

CDPHP® HMO Plan Benefit Summary



Marketing Plan ID: 224
 Plan Code: SHGF5220
 Group ID: PROSPECT
 Presented For: PROSPECT
 Date Prepared:
 Effective Date: 20230101
 Metal Tier: GOLD

In-Network

Cost Sharing Information	
Deductible	N/A Single / N/A Family
Out of Pocket Maximum	\$8,700 Single / \$17,400 Family (Embedded)
Dependent Coverage	
	Covered to Age 26
Domestic Partner Coverage	
	Covered
Office Visits	
Enhanced Primary Care	Covered in full
PCP	\$50 Copayment
*PCP Cost share waived for members that are under age of 19	
Specialist	\$50 Copayment
Telemedicine	
Preferred Live Video Doctor Visits (aptihealth, Doctor on Demand, Foodsmart, MovN)	Covered in Full
Other Participating Telemedicine Providers (Valera, Brave)	\$50 Copayment
Telehealth services from a CDPHP Network provider (PCP or Specialist)	PCP or Specialist cost share based on provider
Preventive and Well Care Services*	
Well Baby and Child Care including immunizations	Covered in full
Annual Adult Exam (One exam per plan year regardless if 365 days have passed)	Covered in full
Mammography	Covered in full
Annual Pap Test and Ob/Gyn Exam	Covered in full
Prostate Cancer Screening	Covered in full
Bone Density Tests	Covered in full
*Cost sharing may apply to diagnostic care	
Retail Prescription Drugs	
Tier 1 Drugs	\$0 Copayment
Tier 2 Drugs	\$50 Copayment
Tier 3 Drugs	\$80 Copayment
Specialty Drugs	\$80 Copayment
Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Mail order, 2.0 copayments for a 90 day supply. Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDPHP. Specialty drugs are not eligible for the mail order program and require preauthorization to be obtained through CDPHP's participating specialty vendors. This plan uses CDPHP Formulary 2 .	
Hospital Services	
Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	\$1,500 Copayment
Outpatient Surgery	\$250 Copayment
* Cost share may be reduced at a preferred ambulatory surgery center.	
Maternity Services*	
Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	\$1,500 Copayment
Newborn Nursery	Covered in full
*(Non-routine services may result in an additional cost share)	
Emergency Care	
Worldwide Emergency Room Care (waived if admitted inpatient)	\$500 Copayment
Ambulance	\$500 Copayment
Urgent Care	

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When seeking care within CDPHP's Service Area, a participating Urgent Care Center must be used.	\$100 Copayment
Diagnostic Testing*	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred laboratory.	\$50 Copayment
Outpatient Hospital or Office Based Radiology Services: * Copayment waived if provider is a preferred center.	\$50 Copayment
Prescription Drugs Administered in Office or Outpatient Facilities*	
PCP Office	20% Coinsurance
Specialist Office	20% Coinsurance
Outpatient Facility	20% Coinsurance
*the cost share applies to the drug only, there is no separate cost share for the administration of the drug	
Behavioral Health Services	
Mental Health/Substance Use Inpatient Services	\$1,500 Copayment
Mental Health/Substance Use Outpatient Services	\$50 Copayment
*(Up to 20 visits per plan year may be used for substance use family counseling.)	
Condition Support Services	
Outpatient Rehabilitation/ Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) *(60 visits per condition per plan year combined therapies for OT, PT, ST)	\$50 Copayment
Home Health Care (40 visits per plan year)	Covered in full
Skilled Nursing Facility (365 days per plan year)	\$1,500 Copayment
Chemotherapy/Radiation Therapy visit (See also Prescription Drugs Administered in Office for Drug cost share)	\$50 Copayment
Prosthetic Devices and Durable Medical Equipment	50% Coinsurance
Hearing Aids	\$399 or \$699 Copayment through Hearing Care Solutions
Diabetic Services	
Includes Insulin, oral medication, needles and syringes - up to a 30 day supply, Glucometers and Diabetic DME. Insulin is limited to \$100 out of pocket per 30 day supply.	\$50 Copayment
Vision Services	
Routine Adult Vision Exam (One exam per plan year)	\$50 Copayment
Adult Glasses/Contacts	Coverage is for standard lenses and frames or contact lenses, up to a \$75 reimbursement
Routine Pediatric Vision Exam (One exam per plan year)	\$50 Copayment
Pediatric Glasses/Contacts (One prescribed lenses and frames per plan year. Standard Frames)	50% Coinsurance
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
Wellness Care	
Weight Management	Up to a \$100 reimbursement available for participation in a weight loss program
Fitness Reimbursement	Subscribers can be reimbursed up to \$400 per plan year for qualified fitness activities. Of the \$400, up to \$200 can be applied for reimbursement of wearable fitness devices. Covered dependents can be reimbursed up to a combined \$200 for qualified fitness activities and youth sports fees for members under age 18. Of the \$200, up to \$100 can be applied for reimbursement of wearable fitness devices.
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
Doula Reimbursement (A doula is a trained companion who supports another person through pregnancy and childbirth)	\$1,500
Life Points Rewards	Participating (Up to \$180 Life Points per contract per calendar year)

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Acupuncture (10 visit limit per plan year for acupuncture services)	\$50 Copayment
Nutritional Counseling	\$50 Copayment
Chiropractic Benefits	\$50 Copayment

This Summary of Benefits is intended to provide a general outline of coverage. In the event of any conflict between this document and the member's Certificate and any applicable Rider(s) issued by CDPHP, the Certificate and Rider(s) will be the controlling documents.

CDPHP gives you access to more than 12,000 participating practitioners and providers, including most of the local hospitals, and a variety of value-added services to help you and your family stay healthy. If you have a question or wish to receive additional information, please contact the CDPHP marketing department at (518) 641-5000 or 1-800-993-7299 or visit our Web site at www.cdphp.com.

Please Note. All non-emergency services must be provided by a Capital District Physician's Health Plan, Inc.[®] (CDPHP) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP. Please Note. All non-emergency services must be provided by a Capital District Physician's Health Plan, Inc.[®] (CDPHP) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP.