

# CDPHP<sup>®</sup> HMO Plan Benefit Summary



Plan Code: HA29L20 (Pending DFS Approval)  
 Group ID: 10006781  
 Presented For: Roman Catholic Diocese of Albany  
 Date Prepared: 10/11/2019  
 Effective Date: 01/01/2020

In-Network

<b>Cost Sharing Information</b>	
Deductible	N/A Single / N/A Family
Out of Pocket Maximum	\$8,150 Single / \$16,300 Family (Embedded)
<b>Office Visits</b>	
PCP	\$25 Copayment
Live Video Doctor Visits (24/7 Sick Visits, Behavioral Health, Telenutrition)	Covered in full
Specialist	\$40 Copayment
<b>Preventive and Well Care Services*</b>	
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	
<b>Hospital Services</b>	
Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	\$500 Copayment
Outpatient Surgery	\$75 Copayment
<b>Maternity Services*</b>	
Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	\$500 Copayment
Newborn Nursery	Covered in Full
*(Non-routine services may result in an additional cost share)	
<b>Emergency Care</b>	
Worldwide Emergency Room Care (waived if admitted inpatient)	\$100 Copayment
Ambulance	\$100 Copayment
<b>Urgent Care</b>	
Nonparticipating urgent care facility services within the CDPHP service area are not covered	\$35 Copayment
<b>Diagnostic Testing*</b>	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a designated laboratory.	\$40 Copayment
Outpatient Hospital or Office Based Radiology Services: * Copayment waived if provider is a preferred center.	\$40 Copayment
<b>Behavioral Health Services</b>	
Mental Health/Substance Use Inpatient Services	\$500 Copayment
Mental Health/Substance Use Outpatient Services	\$25 Copayment
*(Up to 20 visits per plan year may be used for family counseling without the patient for substance use)	
<b>Condition Support Services</b>	
Outpatient Rehabilitation/ Habilitation Services - Physical Therapy	\$40 Copayment (30 visits per benefit period)
Outpatient Rehabilitation/ Habilitation Services - Speech Therapy	\$40 Copayment (20 visits per benefit period)
Outpatient Rehabilitation/ Habilitation Services - Occupational Therapy	\$40 Copayment (30 visits per benefit period)
Home Health Care	Covered in full

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Skilled Nursing Facility	\$500 Copayment (45 days per benefit period)
Chemotherapy/Radiation Therapy visit (See also Prescription Drugs Administered in Office for Drug cost share)	\$25 Copayment
Prosthetic Appliances and Durable Medical Equipment	50% Coinsurance
<b>Diabetic Services</b>	
Includes Insulin, oral medication, needles and syringes - up to a 30 day supply, Glucometers and Diabetic DME	\$25 Copayment
<b>Vision Services</b>	
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
<b>Wellness Care</b>	
Weight Management	Up to a \$75 reimbursement available for participation in a weight loss program
Fitness Reimbursement	Up to \$200 reimbursement per 50 visits for subscriber (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for spouse (max \$200 reimbursement per year)
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
CaféWell Participation	Participating (Up to \$180 Life Points per contract per calendar year)
Acupuncture (10 visit limit per plan year for acupuncture services)	\$40 Copayment
Nutritional Counseling	\$40 Copayment
Chiropractic Benefits	\$40 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](http://www.cdphp.com).*

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

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Your employer has chosen the following rider(s) to modify the Plan under which you would be covered as a CDPHP Member.

Cost-Share									
Rider Name	TELEMED								
Description	Waives Copay/Coinsurance for Live Video Doctor visits. (Subject to Deductible, if applicable)								
Elective Procedures									
Rider Name	EXA3								
Description	Excludes elective abortions and elective Male sterilizations.								
Medicare Split Family Rider									
Rider Name	ELGMC								
Description	Medicare Split Family Rider								
Pharmacy Coverage									
Rider Name	HMRXL35A20								
Description	<p>Retail Prescription Drugs (30 Day Supply)</p> <table border="0"> <tr> <td>Tier 1 Drugs</td> <td>\$10</td> </tr> <tr> <td>Tier 2 Drugs</td> <td>\$40</td> </tr> <tr> <td>Tier 3 Drugs</td> <td>\$70</td> </tr> <tr> <td>Specialty Drugs</td> <td>\$70</td> </tr> </table> <p>Mail order, 2.5 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. Prescription drugs are not subject to the plan deductible, if applicable.</p>	Tier 1 Drugs	\$10	Tier 2 Drugs	\$40	Tier 3 Drugs	\$70	Specialty Drugs	\$70
Tier 1 Drugs	\$10								
Tier 2 Drugs	\$40								
Tier 3 Drugs	\$70								
Specialty Drugs	\$70								
Vision Coverage									
Rider Name	VSN6								
Description	One routine eye exam is covered every 24 months, commencing on the group effective date, without referral. Refer to specialist office visit for cost share. CDPHP will pay up to the following amounts for the optical items listed below - Frames and Lenses, \$75. Contact Lenses, \$75. One pair of frames and lenses or contact lenses is allowed every 24 months, commencing on the group effective date.								