

CDPHP® HDEPO Plan Benefit Summary



Marketing Plan ID: 225
 Plan Code: SUGF3448
 Group ID: PROSPECT
 Presented For: PROSPECT
 Date Prepared:
 Effective Date: 20240101
 Metal Tier: GOLD

In-Network

Cost Sharing Information

Deductible	\$1,600 Single / \$3,200 Family (Aggregate)
Out of Pocket Maximum	\$5,500 Single / \$11,000 Family (Embedded)

Dependent Coverage

Covered to Age 26

Domestic Partner Coverage

Covered

Office Visits

PCP	Deductible then \$20 Copayment
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*PCP Cost share waived after deductible for members that are under age of 19

Specialist	Deductible then \$20 Copayment
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Telemedicine

Preferred Live Video Doctor Visits (aptihealth, Doctor on Demand, Foodsmart, MovN)	Deductible then Covered in Full
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Other Participating Telemedicine Providers (Valera)	Deductible then \$20 Copayment
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Telehealth services from a CDPHP Network provider (PCP or Specialist)	PCP or Specialist cost share based on provider
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Preventive and Well Care Services*

Well Baby and Child Care including immunizations	Covered in full
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Annual Adult Exam (One exam per plan year regardless if 365 days have passed)	Covered in full
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Mammography	Covered in full
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Annual Pap Test and Ob/Gyn Exam	Covered in full
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Prostate Cancer Screening	Covered in full
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Bone Density Tests	Covered in full
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*Cost sharing may apply to diagnostic care

Retail Prescription Drugs

*Deductible applies. Preventive prescription drugs are not subject to the medical plan deductible.

Preferred Tier 1 Drugs (*Tier 1 drug cost share waived for members that are under age of 19)	\$10 Copayment
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Preferred Tier 2 Drugs	\$30 Copayment
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Preferred Tier 3 Drugs	\$50 Copayment
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Non-Preferred Tier 1 Drugs	50% Coinsurance
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Non-Preferred Tier 2 Drugs	50% Coinsurance
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Non-Preferred Tier 3 Drugs	50% Coinsurance
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Specialty Drugs	\$50 Copayment
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Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Mail order, 2.0 Preferred Tier 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. This plan uses [CDPHP Formulary 2](#).

Hospital Services

Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	Deductible then \$250 Copayment
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Outpatient Surgery Facility	Deductible then \$200 Copayment
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* Cost share may be reduced at a preferred ambulatory surgery center.

Outpatient Surgery - Surgeon's Services	Deductible then \$50 Copayment
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Maternity Services*

Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
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Maternity - Inpatient Hospital Services	Deductible then \$250 Copayment
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Newborn Nursery	Deductible then Covered in full
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*(Non-routine services may result in an additional cost share)

Emergency Care

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Worldwide Emergency Room Care (waived if admitted inpatient)	Deductible then \$150 Copayment
Ambulance	Deductible then \$150 Copayment
Urgent Care	
When seeking care within CDPHP's Service Area, a participating Urgent Care Center must be used.	Deductible then \$65 Copayment
Diagnostic Testing*	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred laboratory.	Deductible then \$20 Copayment
Outpatient Hospital or Office Based Radiology Services: * Copayment waived if provider is a preferred center.	Deductible then \$20 Copayment
Prescription Drugs Administered in Office or Outpatient Facilities*	
PCP Office	Deductible then 20% Coinsurance
Specialist Office	Deductible then 20% Coinsurance
Outpatient Facility	Deductible then 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	Deductible then \$250 Copayment
Mental Health/Substance Use Office-Based Services	Deductible then \$20 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)	Deductible then \$20 Copayment
Home Health Care (40 visits per plan year)	Deductible then Covered in full
Skilled Nursing Facility (365 days per plan year)	Deductible then \$250 Copayment
Chemotherapy/Radiation Therapy visit (See also Prescription Drugs Administered in Office for Drug cost share)	Deductible then \$20 Copayment
Prosthetic Devices and Durable Medical Equipment	Deductible then 50% Coinsurance
Hearing Aids	Deductible then \$399 or \$699 Copayment through Hearing Care Solutions
Diabetic Services	
*Preventive drugs may not be subject to the deductible.	
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.	Deductible then \$20 Copayment
Vision Services	
Routine Adult Vision Exam (One exam per plan year)	Deductible then \$20 Copayment
Adult Glasses/Contacts	Coverage is for standard lenses and frames or contact lenses, up to a \$75 reimbursement after deductible
Routine Pediatric Vision Exam (One exam per plan year)	Deductible then \$20 Copayment
Pediatric Glasses/Contacts (One prescribed lenses and frames per plan year. Standard Frames)	Deductible then 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.

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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)
Acupuncture (10 visit limit per plan year for acupuncture services)	Deductible then \$20 Copayment
Nutritional Counseling	Deductible then \$20 Copayment
Chiropractic Benefits	Deductible then \$20 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 UBI gives you access to more than 825,000 participating practitioners and providers nationwide, including many of the major 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.

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not Covered under the Certificate, You will be responsible for the full cost of the services.