

# CDPHP® HDHMO Plan Benefit Summary



Marketing Plan ID: 324  
 Plan Code: SHSF3227  
 Group ID: PROSPECT  
 Presented For: PROSPECT  
 Date Prepared:  
 Effective Date: 20230101  
 Metal Tier: SILVER

In-Network

## Cost Sharing Information

Deductible	\$2,500 Single / \$5,000 Family (Aggregate)
Out of Pocket Maximum	\$6,500 Single / \$13,000 Family (Embedded)

**Dependent Coverage** Covered to Age 26

**Domestic Partner Coverage** Covered

## Office Visits

PCP Deductible then \$25 Copayment

\*PCP Cost share waived after deductible for members that are under age of 19

Specialist Deductible then \$50 Copayment

## Telemedicine

Preferred Live Video Doctor Visits (aptihealth, Doctor on Demand, Foodsmart, MovN) Deductible then Covered in Full

Other Participating Telemedicine Providers (Valera, Brave) Deductible then \$25 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 Deductible then Covered in full

\*Cost sharing may apply to diagnostic care

## Retail Prescription Drugs

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

Tier 1 Drugs \$10 Copayment

Tier 2 Drugs \$40 Copayment

Tier 3 Drugs \$60 Copayment

Specialty Drugs \$60 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) Deductible then \$500 Copayment

Outpatient Surgery Deductible then \$200 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 Deductible then \$500 Copayment

Newborn Nursery Deductible then Covered in full

\*(Non-routine services may result in an additional cost share)

## Emergency Care

Worldwide Emergency Room Care (waived if admitted inpatient) Deductible then \$300 Copayment

Ambulance Deductible then \$300 Copayment

## Urgent Care

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When seeking care within CDPHP's Service Area, a participating Urgent Care Center must be used.	Deductible then \$60 Copayment
<b>Diagnostic Testing*</b>	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred laboratory.	Deductible then \$50 Copayment
Outpatient Hospital or Office Based Radiology Services: * Copayment waived if provider is a preferred center.	Deductible then \$50 Copayment
<b>Prescription Drugs Administered in Office or Outpatient Facilities*</b>	
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	
<b>Behavioral Health Services</b>	
Mental Health/Substance Use Inpatient Services	Deductible then \$500 Copayment
Mental Health/Substance Use Outpatient Services	Deductible then \$25 Copayment
*(Up to 20 visits per plan year may be used for substance use family counseling.)	
<b>Condition Support Services</b>	
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 \$50 Copayment
Home Health Care (40 visits per plan year)	Deductible then Covered in full
Skilled Nursing Facility (365 days per plan year)	Deductible then \$500 Copayment
Chemotherapy/Radiation Therapy visit (See also Prescription Drugs Administered in Office for Drug cost share)	Deductible then \$25 Copayment
Prosthetic Devices and Durable Medical Equipment	Deductible then 50% Coinsurance
Hearing Aids	Deductible then \$399 or \$699 Copayment through Hearing Care Solutions
<b>Diabetic Services</b>	
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 \$25 Copayment
<b>Vision Services</b>	
Routine Adult Vision Exam (One exam per plan year)	Deductible then \$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)	Deductible then \$25 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
<b>Wellness Care</b>	
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)	Deductible then \$50 Copayment
Nutritional Counseling	Deductible then \$50 Copayment
Chiropractic Benefits	Deductible then \$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](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.*