>Most appeals take up to 30 days to resolve. If you believe your health will be in danger if you wait that long, you may ask for an expedited appeal.</td>
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You can file a grievance or an appeal in one of three ways:

- [email cabqinquiry@phs.org](mailto:cabqinquiry@phs.org)
- [www.phs.org/appeals](http://www.phs.org/appeals)
- Presbyterian Health Plan, Inc. Appeal and Grievance Department P.O. Box 27489 Albuquerque, NM 87125-7489
Important information

Presbyterian complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Presbyterian cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Presbyterian bik’ehgo hóiįį’ti’įį biyáahdolii bi bee bá ádahaazt’i’įį bi bee háá’í jáñii dó dó ak’iį’ nitsáhákees da dií ninahji’ át’áá dalle’ée, dine’é bikágí át’ehíįį, bináaháli’įį, naznít’ago da, éí doo daíi’ asdzání dó dó diné át’ehíįį.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call (505) 923-5420, 1-855-592-7737 (TTY: 711).


Welcome to Presbyterian! Look inside to learn more about your plan.

Please check your ID card to be sure the information is correct. If anything on the card needs to be changed, please call the Presbyterian Customer Service Center at the number located on the back of your ID card. We will be happy to help you.

You may also access your ID card via myPRES. This will allow you to view, fax or email your ID card to yourself or your provider straight from your computer or smart phone.