

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-777-2273 . For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms, see the Glossary. You can view the Glossary at [www.cdphp.com/contracts](http://www.cdphp.com/contracts) or call 1-800-777-2273 to request a copy.

| Important Questions  | Answers  | Why This Matters:   |
|--|--|---|
| <a href="#">What is the overall deductible?</a>  | In Network: \$6,350/Individual, \$12,700/Family  | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.  |
| <a href="#">Are there services covered before you meet your <a href="#">deductible</a>?</a>    | <a href="#">Deductible</a> does not apply to <a href="#">Preventive care/screening/immunization</a>  | This <a href="#">plan</a> covers some items and services even if you haven't yet met the annual <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  |
| <a href="#">Are there other <a href="#">deductibles</a> for specific services?</a>             | No.  | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| <a href="#">What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</a> | In Network: \$7,500/Individual, \$15,000/Family  | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.   |
| <a href="#">What is not included in the <a href="#">out-of-pocket limit</a>?</a>               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> does not cover.                          | Even though you pay these expenses they don't count toward the <a href="#">out-of-pocket limit</a> .  |
| <a href="#">Will you pay less if you use a <a href="#">network provider</a>?</a>               | Yes. See <a href="http://www.cdphp.com/contracts">www.cdphp.com/contracts</a> or call 1-800-777-2273 for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| <a href="#">Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</a>    | No.  | You can see the <a href="#">specialist</a> you choose without a referral.   |



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

| Common Medical Event  | Services You May Need                             | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information   |
|---|---|--|--|--|
|   |   | In Network<br>(You will pay the least)   | Out of Network<br>(You will pay the most)      |  |
| <b>If you visit a health care provider's office or clinic</b>   | Primary Care visit to treat an injury or illness. | 20% <u>coinsurance</u>   | Not Covered                                    | You may use live video visits at <a href="http://www.doctorondemand.com">www.doctorondemand.com</a> .  |
|   | <u>Specialist</u> visit                           | 20% <u>coinsurance</u>   | Not Covered                                    | None   |
|   | <u>Preventive care/screening/immunization</u>     | No Charge  | Not Covered                                    | None   |
| <b>If you have a test</b>   | <u>Diagnostic test</u> (x-ray, blood work)        | 20% <u>coinsurance</u>   | Not Covered                                    | Coinsurance waived if performed at a designated laboratory/preferred center.   |
|   | Imaging (CT/PET scans, MRIs)                      | 20% <u>coinsurance</u>   | Not Covered                                    | None   |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <u>prescription drug coverage</u> is available at <a href="https://www.cdphp.com/members/rx-corner/formulary-updates">https://www.cdphp.com/members/rx-corner/formulary-updates</a> | Tier 1 drugs                                      | Retail: 20% <u>coinsurance</u><br>Mail order: 20% <u>coinsurance</u>                   | Retail: Not Covered<br>Mail order: Not Covered | Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription) Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDHP. Specialty drugs are not eligible for the mail order program. |
|   | Tier 2 drugs                                      | Retail: 20% <u>coinsurance</u><br>Mail order: 20% <u>coinsurance</u>                   | Retail: Not Covered<br>Mail order: Not Covered |  |
|   | Tier 3 drugs                                      | Retail: 20% <u>coinsurance</u><br>Mail order: 20% <u>coinsurance</u>                   | Retail: Not Covered<br>Mail order: Not Covered |  |
|   | Specialty drugs                                   | Retail: 20% <u>coinsurance</u> /<br>20% <u>coinsurance</u> /<br>20% <u>coinsurance</u> | Not Covered                                    | Drugs obtained at non-preferred retail pharmacies are subject to 50% <u>coinsurance</u> .  |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center)    | 20% <u>coinsurance</u>   | Not Covered                                    | You may have reduced cost share for preferred ambulatory surgery centers.  |
|   | Physician/surgeon fees                            | 20% <u>coinsurance</u>   | Not Covered                                    | None   |

| Common Medical Event  | Services You May Need                            | What You Will Pay                      |   | Limitations, Exceptions, & Other Important Information  |
|---|--|--|---|---|
|   |  | In Network<br>(You will pay the least) | Out of Network<br>(You will pay the most) |   |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | 20% <a href="#">coinsurance</a>        | 20% <a href="#">coinsurance</a>           | All Emergency Care is considered In-Network.  |
|   | <a href="#">Emergency medical transportation</a> | 20% <a href="#">coinsurance</a>        | 20% <a href="#">coinsurance</a>           | All Emergency Care is considered In-Network.  |
|   | <a href="#">Urgent care</a>                      | 20% <a href="#">coinsurance</a>        | 20% <a href="#">coinsurance</a>           | Urgent Care from Non-Participating Urgent Care Centers in Our Service Area are not covered. You may use <a href="#">live video visits</a> . |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | 20% <a href="#">coinsurance</a>        | Not Covered                               | None  |
|   | Physician/surgeon fees                           | 20% <a href="#">coinsurance</a>        | Not Covered                               | None  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | 20% <a href="#">coinsurance</a>        | Not Covered                               | 20 visits for family counseling.  |
|   | Inpatient services                               | 20% <a href="#">coinsurance</a>        | Not Covered                               | None  |
| If you are pregnant   | Office visits                                    | No Charge                              | Not Covered                               | Cost share applies for Initial visit to determine pregnancy, subsequent visits are Covered in Full.   |
|   | Childbirth/delivery professional services        | 20% <a href="#">coinsurance</a>        | Not Covered                               | None  |
|   | Childbirth/delivery facility services            | 20% <a href="#">coinsurance</a>        | Not Covered                               | None  |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>                 | No Charge                              | Not Covered                               | Limited to 40 visits per year   |
|   | <a href="#">Rehabilitation services</a>          | 20% <a href="#">coinsurance</a>        | Not Covered                               | 60 visits per condition, per Plan Year for PT/OT/ST services combined.  |
|   | <a href="#">Habilitation services</a>            | 20% <a href="#">coinsurance</a>        | Not Covered                               | 60 visits per condition, per Plan Year for PT/OT/ST services combined.  |
|   | <a href="#">Skilled nursing care</a>             | 20% <a href="#">coinsurance</a>        | Not Covered                               | 365 days per year   |

| Common Medical Event                   | Services You May Need            | What You Will Pay                      |   | Limitations, Exceptions, & Other Important Information  |
|--|----------------------------------|--|---|---|
|  |                                  | In Network<br>(You will pay the least) | Out of Network<br>(You will pay the most) |   |
|  | <u>Durable medical equipment</u> | 20% <a href="#">coinsurance</a>        | Not Covered                               | Limited to 1 prosthetic device, per limb, per lifetime, with repairs. Orthotics and shoe inserts are not covered. |
|  | <u>Hospice services</u>          | 20% <a href="#">coinsurance</a>        | Not Covered                               | Limited to 210 days per year  |
| If your child needs dental or eye care | Children's eye exam              | 20% <a href="#">coinsurance</a>        | Not Covered                               | One child routine eye exam per benefit period   |
|  | Children's glasses               | 20% <a href="#">coinsurance</a>        | Not Covered                               | Coverage is limited to "Standard" eyeglasses for children.  |
|  | Children's dental check-up       | Not Covered                            | Not Covered                               | Preventive Dental is not covered under your medical benefits.   |

## Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture 10 visits per year
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Routine eye care (Adult)
- Weight loss programs

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is as follows: Contact CDPHP at 1-800-777-2273 (or TTY 711), The New York State of Health NYS Department of Financial Services at (800) 342-3736 or <http://www.dfs.ny.gov/>, the Health Insurance Assistance Team of the U.S. Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov), or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit <https://nystateofhealth.ny.gov/> or call 1.855.355.5777 (TTY: 1.800.662.1220).

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: CDPHP at 1-800-777-2273 (or TTY 711), The New York State of Health NYS Department of Financial Services at (800) 342-3736 or <http://www.dfs.ny.gov/>, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](https://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet the Minimum Value Standards? Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$6,350 |
| ■ <u>Specialist coinsurance</u>               | 20%     |
| ■ <u>Hospital (facility) coinsurance</u>      | 20%     |
| ■ <u>Other coinsurance</u>                    | 20%     |

This EXAMPLE event includes services like:  
Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
Diagnostic tests (*ultrasounds and blood work*)  
Specialist visit (*anesthesia*)

**Total Example Cost** **\$12,700**

**In this example, Peg would pay:**

| Cost Sharing       |         |
|--------------------|---------|
| <u>Deductibles</u> | \$6,350 |
| <u>Copayments</u>  | \$0     |
| <u>Coinsurance</u> | \$500   |

*What isn't covered*

|                                   |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$0            |
| <b>The total Peg would pay is</b> | <b>\$6,850</b> |

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$6,350 |
| ■ <u>Specialist coinsurance</u>               | 20%     |
| ■ <u>Hospital (facility) coinsurance</u>      | 20%     |
| ■ <u>Other coinsurance</u>                    | 20%     |

This EXAMPLE event includes services like:  
Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

**Total Example Cost** **\$5,600**

**In this example, Joe would pay:**

| Cost Sharing       |         |
|--------------------|---------|
| <u>Deductibles</u> | \$5,400 |
| <u>Copayments</u>  | \$0     |
| <u>Coinsurance</u> | \$0     |

*What isn't covered*

|                                   |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$0            |
| <b>The total Joe would pay is</b> | <b>\$5,400</b> |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$6,350 |
| ■ <u>Specialist coinsurance</u>               | 20%     |
| ■ <u>Hospital (facility) coinsurance</u>      | 20%     |
| ■ <u>Other coinsurance</u>                    | 20%     |

This EXAMPLE event includes services like:  
Emergency room care (*including medical supplies*)  
Diagnostic tests (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

**Total Example Cost** **\$2,800**

**In this example, Mia would pay:**

| Cost Sharing       |         |
|--------------------|---------|
| <u>Deductibles</u> | \$2,600 |
| <u>Copayments</u>  | \$0     |
| <u>Coinsurance</u> | \$0     |

*What isn't covered*

|                                   |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$200          |
| <b>The total Mia would pay is</b> | <b>\$2,800</b> |

Estimate how much  
doctors and dentists  
in your area charge for  
services  
[www.fairhealthconsumer.org](http://www.fairhealthconsumer.org)

FAIR HEALTH

Note: These numbers assume the patient does not participate in the plan's wellness program.

If you participate in the plan's wellness program, you may be able to reduce your costs.

The plan would be responsible for the other costs of these EXAMPLE covered services.

**CDPHP Price Check**  
 Take control of your health care dollars by estimating the cost of certain services before scheduling at <https://member.cdphp.com/login>





## Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc., CDPHP Universal Benefits, Inc., and Capital District Physicians' Healthcare Network, Inc. (collectively referred to as CDPHP®) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. CDPHP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### CDPHP:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the CDPHP Civil Rights Coordinator.

If you believe that CDPHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: CDPHP Civil Rights Coordinator, 6 Wellness Way, Latham, NY 12110, 1-844-391-4803 (TTY/TDD: 711), Fax (518) 641-3401. You can file a grievance by mail, fax, or electronically at <https://www.cdphp.com/customer-support/email-cdphp>. If you need help filing a grievance, the CDPHP Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

### Multi-language Interpreter Services

ATTENTION: If you speak a non-English language, language assistance services, free of charge, are available to you. Call the number on your member ID card (TTY: 711).

ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).



注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員 ID 卡上的電話（聽力障礙電傳：711）。

ВНИМАНИЕ: Если вы говорите на иностранном языке, вы можете воспользоваться бесплатными услугами перевода. Позвоните по номеру на вашей ID карточке участника (Телетайп: 711).

ATANSYON: Si ou pale yon lang ki pa Angle, wap jwenn sèvis asistans lang gratis disponib pou ou. Rele nimewo ki sou kat ID manm ou a (TTY: 711).

주의: 영어 이외의 언어를 사용하는 경우 무료로 언어 지원 서비스를 받을 수 있습니다. 귀하의 회원 ID 카드에 있는 번호로 전화하십시오(TTY: 711).

ATTENZIONE: Se non parla inglese né una lingua anglofona, sono disponibili servizi gratuiti di assistenza linguistica. Chiami il numero presente sulla scheda ID dei membri (TTY: 711).

אויפמעראקזאָם: אָוִיב אַיְר רַעַדְת, עַנְעָן פָּאָרָהָאָן פָּאָר אַיְיך שְׁפָרָאָך הַילָּפְּ סְעַרְוּוּיְטָעָס פְּרִיְּ פָּוּן אַפְּצָאָל. רַוְּפְּט דַּעַם נָוְמָעָר אַוְּיַּף אַיְיַּעַר מַעְמָבָעָר ID קָאָרָטְל (711:TTY)

মনোযোগ দিনঃ আপনি যদি ইংরেজি বিশ্বিত কোন ভাষায় কথা বলেন, আপনার জন্য বিনা খরচায় ভাষা সহায়তা উপলভ্য রয়েছে। আপনার সদস্য আইডি কার্ডের নম্বরে কল করুন (TTY: 711)।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer na Twojej członkowskiej karcie ID (TTY: 711).

تبّيه: إذا كنت تتحدث لغة غير الإنجليزية، توفر إليك خدمات مساعدة اللغة مجاناً. اتصل بالرقم الموجود ببطاقة الهوية لعضوتك (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez au numéro indiqué sur votre carte de membre (ATS : 711).

توجه دین: اگر آپ انگریزی کے علاوہ دوسری زبان بولتے ہیں تو، آپ کے لیے زبان کی اعانت کی خدمات مفت دستیاب ہیں۔ اپنے ممبر آئی ڈی کارڈ پر درج نمبر پر کال کریں (TTY: 711)۔

ATENSYON: Kung nagsasalita kayo ng wikang iba sa Ingles, magagamit niyo ang mga serbisyo sa tulong sa wika nang walang bayad. Tawagan ang numero sa inyong card miyembro ID (TTY: 711).

ΠΡΟΣΟΧΗ: Αν δεν μιλάτε Αγγλικά, υπάρχουν στη διάθεσή σας υπηρεσίες γλωσσικής υποστήριξης οι οποίες παρέχονται δωρεάν. Καλέστε τον αριθμό που θα βρείτε στην ατομική σας ταυτότητα μέλους (TTY: 711).

VINI RE: Nëse flisni një gjuhë jo-anglisht, shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Telefonojini numrit në kartën tuaj të ID të anëtarit (TTY: 711).